

CITIZENS CAPITAL CORP
 Form 5
 November 02, 2011

FORM 5

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

OMB APPROVAL

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 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
 Settlers Frontier Mortgage Trust
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol
 CITIZENS CAPITAL CORP [caap]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

P O BOX 670406
 (Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2010

____ Director ____ 10% Owner
 ____ Officer (give title below) ____ Other (specify below)
 controlled by Billy D. Hawkins

DALLAS, TX 75367
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting
 (check applicable line)

Form Filed by One Reporting Person
 Form Filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Citizens Capital Corp.; Class A; common stock	08/17/1999 ⁽¹⁾	Â	J5	947,999 A \$ ⁽¹⁾ 0		D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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