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Cornerstone Financial Corp Form 8-K March 17, 2011

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 16, 2011

CORNERSTONE FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

NEW JERSEY	000-53576	80-0282551
(State or other jurisdiction	(Commission	(IRS Employer
of incorporation)	File Number)	Identification No.)

Registrant's telephone number, including area code (856) 439-0300

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 8.01 OTHER EVENTS.

On March 17, 2011, the Registrant issued a press release announcing an eight (8%) percent stock dividend to shareholders of record as of April 15, 2011, payable on May 16, 2011. A copy of the March 17, 2011 press release is included as Exhibit 99.1 hereto.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

- (d) Exhibits. The following is filed as an Exhibit to this Current Report on Form 8-K:
 - 99.1 Press Release dated March 17, 2011

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CORNERSTONE FINANCIAL CORPORATION
----(Registrant)

Dated: March 17, 2011 By: /s/ Keith Winchester

Keith Winchester Executive Vice President and Chief Financial Officer