

All of the information contained in this Information and Disclosure Statement has been compiled to fulfill the disclosure requirements of Rule 15c2-11 (a)(5) promulgated under the Securities and Exchange Act of 1934, as amended. The enumerated captions contained herein correspond to the sequential format set forth in the rule.

**Item (i): The exact name of the issuer and its predecessor (if any).**

Corporate Mortgage Solutions, Inc., formerly National Hospitality Group, Inc. (hereinafter referred to as the “Company” or “CMSI”) a Delaware Corporation. The name change from Corporate Mortgage Solutions, Inc. was effected on September 23, 2005 and National Hospitality Group, Inc. to CMSI was effected on February 23, 2005, as disclosed to the public in a release dated February 22, 2005. On April 29, 2005, Corporate Mortgage Solutions, Inc., acquired Big Apple Wallcovering, Inc., a Florida Corporation, and currently a wholly owned subsidiary.

**Item (ii): The address of its principal executive offices.**

Corporate Mortgage Solutions, Inc.  
280 Wekiva Springs Road  
Suite 201  
Longwood, Florida 32779  
Phone: 407-884-0444  
Fax: 407-884-0125  
[www.bigapplewallcovering.com](http://www.bigapplewallcovering.com)

Issuer’s Investor Relations: Big Apple Consulting USA, Inc.  
1-866-843-2775

**Item (iii): The state and date of incorporation, if it is a corporation.**

CMSI was incorporated in 2004 in the State of Delaware.

**Item (iv): The exact title and class of each class of securities outstanding.**

Security Symbol: CMSI  
Cusip Number: 22003C 10 4  
Common Stock:  
Authorized – 20,000,000,000 (20 Billion)  
Outstanding – 2,489,720,000 (2 Billion, 489Million, 720 Thousand)  
Preferred Stock: None

Corporate Mortgage Solutions, Inc has changed its name to Big Apple Worldwide, Inc., a Delaware Corporation and has applied for a new symbol change which will go into effect in the near future.

**Item (v): The par or stated value of the security.**

20 Billion Shares, par value \$0.0000001/1 shares of common stock authorized in the Company’s Articles of Incorporation filed within the State of Delaware on June 9, 2004. Of the 20 Billion authorized shares, there are 2,489,720,000 shares currently outstanding. The Company has not authorized any preferred shares.

**Item (vi): The number of shares or total amount of the securities outstanding for each class of securities outstanding and a list of securities offerings and shares**

**issued for services in the past two years.**

**A. The Number of Shares outstanding as of December 31, 2004.**

(i) As of December 31, 2004, CMSI was authorized by the Articles of Incorporation to issue 20 Billion (20,000,000,000) shares of common stock, par value \$0.0000001 and Zero (0) shares of preferred stock.

(ii) As of December 31, 2004, there were 9,377,300,000 shares of common stock outstanding, and Zero (0) shares of preferred stock outstanding.

(iii) As of December 31, 2004, there were 296,800,000 shares of the Company's outstanding stock designated as free trading shares and there were Zero (0) shares of preferred stock outstanding.

(iv) As of December 31, 2004, there were 94 common stock shareholders of record in CMSI and Zero (0) preferred stock shareholders. (See Attached Exhibit "A" for a list of shareholders as of December 31, 2004).

**B. The Number of Shares outstanding as of June 30, 2005**

(i) As of June 30, 2005, CMSI was authorized by the Articles of Incorporation to issue 20 Billion (20,000,000,000) shares of common stock, par value \$0.0000001 and Zero (0) shares of preferred stock.

(ii) As of June 30, 2005, there were 2,488,150,000 shares of common stock outstanding, and Zero (0) shares of preferred stock outstanding.

(iii) As of June 30, 2005, there were 296,949,900 shares of the Company's outstanding stock designated as free trading shares and there were Zero (0) shares of preferred stock outstanding.

(iv) As of June 30, 2005, there were 261 common stock shareholders of record in CMSI and Zero (0) preferred stock shareholders. (See Attached Exhibit "B" for a list of shareholders as of June 30, 2005).

**C. The Number of Shares outstanding as of September 30, 2005**

(i) As of August 10, 2005, CMSI was authorized by the Articles of Incorporation to issue 20 Billion (20,000,000,000) shares of common stock, par value \$0.0000001 and Zero (0) shares of preferred stock.

(ii) As of August 10, 2005, there were 2,489,720,000 shares of common stock outstanding, and Zero (0) shares of preferred stock outstanding.

(iii) As of August 10, 2005, there were 298,519,901 shares of the Company's outstanding stock designated as free trading shares and there were Zero (0) shares of preferred stock outstanding.

(iv) As of August 10, 2005, there were 287 common stock shareholders of record in CMSI and Zero (0) preferred stock shareholders. (See Attached Exhibit "C" for a list of shareholders as of August 10, 2005).

**D. Offerings of Securities since August 5, 2003**

CMSI is only able to provide information provided to it from its predecessor in interest for the period ending March, 2005, and is able to provide the information requested under this item from the period June, 2005 and ending September 30, 2005.

<u>Date and Nature of Offering</u>	<u>Jurisdiction</u>	<u># of Shares Offered</u>	<u>Offering price</u>	<u>Trading Status</u>
2004 Reg D Rule 504	Pennsylvania	298,520,000	* _____	* _____

\* This offer was made by the prior owners of CMSI and those records are not available to us.

**E. Securities, shares and options issued for services since August 5, 2003 by CMSI for services**

CMSI is only able to provide information provided to it from its predecessor in interest for the period ending March, 2005, and is able to provide the information requested under this item from the period June, 2005 and ending September 30, 2005.

<u>Type of Security</u>	<u>Recipient</u>	<u># of Shares</u>	<u>Services Provided</u>
Common Stock	Bonn Capital	290,000,000 shares	Unknown*
Common Stock	XXR Consulting	2,000,000 shares	Unknown*
Common Stock	Big Apple Consulting	4,800,000 shares	Consulting

\* This offer was made by the prior owners of CMSI and those records are not available to us.

