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. (Re	questor's Name)					
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Certified Copies	_ Certificates	s of Status				
Special Instructions to	Filing Officer:	-]				

Office Use Only

CHECKETARY OF STATE FALLAHASSEE, FLORIDA



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467 Egg Harbor Road, Sewell, NJ 08080

856-218-7111

cornerstonemortgage@ehomerates.com

JE1856724877118572ATE FALLAHASSEE, FLORIDA

February 10, 2003

Florida Department of State Registration Section Division of Corporations PO Box 6327 Tallahassee, FL 32314

To Whom It May Concern:

Per your request enclosed please find all necessary documents and fees required. This is for the purpose of having Cornerstone Mortgage, LLC registered as a foreign LLC able to conduct business in the state of Florida. It is the sole purpose of Cornerstone Mortgage to operate as a Mortgage Company in Florida.

Kindly forward the necessary documents back to our corporate office located at:

Cornerstone Mortgage, LLC 467 Egg Harbor Road Sewell, NJ 08080

Should you require any additional information or documentation, please contact my office at 856-218-7111. Thank you for your help in this matter.

Sincerely.

John Ruggiero

President

Cornerstone Mortgage, LLC



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SEURETARY OF STATE TALLAHASSEE, FLORIDA

February 17, 2003

JOHN RUGGIERO 467 EGG HARBOR ROAD SEWELL, NJ 08080

SUBJECT: CORNERSTONE MORTGAGE L.L.C.

Ref. Number: W03000004533

We have received your document for CORNERSTONE MORTGAGE L.L.C. and your check(s) totaling \$160.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

PLEASE COMPLETE SECTION 9.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6094.

Agnes Lunt Document Specialist

Letter Number: 803A00010300

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467 Egg Harbor Road, Sewell, NJ 08080

856-218-7111

SEC856-ANY-DITS FATE TALLAHASSEE, FLORIDA

cornerstonemortgage@ehomerates.com

February 25, 2003

Florida Department of State Division of Corporations PO Box 6327 Tallahassee, FL 32314

Re: Ref. # W03000004533

Dear Agnes,

Enclosed please find the completed document for Cornerstone Mortgage, LLC. Should you require any additional information, please do not hesitate to contact our office at 856-218-7111. Thank you for your help in this matter.

Sincerely.

John Ruggiero

President

Cornerstone Mortgage, LLC

APPLICATION BY FOREIGN LIMITED LIABILITY COMPANY FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA 03 MAR -6 PM 12: 08

IN COMPLIANCE WITH SECTION 608.503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER OF FOREIGN LIMITED LIABILITY COMPANY TO TRANSACT BUSINESS IN THE STATE OF FLORIDA:

ALLAHASSEE, FLORIDA

1111	SIMILO ILOUDA
gn lin	nited liability company)
3	22-3636148
у.	(FEI number, if applicable)
-	DEC. 1, 2029
٥.	(Duration: Year limited liability company will cease to exist or "perpetual")
	exist or perpetual)
See s	ections 608.501, 608.502, and 817.155, F.S.)
	·
000	U .
ess of	f principal office)
ad a	ompany, check here
ou c	ompany, check here
anag	ging members or managers are as follows:
	A SECTION ASSESSMENT
	ays old, duly authenticated by the official having custody of recor
	opy is not acceptable. If the certificate is in a foreign language, a lbmitted.)
	•
or p	promoted in Florida: MORTGAGE BROKER
_	
	orized representative of a member.
5 6 6 18 1 t	5. See si 808 sess of colored anage

JOHN RUGGIERO, MEMBER

Typed or printed name of signee

FILED

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

03 MAR -6 PM 12: 08

SELKETARY OF STATE
FALLAHASSEE, FLORIDA

PURSUANT TO THE PROVISIONS OF SECTION 608.415 or 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE A REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the Limited Liability Company is:					
CORNERST	ONE MORTGAGE L.L.C				
2. The name an	d the Florida street address	of the registe	ered agent and office are:		
	JOHN RUGGIERO				
		(Name)			
	267 SAND PINE RD.				
Florida street address (P.O. Box NOT ACCEPTABLE)			NOT ACCEPTABLE)		
	INDIALANTIC,	FL	32903		
	(City/State/Zip)	-		

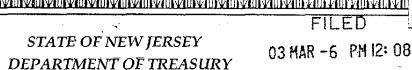
Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 608, F.S.

(Signature)

\$ 100.00 Filing Fee for Application \$ 25.00 Designation of Registered Agent

\$ 30.00 Certified Copy (optional)

\$ 5.00 Certificate of Status (optional)



SECRETARY OF STATE

CORNERSTONE MORTGAGE L.L.C.

SHORT FORM STANDING

I, the Treasurer of the State of New Jersey, do hereby certify that the above-named New Jersey Domestic Limited Liability Company was registered by this office on February 22, 1999.

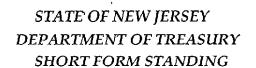
As of the date of this certificate, said business continues as an active business in the State of New Jersey. Annual Reports are outstanding for the following year(s):

2001 2002

I further certify that the registered agent and registered office are:

John Ruggiero 344 Egg Harbor Road Sewell, NJ 08080

Continued on next page . . .

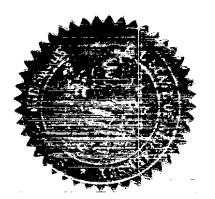


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SECRETARY OF STAT
TALLAHASSEE, FLORE

CORNERSTONE MORTGAGE L.L.C.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at Trenton, this 17th day of January, 2003

John E McCormac, CPA State Treasurer