

**OFFICE OF THRIFT SUPERVISION**

**Order No. 2000-85**

**Date: September 28, 2000**

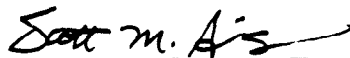
**Cornerstone Bank  
Atlanta, Georgia**

**Approval of Extension of Time Request**

On October 6, 1999, the Managing Director, Office of Supervision, acting under delegated authority, issued Order No. 99-59 approving the Application submitted by William B. Pendleton, Robert F. Tomain, Frederick D. Clemente, James Don Edwards, and Peter H. Isop (the "Organizers") to organize Cornerstone Bank, Atlanta, Georgia.

Condition 1 of Order No. 99-59 required that the proposed transaction be consummated within 120 calendar days from the date of the Order. The Organizers have requested an extension of time, until March 1, 2001, 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  
September 28, 2000.



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Scott M. Albinson  
Managing Director  
Office of Supervision