**Item (vii): The name and address of the transfer agent.**

Signature Stock Transfer, Inc.  
 One Preston Park  
 2301 Ohio Drive- Suite 100  
 Plano, Texas 75093  
 Phone: 972-612-4120  
 Fax: 972-612-4122

**Item (viii): The nature of the issuer's business.**

A. Business Development.

Corporate Mortgage Solutions, Inc. owns and operates Big Apple Wallcovering, Inc. Big Apple Wallcovering furnishes wallcovering products to commercial designers and homeowners. Big Apple Wallcovering is currently expanding its line of fine commercial vinyl wallcovering. Big Apple Wallcovering is revolutionizing the Hospitality industry with its "No More Books(tm)" campaign. Hotels, restaurants, and businesses around the world can now access quality wallcovering from Big Apple's website, [www.bigapplewallcovering.com](http://www.bigapplewallcovering.com). Big Apple Wallcovering, Inc.'s past and current clients include Walt Disney World Resorts, Caesars Resorts International, and Burger King, among others. Currently, Big Apple Wallcovering is selling their products through independent distributors and sales representatives. Big Apple Wallcovering is creating a new line of coordinated fabrics for the hospitality industry.

1. *Form of Organization.* {\_\_\_\_\_}

Corporate Mortgage Solutions, Inc. is a Delaware corporation.

2. *Year Issuer was organized.*

National Hospitality Group, Inc. was incorporated in June, 2004, and on February 24, 2005 it changed its name to Corporate Mortgage Solutions, Inc. CMSI's wholly owned subsidiary Big Apple Wallcovering was organized in 2004 in the state of Florida.

3. *Fiscal Year End Date.*

Fiscal year end date is December 31.

4. *Whether the issuer (and/or any predecessor) has been in bankruptcy, receivership or any similar proceeding*

The Company has not and is not in the process of filing bankruptcy, receivership or any other similar proceeding.

5. *Any Material reclassification, merger, consolidation or purchase or sale.*

The Big Apple Wallcovering, Inc., a Florida corporation, was acquired by Corporate Mortgage Solutions, Inc., on April 29, 2005, by issuance of shares to the current controlling shareholders of the Company in a "reverse merger." Since the date of that acquisition there has been no other material reclassification, merger, consolidation or purchase or sale.

6. *Has the Company had any default of the terms of any note, loan, lease, or other indebtedness or financing arrangement requiring the issuer to make payments?*

No.

7. *Has the Issuer undergone any change of control?*

Not since the Company was acquired in April, 2005.

8. *Has there been an increase in Ten (10%) Percent or more of the same class of outstanding equity securities?*

No.

9. *Describe any past, pending or anticipated stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization.*

There are no current, pending or anticipated stock splits, stock dividends, recapitalization, mergers, acquisitions, spin-offs or reorganizations, but the Company will notify Pinksheets of any changes should they occur.

10. *Whether the issuer has been delisted by any securities exchange or NASDAQ or deletion from the OTC Bulletin Board.*

CMSI has not been delisted and are not in the process of being delisted by the Securities and Exchange Commission or NASD.

11. *Whether there are any current, past, pending or threatened legal proceedings or administrative actions either by or against the issuer that could have a material effect on the issuer's business, financial condition, or operations. Whether there are any current, past or pending trading suspensions by a securities regulator. State the names of the principal parties, the nature and current status of the matters, and the amounts involved.*

No. There are no current, past, pending or threatened legal proceedings or administrative actions either by or against the issuer that could have a material effect on the issuer's business, financial condition or operations. There are no current, past or pending trading suspensions by a securities regulator.

**B. Business of the Issuer. Provide a description of the Issuer's business so a potential investor can clearly understand it.**

Corporate Mortgage Solutions, Inc. owns and operates Big Apple Wallcovering, Inc. Big Apple Wallcovering furnishes wallcovering products to commercial designers and homeowners. Big Apple Wallcovering is currently expanding its line of fine commercial vinyl wallcovering. Big Apple Wallcovering is revolutionizing the Hospitality industry with its "No More Books(tm)" campaign. Hotels, restaurants, and businesses around the world can now access quality wallcovering from Big Apple's website, [www.bigapplewallcovering.com](http://www.bigapplewallcovering.com). Big

Apple Wallcovering, Inc.'s past and current clients include Walt Disney World Resorts, Caesars Resorts International, and Burger King, among others

Big Apple Wallcovering is adding a line of coordinated fabrics to its wallcovering products. This will enable the company to better serve the Hospitality community. We are increasing our exposure to potential commercial customers through a sales force of independent distributors and sales representatives.

1. *Issuer's Primary and Secondary SIC Codes.*

The Primary SIC Code for the Company is 424100. As of September 30, 2005, there is no secondary SIC Code for the Company.

2. *Whether the Issuer has never conducted operations, is in the development stage or is currently conducting operations.*

The Company is currently conducting operations.

3. *State the names of any parent, subsidiary, or affiliate of the issuer, and describe its business purpose, its method of operation, its ownership, and whether it is included in the financial statements attached to this disclosure document.*

Big Apple Consulting USA, Inc., is a full service public relations and marketing firm, and is owned by Marc Jablon. Big Apple Consulting USA, Inc. is not included in the financial statements attached hereto. Big Apple Consulting USA, Inc. owns 1,000,000,000 shares of CMSI.

Management Solutions International, Inc., is a management consulting firm offering business solutions for emerging growth companies, and is a wholly owned subsidiary of Big Apple Consulting USA, Inc., and is an affiliate of CMSI. Management Solutions International, Inc. is not included in the financial statements attached hereto.

Big Apple Travel, Inc., is a full service travel agency, and is owned by Big Apple Consulting USA, Inc. and Neal Jablon, the president of CMSI and Big Apple Wallcovering, Inc. Big Apple Travel, Inc. is not included in the financial statements attached hereto.

In addition to the aforementioned entities, Big Apple Consulting USA, Inc. also owns and controls, Auction Wiz, Inc., Bad Apple Comics, Inc. and Big Apple Holdings, Inc. The financial statements attached hereto do not include any of the aforementioned entities.

4. *The effect of existing or probable governmental regulations on the business.*

The Company does not foresee any substantial changes that could adversely affect the business of the Company at this time.

