

INVESTORS OF AMERICA LIMITED PARTNERSHIP  
Form SC 13G/A  
February 03, 2005

AS FILED WITH THE SECURITIES AND EXCHANGE COMMISSION ON FEBRUARY 3, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. 1)

Citizens First Financial Corp.

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(Name of Issuer)

Common Stock (\$.01 par value)

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(Title of Class of Securities)

174623-10-8

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(CUSIP Number)

December 31, 2004

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1 (b)  
 Rule 13d-1 (c)  
 Rule 13d-1 (d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP NO. 174623-10-8

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1 NAME OF REPORTING PERSONS  
Investors of America Limited Partnership  
IRS Identification Nos. of above persons

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*  
(a)   
(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION  
Nevada

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	5	SOLE VOTING POWER 100,000
	6	SHARED VOTING POWER 0
	7	SOLE DISPOSITIVE POWER 100,000
	8	SHARED DISPOSITIVE POWER 0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
100,000

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  
6.67%

12 TYPE OF REPORTING PERSON (See Instructions)  
PN

ITEM 1 (A) NAME OF ISSUER:

Citizens First Financial Corp.

ITEM 1 (B) ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

2101 North Veterans Parkway, Bloomington, Illinois 61704

ITEM 2 (A) NAME OF PERSON FILING:

The names of the person filing this statement (the "Reporting Person")

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is Investors of America Limited Partnership.

### ITEM 2 (B) ADDRESS OF PRINCIPAL OFFICE:

The address of the principal office of the Reporting Persons is 135 North Meramec, Clayton, MO 63105.

### ITEM 2 (C) CITIZENSHIP:

Investors of America Limited Partnership is a Nevada limited partnership.

### ITEM 2 (D) TITLE OF CLASS OF SECURITIES:

This statement relates to Common Shares of the Issuer ("Shares").

### ITEM 2 (E) CUSIP NUMBER: 174623-10-8

### ITEM 3 IF THIS STATEMENT IS FILED PURSUANT TO SECTIONS 240.13D-1(B) OR 240.13D-2(B) OR (C), CHECK WHETHER THE PERSON FILING IS A:

(a)-(j) Not Applicable

### ITEM 4 OWNERSHIP:

(a) Amount beneficially owned: 100,000 Shares

(b) Percent of class: 6.67%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote 100,000 Shares

(ii) Shared power to vote or to direct the vote -0-

(iii) Sole power to dispose or to direct the disposition of 100,000 Shares

(iv) Shared power to dispose or to direct the disposition of

-0-

### ITEM 5 OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS.

This item is not applicable

### ITEM 6 OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.

This item is not applicable

### ITEM 7 IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARIES WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY.

This item is not applicable.

### ITEM 8 IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF A GROUP.

This item is not applicable.

### ITEM 9 NOTICE OF DISSOLUTION OF GROUP.

This item is not applicable.

ITEM 10 CERTIFICATION.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURES

After reasonable inquiry and to the best of our knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Date: February 1, 2005

INVESTORS OF AMERICA LIMITED PARTNERSHIP

/s/ James F. Dierberg

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James F. Dierberg, President of First  
Securities America, General Partner