

OFFICE OF THRIFT SUPERVISION

Order No. 2000-65
Date: July 13, 2000

Cornerstone Capital Group, Inc.
Troy, Michigan

Extension of Time Request

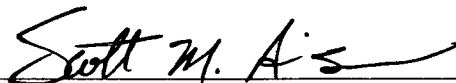
On November 19, 1999, the Deputy Director, acting under delegated authority, issued Order No. 99-77 approving the Applications submitted by Cornerstone Capital Group, Inc. (the "Applicant") to organize and acquire Cornerstone Federal Bank, Troy, Michigan.

The first condition of Order No. 99-77 required the proposed transaction to be consummated within 120 calendar days from the date of the Order. The Order also provided that the Regional Director may extend such a time period for up to 120 calendar days.

The Applicant has requested an extension of time, until November 14, 2000, to consummate the proposed transaction. Based upon our review of the request, the request is hereby approved.

By order of the Director of the Office of Thrift Supervision, or her designee, effective

July 13, 2000.



Scott M. Albinson
Managing Director
Office of Supervision