5. *An estimate of the amount spent during each of the last two fiscal years on research and development activities, and, if applicable, the extent to which the cost of such activities are borne directly by customers.*

The Company has spent considerable time devoted to transposing wallcovering products and materials to be available on its website and on CD-Rom, in anticipation and preparation of its "No More Books™" campaign. It is estimated that this has cost the Company approximately \$50,000.00 and these costs are not borne directly by the customer as these activities were funded through various investments into the Company.

6. *The costs and effects of compliance with environmental laws (federal, state and local).*

The Company is not producing any products that are hazardous to the environment and does not foresee any changes that could adversely affect the environment. All products and services are environmentally friendly.

7. *Number of total employees and number of full-time employees.*

The Company currently has a total of 2 employees.

C. Investment Policies. For any investments that the issuer has, provide clear descriptions of the investments, any restrictions or impairments the investments may have and the policies used to value and/or depreciate such assets from a financial and tax perspective. State whether there are any limitations of the percentage of assets which may be invested in any one investment, or type of instrument, and indicate whether such policy may be changed without a vote of security holders. State whether the issuer's policy is to acquire assets primarily for possible capital gain or primarily for income. If the issuer owns any real estate, interests in real estate, mortgages or securities related to or backed by real estate, describe the issuer's policies with respect to each of the following types of investments.

The Company plans to fund its efforts and all assets that will possibly be acquired will be used to generate income for the Company. The Company does not own any real estate and does not plan to invest in any real estate at this time.

1. *Investments in real estate or interests in real estate*. Indicate the types of real estate in which the issuer may invest, and describe the method (or proposed method) of operating and financing these properties. Indicate any limitations on the number or amount of mortgages that may be placed on any one piece of property.

2. *Investments in real estate mortgages*. Indicate the types of mortgages and the types of properties subject to mortgages in which the issuer plans to invest. Describe each type of mortgage activity in which the issuer intends to engage, such as originating, servicing and warehousing, and the portfolio turnover rate.

3. *Securities of or interests in persons primarily engaged in real estate activities*. Indicate the types of securities in which the issuer may invest, and indicate the primary activities of persons in which the issuer may invest and the investment policies of such persons.

**Item (ix): The nature of products or services offered.**

1. Principal products or services, and their markets. Big Apple Wallcovering supplies wallcovering and fabrics to the commercial market, i.e., hotels, healthcare, restaurants, offices.

2. Distribution methods of the products or services. Big Apple Wallcovering sells our products through independent sales representatives and distributors in the United States and Canada.

3. Status of any publicly announced new product or service. Wallcovering is currently available for sale and fabrics are being produced. Fabrics will be available for sale within 60 days.

4. Competitive business conditions, the issuer's competitive position in the industry, and methods of competition. The commercial distributors currently in the market have been around for many years, but due to the business drops after 9/11, they have not invested into new technology. At this point, commercial business is growing rapidly due to the depressed renovations needs of the last few years and the growth of new facilities in the market. We have invested in marketing through the internet and cd's and currently are ahead of our competitors in this new manner of distribution.

5. Sources and availability of raw materials and the names of principal suppliers. Our main supplier is Omnova Solutions, Inc., U.S. and U.K. divisions. There is an abundant amount of supply.

6. Dependence on one or a few major customers

The Company depends on several customers and suppliers in the industry. CMSI is not dependent on one major customer for the survival of the Company, and looks forward to future business that is to be provided.

7. Patents, trademarks, licenses, franchises, concessions, royalty agreements or labor contracts, including their duration.

The Company currently owns the rights to or is in the process of securing the rights to the following trademarks: No More Books <sup>TM</sup>

8. The need for any government approval of principal products or services. Discuss the status of any requested government approvals.

The Company conducts daily business under the guidelines of Delaware. The Company at this time does not need and has not requested governmental approval on any products and services offered by CMSI.

**Item (x): The nature and extent of the issuer's facilities.** Describe the assets, properties or facilities of the issuer, give the location of the principal plants and other property of the issuer and describe the condition of the properties. If the issuer does not have complete ownership or control of the property (for example, if others also own the property or if there is a mortgage on the property), describe the limitations on the ownership. If the issuer leases any assets, properties or facilities, clearly describe them as above and the terms of their leases. Big Apple Wallcovering and CMSI lease offices at 280 Wekiva Springs Rd., Suite 201, Longwood, FL 32779.

If the issuer owns any property or properties, for which the book value amounts to 10 percent or more of the total assets of the issuer and its consolidated subsidiaries for the last fiscal year furnish the following information for each such property (otherwise disclosure of the below items 1-7 does not need to be included):

1. Describe the general character and locations of all materially important properties held or intended to be acquired by or leased to the issuer and describe the present or proposed use of such properties and their suitability and adequacy for such use. Properties not yet acquired should be identified as such.
2. State the nature of the issuer's title to, or other interest in, such properties and the nature and amount of all material mortgages, liens or encumbrances against such properties. Disclose the current principal amount of each material encumbrance, interest and amortization provisions, prepayment provisions, maturity date and the balance due at maturity assuming no prepayments.
3. Outline briefly the terms of any lease or any of such properties or any option or contract to purchase or sell any of such properties.
4. Outline briefly any proposed program for the renovation, improvement or development of such properties, including the estimated cost thereof and the method of financing to be used. If there are no present plans for the improvement or development of any unimproved or undeveloped property, so state and indicate the purpose for which the property is to be held or acquired.
5. Describe the general competitive conditions to which the properties are or may be subject.
6. Include a statement as to whether, in the opinion of the management of the issuer, the properties are adequately covered by insurance.
7. With respect to each improved property which is separately described, provide the following in addition to the above:
  - a. Occupancy rate
  - b. Number of tenants occupying 10% or more of the rentable square footage and principal nature of business of each such tenant, and the principal provisions of each of their leases
  - c. Principal business, occupations and professions carried on in, or from, the building
  - d. The average effective annual rental per square foot or unit

- e. Schedule of the lease expirations for each of the next 10 years, stating:
  - i. The number of tenants whose leases will expire,
  - ii. The total area in square feet covered by such leases,
  - iii. The annual rental represented by such leases, and
  - iv. The percentage of gross annual rental represented by such leases.
- f. Each of the properties and components thereof upon which depreciation is taken, setting forth the:
  - i. Federal tax basis,
  - ii. Rate,
  - iii. Method, and
  - iv. Life claimed with respect to such property or component thereof for purposes of depreciation.
- g. The realty tax rate, annual realty taxes and estimated taxes on any proposed improvements.

