797000010367

TRANSMITTAL LETTER

Department of State Division of Corporations PO Box 6327 Tallahassee, Fl 32314

400002008154--9 -11/19/96--01119--009 ****122.50 ****122.50

SUBJECT: CornerStone Financial Services

Enclosed is an original and one (1) copy of the articles of incorporation and a check for \$122.50.

FROM:

Eric D. Riggenbach 33 Birch Avenue Shalimar, FL 32579 904-651-9330 97 FEB -3 MIII: 33
SECRETARIASSEE, FLORIDA

W-24858 KR 11.25 2.3 97

TRANSMITTAL LETTER

Department of State Division of Corporations P.O. Box 6327 Tallahassee, FI 32314

SUBJECT: CornerStone Financial Concepts, Inc.

Enclosed is an original and one (1) copy of the articles of incorporation.

FROM:

Eric D. Riggenbach
33 Birch Avenue
Shalimar, FL32579
904-651-9330



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

November 25, 1996

ERIC D. RIGGENBACH 33 BIRCH AVENUE SHALIMAR, FL 32579

SUBJECT: CORNERSTONE FINANCIAL SERVICES

Ref. Number: W96000024858

We have received your document for CORNERSTONE FINANCIAL SERVICES and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

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 (904) 487-6932.

Kimberly Rolfe Document Specialist

Letter Number: 196A00053364

ARTICLES OF INCORPORATION OF CornerStone Financial Concepts, Inc.

The undersigned incorporators, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

CornerStone Financial Concepts, Inc.

ARTICLE II

PRINCIPLE OFFICE

The principle place of business and mailing address of this corporation shall be:

33 Birch Avenue Shalimar, FL 32579

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 100,000 shares

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Cindy S. Riggenbach 33 Birch Avenue Shalimar, FL 32579

ARTICLE V INCORPORATORS

The names and street addresses of the incorporators to these Articles of Incorporation are:

Eric D. Riggenbach 33 Birch Avenue Shalimar Fl, 32579

Cindy S. Riggenbach 33 Birch Avenue Shalimar, Fl 32579

The undersigned incorporators have executed these Articles of Incorporation this 31st day of January, 1997.

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Signature

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the state of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

- 1. The name of the corporation is: CornerStone Financial Concepts, Inc.
- 2. The name and address of the registered agent and office is:

Cindy S. Riggenbach 33 Birch Avenue Shalimar, Fl 32579

Having been named as the registered agent and to accept service of process for the above stated corporation 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 statues 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.

SIGNATURE CINCLY SIGNATURE JANUARY 31, 1997

REGISTERED AGENT FILING FEE: \$35.00

DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL 32314 CR2EO13(6/92)