**Item (xi): The name of the chief executive officer, members of the board of directors, as well as counsel, accountant and public relations consultant.**

A. Officers, Directors and Advisors. The full names, business addresses, employment histories (which should list all previous employers for the past 10 years, positions held, responsibilities and employment dates), board memberships, other affiliations, and number of securities (and of which class) beneficially owned by each such person, which information must be no older than the date of this information statement, for the issuer's:

1 and 2. Executive Officers and Directors are listed below with their business address.

<u>Name</u>	<u>Position</u>	<u>Share Ownership/Percentage</u>
Neal Jablon 280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	President and Director	500,000,000 / 20.08%
William Byron 280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	Vice President and Director	500,000,000 / 20.08%
Matthew Maguire 280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	Director	9,281,525 / .372%
Peggy Kimball 280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	Corporate Secretary	551,525/ .022%

The principal occupation and business experience during the last several years is listed below for each of the present executive officers and directors:

**Neal Jablon - President**

Neal started his career learning about all of the manufacturing processes at his family's



manufacturing company, Reverso Products, Inc. Thirteen years later, he was President of the company. Reverso was the first manufacturer of solid sheet vinyl wallcovering in the United States. They also originated the brand name we proudly use today: Tru-Vinyl®. After Reverso was sold in 1979, Neal started and became Vice President and General Manager of Pervel Wallcoverings. Pervel was part of Pervel Industries, Inc., a Bemis company. Bemis is a Fortune 500 company on the NYSE. Pervel had combined manufacturing of 1,000,000 sq. ft. with 1600 employees at its height. Pervel was known as one of the leading Commercial and Residential manufacturers, creating many new and innovative products such as vinyl suede, solid fabric suede's, expanded vinyl's and innovative print effects. After its sale in 1990, Neal became President of the joint venture importing arm of Mohr Décor International and Novo Wallco International. Both companies are well known manufacturers in Germany and Holland, again they were ultimately sold. In the late 90's Neal was hired as Executive Vice President of The Maya Romanoff Corporation. He successfully created the marketing plan to expand the product sales into the commercial distribution community.

### **Bill Byron - Vice President**

Bill started his extensive career at Sinclair Paint and Wallcovering in inside sales in 1973. Quickly, Bill moved up through the ranks to become general sales manager. He oversaw their 6 designer showrooms, 73 retail stores, warehouse locations and an outside sales force of both commercial and residential reps. Sinclair was sold by the owners to various public companies: Insilco, Grow Group and finally the world leader I.C.I. Group, based in the U.K. Bill was made Vice President and General Manager and invited to sit on the Board of Directors. The growth of Sinclair created annual sales of over \$130 million dollars with wallcovering profits being the highest in the I.C.I. Group of companies. In 1995, ICI Group combined its North American offices in Cleveland. Bill stayed on the West Coast becoming President of Novo, Inc. a full service wallcovering distribution company. Novo primarily sold residential wallcovering for its Dutch parent's manufacturing company until sold. In 1998, Bill joined The Maya Romanoff Corporation as Vice President and COO. During his stay at MRC, the company sales grew by 150%.

**Matthew Maguire** co-founded Big Apple Consulting USA, Inc. in 1998 and serves as Vice President, Director and formerly served as COO. Matthew co-founded Crazy Cards and Comics, where he serves as Chairman of the Board, Director and formerly as President. Matthew has also served as manager of Stockbroker Presentations, Inc. through January, 2001. Over the last three years, he was instrumental in developing and implementing sales training programs for BAC. Prior to joining Big Apple Consulting USA, Inc., Matthew held a management position with Brinker Corporation of Orlando, Florida.

**Peggy Kimball** serves as Chief Operating Officer of BAC and currently serves as Corporate Secretary for BAC, BAH, BAT, CCC, MSI, and MIS; additionally she serves as a Director of BAW. Prior to joining Big Apple, she was an Owner/Operator of an Office Supply company for 16 years where she worked closely with the sales department and managed the day to day operations of the business. She has over seven years experience in public relations and office management where she was responsible for payroll, accounts payable and receivable, taxes, personnel and general office operations. Peggy served as General Manger of Big Apple Consulting USA for 5 years prior to being appointed Chief Operating Officer of the company in July of 2004.

3. General Partners: This does not apply to this Company.
4. Investment Banker: This does not apply to this Company.
5. Promoters: The executive officers.
6. Control Persons:

<u>Name</u>	<u>Address</u>	<u>Share Ownership/Percentage</u>
Big Apple Consulting USA, Inc.	280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	1,004,800,000 / 50.24%
Neal Jablon	280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	500,000,000 / 20.08%
William Byron	280 Wekiva Springs Road Suite 201 Longwood, Florida 32779	500,000,000 / 20.08%

7. Counsel

J. Bennett Grocock, Esq.  
The Business Law Group

Orlando, Florida  
Phone: 407-992-1101  
Fax: 407-425-0032  
Email: [jbg@businesslawgroup.com](mailto:jbg@businesslawgroup.com)

8. Accountant or Auditor - the information should clearly describe if an outside accountant provides audit or review services, state the work done by the outside accountant, describe the responsibilities of the accountant and the responsibilities of management (i.e. who audits, prepares or reviews the issuer's financial statements, etc.). The information should include the accountant's phone number and email address and a description of the accountant's licensing and qualifications to perform such duties on behalf of the issuer;

The Company presently uses an outside accountant only for preparation of Federal and State tax returns. All preparation of the Company's financial statements is done by the Company and is the responsibility of management.

9. Public Relations Consultant(s)

Company  
407-844-0444  
[Maguire75@hotmail.com](mailto:Maguire75@hotmail.com)

10. Any other advisor(s) that assisted, advised, prepared or provided information with respect to this disclosure documentation – the information should include the advisor(s)' telephone number and email address.

The following individuals were involved with the preparation of the documents herein:

William Byron  
Neal Jablon  
Peggy Kimball  
Matthew Maguire  
Terrence Fyfe

B. Legal/Disciplinary History. Please identify whether any of the foregoing persons have, in the last five years, been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses).

None

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities.

None

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the SEC, the CFTC, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated.

None

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred, suspended or otherwise limited such person's involvement in any type of business or securities activities.

None

C. Beneficial Owners. To the extent not otherwise disclosed in response to the foregoing, provide a list of the name, address and shareholdings all persons holding more than five percent (5%) of any class of the issuer's equity securities. To the extent not otherwise disclosed, if any of the above shareholders are corporate shareholders, provide the disclosure requested in this item as to person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders.

D. Disclosure of Certain Relationships. Describe any relationships existing among and between the issuer's officers, directors and shareholders. To the extent not otherwise disclosed, describe all relationships and affiliations among and between the shareholders and the issuer, its predecessors, its present and prior officers and directors and other shareholders.

Neal Jablon, the President of CMSI, is the paternal father of Marc Jablon, the president of Big Apple Consulting USA, Inc., also is the father of Keith Jablon, the vice president of Management Solutions International, Inc.

In addition, there is no affiliation or relationship between the former officers and directors and the current officers and directors.

**Item (xii): Adequate disclosure of the issuer's (or its predecessor's) current financial position, which should include the most recent fiscal year and any interim quarters.**

1. The most recently prepared financial statements are attached hereto as Exhibit "D" and include a balance sheet prepared as of September 30, 2005, a statement of income prepared as of September 30, 2005 a statement of cash flow prepared as of September 30, 2005, and a statement of changes in stockholders' equity. The financial statements requested pursuant to this item are prepared in accordance with U.S. generally accepted accounting principles (U.S. GAAP).
2. The Company intends to post all future reports on the Pinksheets website every quarter to disclose the financial condition of the company and any changes that have occurred since this statement.

**Item (xiii): Similar financial information for such part of the 2 preceding fiscal years as the issuer or its predecessor has been in existence.**

The current operating company was acquired in April, 2005 as a "reverse merger" and the executive officers and controlling persons and entities have no financials to report for the previous two fiscal years.

**Item (xiv): Whether any quotation is being submitted or published directly or indirectly on behalf of the issuer, or any director, officer, affiliate, or any person, directly or indirectly the beneficial owner of more than 10 percent of the outstanding units or shares of any equity security of the issuer, or at the request of any promoter for the issuer, and, if so, the name of such person, and the basis for any exemption under the federal securities laws for any sales of such securities on behalf of such person. A person is presumed to be an affiliate if they own more than 10% of the stock, but may be an affiliate even if they own less stock if the facts and circumstances indicate that they are participating with the issuer in a distribution of securities with a view to raising capital for the issuer.**

To the best of Company's knowledge, information and belief, quotations with respect to the issuer's stock are not being submitted or published, directly or indirectly, on behalf of the issuer or on behalf of an officer, director or beneficial owner of more than ten (10%) percent of a common stock that is issued and outstanding.

**CERTIFICATION:**

I, Neal G. Jablon, hereby certify that I have reviewed the Information and Disclosure Statement and the Exhibits thereto, and I have full authority to sign on behalf of the Company and do hereby certify that the information contained herein is complete and presented fairly in all material respects.

Dated this 27th day of October, 2005.

Certified By:  /S/ \_\_\_\_\_  
Neal G. Jablon, President

**FINANCIAL INFORMATION CERTIFICATION**

I, Terrence Fyfe, do hereby certify that I was responsible for the preparation of the statements and that such statements, and the notes thereto, present fairly, in all material respects, the financial position of the issuer and the results of its operations and cash flows for the periods presented, in conformity with accounting principles generally accepted in the United States, consistently applied.

Dated this \_\_\_\_ day of October, 2005.

Certified By:  /S/ \_\_\_\_\_  
Terrence Fyfe

# Signature Stock Transfer, Inc.

ONE Preston Park  
2301 Ohio Drive - Suite 100  
Plano, Texas 75093

Telephone (972) 612 - 4120  
Facsimile (972) 612 - 4122

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## COMPANY LIST OF SHAREHOLDERS

Per your request - Signature Stock Transfer, Inc. has enclosed the following Listing of all Shareholders for the attached company as of the following date. Also, please note the following codes and descriptions explaining these codes.

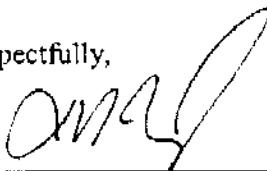
CODE	LOCATION	DESCRIPTION
*	Shareholder Address Line #1	-Shareholder Coded Lost
%(Company)	Shareholder Address Line #1	-Company Issuance/Transfer-No Address Given
08/08/ ## 08	Stop Transfer Line	-Return Certificate On File At Company
09/09/ ## 09	Stop Transfer Line	-Return Certificate On File At Signature
10/10/ ## 10	Stop Transfer Line	-Control Person
11/11/ ## 11	Stop Transfer Line	-Company Stop Transfer
12/12/ ## 12	Stop Transfer Line	-Company Notification Upon Presentation
HPD::## / ## / ##	Holding Period Line	-Release Letter On File - Date The Restriction May Be Removed

Please note - Shares which bear a restrictive legend on the stock certificate will be listed as "Restricted" on the shareholders list. Shares which are not denoted as "Restricted" on the list do not bear a restrictive legend and are free trading shares.

Please note - Our office can print a variety of different lists, including History Lists (for all shareholders past and present), Share Lists (for example all shareholders with more than 25,000 shares but less than 1,000,000 shares), or Routine Shareholders Lists.

If there are any questions concerning the above referenced information or if you have any other questions/comments, please do not hesitate to contact me directly at the above number.

Respectfully,



---

Jason M. Bogutski  
President

# Signature Stock Transfer, Inc.

ONE Preston Park  
2301 Ohio Drive - Suite 100  
Plano, Texas 75093

Telephone (972) 612 - 4120  
Facsimile (972) 612 - 4122

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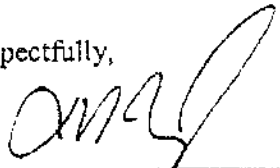
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% (Company)	Shareholder Address Line #1	-Company Issuance/Transfer-No Address Given
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If there are any questions concerning the above referenced information or if you have any other questions/comments, please do not hesitate to contact me directly at the above number.

Respectfully,



---

Jason M. Bogutski  
President

# **Exhibit C**



CORPORATE MORTGAGE SOLUTIONS INC 10/2  
 STOCKHOLDER LIST 27  
 August 10 2005

	CERTIFICATES	SHARES ISSUED	DATE			
CORPORATE MORTGAGE SOLUTIONS INC						
TOTAL REGULAR SHARES:	298519901					
TOTAL RESTRICTED SHARES:	2191201099					
TOTAL SHARES:	2459720000	ACTIVE STOCKHOLDERS:	257	CENTS:	446	

**CERTIFIED BY**  
*Signature Stock Transfer, Inc*

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Changes in Stockholders' Equity - Unaudited  
For the Period February 3, 2004 (Inception) to September 30, 2005

	<u>Preferred Stock</u>		<u>Common Stock</u>		<u>Additional</u>	<u>Accumulated</u>	<u>Total</u>
	<u>Shares</u>	<u>Amount</u>	<u>Shares</u>	<u>Amount</u>	<u>Paid - In</u>	<u>Deficit</u>	
					<u>Capital</u>		
<b>Balance, February 3, 2004</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Common Shares Issued	-	-	9,377,300,000	938	504,062	-	505,000
Net Loss for Period	-	-	-	-	-	(92,681)	(92,681)
<b>Balance, December 31, 2004</b>	-	-	9,377,300,000	938	504,062	(92,681)	412,319
Common Shares Issued	-	-	150,000	-	131,475	-	131,475
Common Shares Retired	-	-	(879,300,000)	(88)	88	-	-
Net Loss for Period	-	-	-	-	-	(120,000)	(120,000)
<b>Balance, March 31, 2005</b>	-	-	8,498,150,000	850	635,625	(212,681)	423,794
Common Shares Issued	-	-	-	-	40,000	-	40,000
Common Shares Retired	-	-	(6,010,000,000)	(601)	601	-	-
Record Reverse Merger of Big Apple Wallcoverings, Inc.	-	-	-	-	(736,475)	113,111	(623,364)
Net Loss for Period	-	-	-	-	-	(99,166)	(99,166)
<b>Balance, June 30, 2005</b>	-	-	2,488,150,000	249	(80,249)	(198,736)	(258,736)
Common Shares Issued	-	-	1,570,000	-	4,950	-	4,950
Common Shares Retired	-	-	-	-	-	-	-
Net Loss for Period	-	-	-	-	-	(100,161)	(100,161)
<b>Balance, September 30, 2005</b>	\$ -	\$ -	\$ 2,489,720,000	\$ 249	\$ (55,299)	\$ (298,897)	\$ (353,947)

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Cash Flows - Unaudited  
For the Period June 30, 2005 to September 30, 2005

**CASH FLOWS FROM OPERATING ACTIVITIES**

Net Loss \$ (100,161)

Adjustments to reconcile net loss to net cash  
used in operating activities:

Depreciation	-
Increase in Accounts Receivable	(1,694)
Increase in Employee Advances	(2,500)
Increase in Accounts Payable	14,580
Increase in Credit Cards Payable	1,500
Decrease in Notes Payable	(27,000)
Shares issued in lieu of cash for services	<u>4,950</u>
Total Adjustments	(10,164)

**Net Cash Used in Operating Activities** (110,325)

**CASH FLOWS FROM INVESTING ACTIVITIES**

Cash acquired in purchase of subsidiary	-
Net cash provided by reverse merger	<u>-</u>

**Net Cash Provided by Investing Activities** -

**CASH FLOWS FROM FINANCING ACTIVITIES**

Loans Payable	8,258
Related Party Advances - net	-
Shares issued for cash	-
Redeemable Equity Shares	<u>99,000</u>

**Net Cash Provided by Financing Activities** 107,258

**INCREASE IN CASH AND CASH EQUIVALENTS** (3,067)

**CASH AND CASH EQUIVALENTS - BEGINNING OF PERIOD** 4,923

**CASH AND CASH EQUIVALENTS - END OF PERIOD** \$ 1,856

**SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:**

Cash paid during the period for:

Interest paid	\$ <u>-</u>
Income taxes paid	\$ <u>-</u>

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Income - Unaudited  
Quarter ended September 30, 2005

Ordinary Income/Expense	
Total Income	\$ 14,709
Total COGS	9,695
Gross Profit	<u>5,014</u>
Expense	-
Administrative Expenses	14,798
Travel Expenses	7,979
Advertising & Promotion	6,048
Professional Fees	64,950
Payroll Expense	11,401
Total Expense	<u>105,175</u>
Net Ordinary Income	<u>(100,161)</u>
Net Income	<u>\$ (100,161)</u>

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Balance Sheet - Unaudited  
September 30, 2005

**CURRENT ASSETS**

Cash	\$ 1,856
Accounts Receivable	1,694
Employee Advances	3,445
Notes Receivable	<u>-</u>

Total Current Assets 6,995

**PROPERTY & EQUIPMENT**

Furniture & Fixtures	-
Less: Accumulated Depreciation	<u>-</u>

Net Property & Equipment -

**OTHER ASSETS**

Goodwill	-
Security Deposit	<u>-</u>

Total Other Assets -

**TOTAL ASSETS** \$ 6,995

**CURRENT LIABILITIES**

Accounts Payable	\$ 51,928
Credit Cards Payable	1,500
Notes Payable	45,000
Loans Payable	99,514
Related Party Advances - net	<u>-</u>

Total Current Liabilities 197,942

**LONG TERM LIABILITIES**

Redeemable Equity Shares	<u>183,000</u>
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Total Long Term Liabilities 183,000

**TOTAL LIABILITIES** 360,942

**STOCKHOLDERS' EQUITY**

Common Stock, \$0.0000001 par value, 20,000,000,000 shares authorized, 2,489,720,000 outstanding	249
Additional paid-in capital	(55,299)
Accumulated deficit	<u>(298,897)</u>

Total Stockholders' Equity (353,947)

**TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY** \$ 6,995

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Cash Flows - Unaudited  
For the Period March 31, 2005 to June 30, 2005

**CASH FLOWS FROM OPERATING ACTIVITIES**

Net Loss \$ (99,165)

Adjustments to reconcile net loss to net cash  
used in operating activities:

Depreciation	-
Increase in Accounts Receivable	-
Increase in Employee Advances	(945)
Increase in Accounts Payable	31,648
Increase in Credit Cards Payable	-
Decrease in Notes Payable	(18,000)
Shares issued in lieu of cash for services	<u>40,000</u>
Total Adjustments	52,703

**Net Cash Used in Operating Activities** (46,462)

**CASH FLOWS FROM INVESTING ACTIVITIES**

Cash acquired in purchase of subsidiary	-
Net cash used by reverse merger	<u>(6,328)</u>

**Net Cash Provided by Investing Activities** (6,328)

**CASH FLOWS FROM FINANCING ACTIVITIES**

Loans Payable	699
Related Party Advances - net	-
Shares issued for cash	-
Redeemable Equity Shares	<u>44,000</u>

**Net Cash Provided by Financing Activities** 44,699

**INCREASE IN CASH AND CASH EQUIVALENTS** (8,091)

**CASH AND CASH EQUIVALENTS - BEGINNING OF PERIOD** 13,014

**CASH AND CASH EQUIVALENTS - END OF PERIOD** \$ 4,923

**SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:**

Cash paid during the period for:	
Interest paid	<u>\$ -</u>
Income taxes paid	<u>\$ -</u>

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Income - Unaudited  
Quarter ended June 30, 2005

Ordinary Income/Expense

Total Income \$ 1,487

Gross Profit

Expense

Payroll Expense 5,634

Administrative Expense 7,509

Travel Expense 4,021

Advertising & Promotion 6,891

Professional Fees 40,000

Books and Samples 36,597

Total Expense 100,652

Net Ordinary Income (99,165)

Net Income \$ (99,165)

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Balance Sheet - Unaudited  
June 30, 2005

**CURRENT ASSETS**

Cash	\$ 4,923
Accounts Receivable	-
Employee Advances	945
Notes Receivable	<u>-</u>

Total Current Assets 5,868

**PROPERTY & EQUIPMENT**

Furniture & Fixtures	-
Less: Accumulated Depreciation	<u>-</u>

Net Property & Equipment -

**OTHER ASSETS**

Goodwill	-
Security Deposit	<u>-</u>

Total Other Assets -

**TOTAL ASSETS** **\$ 5,868**

**CURRENT LIABILITIES**

Accounts Payable	\$ 37,347
Credit Cards Payable	-
Notes Payable	72,000
Loans Payable	91,257
Related Party Advances - net	<u>-</u>

Total Current Liabilities 200,604

**LONG TERM LIABILITIES**

Redeemable Equity Shares	<u>64,000</u>
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Total Long Term Liabilities 64,000

**TOTAL LIABILITIES** 264,604

**STOCKHOLDERS' EQUITY**

Common Stock, \$0.0000001 par value, 20,000,000,000 shares authorized, 2,488,150,000 outstanding	249
Additional paid-in capital	(60,249)
Accumulated deficit	<u>(198,736)</u>

Total Stockholders' Equity (258,736)

**TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY** **\$ 5,868**



Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Cash Flows - Unaudited  
For the Period December 31, 2004 to March 31, 2005

<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
Net Loss	\$ (120,000)
Adjustments to reconcile net loss to net cash used in operating activities:	
Depreciation	-
Increase in Accounts Receivable	-
Increase in Employee Advances	-
Increase in Accounts Payable	-
Increase in Credit Cards Payable	-
Decrease in Notes Payable	-
Shares issued in lieu of cash for services	<u>120,000</u>
Total Adjustments	120,000
<b>Net Cash Used in Operating Activities</b>	-
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	
Cash acquired in purchase of subsidiary	-
Net cash used by reverse merger	<u>-</u>
<b>Net Cash Provided by Investing Activities</b>	-
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>	
Loans Payable	-
Related Party Advances - net	-
Shares issued for cash	11,475
Redeemable Equity Shares	<u>-</u>
<b>Net Cash Provided by Financing Activities</b>	11,475
<b>INCREASE IN CASH AND CASH EQUIVALENTS</b>	11,475
<b>CASH AND CASH EQUIVALENTS - BEGINNING OF PERIOD</b>	<u>1,539</u>
<b>CASH AND CASH EQUIVALENTS - END OF PERIOD</b>	<u>\$ 13,014</u>

**SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:**

Cash paid during the period for:	
Interest paid	<u>\$ -</u>
Income taxes paid	<u>\$ -</u>

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Income - Unaudited  
Quarter ended March 31, 2005

Ordinary Income/Expense	
Total Income	\$ -
Gross Profit	-
Expense	
Professional Fees	<u>120,000.00</u>
Total Expense	<u>120,000.00</u>
Net Ordinary Income	<u>(120,000.00)</u>
Net Income	<u>\$ (120,000.00)</u>

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Balance Sheet - Unaudited  
March 31, 2005

**CURRENT ASSETS**

Cash	\$	13,014
Accounts Receivable		-
Employee Advances		-
Notes Receivable		<u>70,000</u>

Total Current Assets 83,014

**PROPERTY & EQUIPMENT**

Furniture & Fixtures	1,035
Less: Accumulated Depreciation	<u>(122)</u>

Net Property & Equipment 913

**OTHER ASSETS**

Goodwill	347,131
Security Deposit	<u>786</u>

Total Other Assets 347,917

**TOTAL ASSETS** \$ 431,844

**CURRENT LIABILITIES**

Accounts Payable	\$	-
Credit Cards Payable		-
Notes Payable		-
Loans Payable		-
Related Party Advances - net		<u>8,050</u>

Total Current Liabilities 8,050

**LONG TERM LIABILITIES**

Redeemable Equity Shares	<u>-</u>
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Total Long Term Liabilities -

**TOTAL LIABILITIES** 8,050

**STOCKHOLDERS' EQUITY**

Common Stock, \$0.0000001 par value, 20,000,000,000 shares authorized, 8,498,150,000 outstanding	850
Additional paid-in capital	635,625
Accumulated deficit	<u>(212,681)</u>

Total Stockholders' Equity 423,794

**TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY** \$ 431,844

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Cash Flows - Unaudited  
For the Period February 3, 2004 (Inception) to December 31, 2004

<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
Net Loss	\$ (92,681)
Adjustments to reconcile net loss to net cash used in operating activities:	
Depreciation	122
Increase in Accounts Receivable	-
Increase in Employee Advances	-
Increase in Accounts Payable	-
Increase in Credit Cards Payable	-
Decrease in Notes Payable	-
Shares issued in lieu of cash for services	<u>80,000</u>
Total Adjustments	80,122
<b>Net Cash Used in Operating Activities</b>	<b>(12,559)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	
Cash acquired in purchase of subsidiary	6,048
Net cash provided by reverse merger	<u>-</u>
<b>Net Cash Provided by Investing Activities</b>	<b>6,048</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>	
Loans Payable	-
Related Party Advances - net	8,050
Shares issued for cash	-
Redeemable Equity Shares	<u>-</u>
<b>Net Cash Provided by Financing Activities</b>	<b>8,050</b>
<b>INCREASE IN CASH AND CASH EQUIVALENTS</b>	<b>1,539</b>
<b>CASH AND CASH EQUIVALENTS - BEGINNING OF PERIOD</b>	<u>-</u>
<b>CASH AND CASH EQUIVALENTS - END OF PERIOD</b>	<b><u>\$ 1,539</u></b>

**SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:**

Cash paid during the period for:	
Interest paid	\$ -
Income taxes paid	\$ -

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Statement of Income - Unaudited  
Year ended December 31, 2004

Ordinary Income/Expense	
Total Income	\$ -
Total COGS	-
Gross Profit	<u>-</u>
Expense	
Administrative Expenses	9,092
Travel Expenses	5,789
Advertising & Promotion	800
Professional Fees	80,000
Total Expense	<u>95,681</u>
Net Ordinary Income	<u>(95,681)</u>
Other Income	<u>3,000</u>
Net Income	<u><u>\$ (92,681)</u></u>

Big Apple Worldwide, Inc.  
Formerly Corporate Mortgage Solutions, Inc.  
Balance Sheet - Unaudited  
December 31, 2004

**CURRENT ASSETS**

Cash	\$	1,539
Accounts Receivable		-
Employee Advances		-
Notes Receivable		<u>70,000</u>

Total Current Assets 71,539

**PROPERTY & EQUIPMENT**

Furniture & Fixtures		1,035
Less: Accumulated Depreciation		<u>(122)</u>

Net Property & Equipment 913

**OTHER ASSETS**

Goodwill		347,131
Security Deposit		<u>786</u>

Total Other Assets 347,917

**TOTAL ASSETS** \$ 420,369

**CURRENT LIABILITIES**

Accounts Payable	\$	-
Credit Cards Payable		-
Notes Payable		-
Loans Payable		-
Related Party Advances - net		<u>8,050</u>

Total Current Liabilities 8,050

**LONG TERM LIABILITIES**

Redeemable Equity Shares		<u>-</u>
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Total Long Term Liabilities -

**TOTAL LIABILITIES** 8,050

**STOCKHOLDERS' EQUITY**

Common Stock, \$0.0000001 par value, 20,000,000,000 shares authorized, 9,377,300,000 outstanding		938
Additional paid-in capital		504,062
Accumulated deficit		<u>(92,681)</u>

Total Stockholders' Equity 412,319

**TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY** \$ 420,369

BIG APPLE WORLDWIDE, INC.  
FORMERLY CORPORATE MORTGAGE SOLUTIONS, INC.  
NOTES TO THE FINANCIAL STATEMENTS  
SEPTEMBER 30, 2005

NOTE 7 - STOCKHOLDERS' EQUITY  
(CONTINUED)

In 2004, the Company issued 1,062,500,000 shares of its \$.0000001 par value common stock to Prime Rate Investors, Inc. in exchange for its former subsidiary, Tampa Bay Mortgage, in a share-for-share exchange. In 2005, the 879,300,000 shares still held by Prime Rate Investors, Inc. were retired.

In 2004, the Company issued the following shares of its \$.0000001 par value common stock in exchange for services:

Bonn Capital	290,000,000 shares
XXR Consulting	2,000,000 shares
Big Apple Consulting	4,800,000 shares

In 2004, the Company issued 2,008,000,000 restricted shares of its \$.0000001 par value common stock to various individuals.

In 2005, the Company issued 150,000 shares of its \$.0000001 par value common stock to Big Apple Consulting, Inc. for a value of \$ 11,475.

In 2005, the Company issued 90,000 shares of its \$.0000001 par value common stock to A to Z Consulting in exchange for services.

In 2005, the Company issued 1,480,000 shares of its \$.0000001 par value common stock to MJMM Investments.

Preferred Stock

There were no transactions for the period February 3, 2004 (inception) to September 30, 2005 for this class of stock.

BIG APPLE WORLDWIDE, INC.  
FORMERLY CORPORATE MORTGAGE SOLUTIONS, INC.  
NOTES TO THE FINANCIAL STATEMENTS  
SEPTEMBER 30, 2005

NOTE 3 – NOTES PAYABLE

The Note Payable is a promissory note dated April 28, 2005 to Damien Guthrie. The note is payable in ten monthly installments of \$9,000. The tenth monthly payment shall also include 8% interest for the time period of the note. The note balance outstanding at September 30, 2005 was \$45,000.

NOTE 4 – LOANS PAYABLE

Loans Payable consists of amounts due to various affiliated companies, who have advanced funds to the Company for operating purposes.

NOTE 5 – REDEEMABLE EQUITY SHARES

Redeemable Equity Shares represents the value of shares to be issued to an affiliated company at a future date in exchange for funds advanced to the Company for operating purposes.

NOTE 6 – REVERSE MERGER

Big Apple Wallcovering, Inc., a Florida corporation, was acquired by Corporate Mortgage Solutions, Inc. on April 29, 2005, by issuance of shares to the current controlling shareholders of the Company in a reverse merger.

NOTE 7 – STOCKHOLDERS' EQUITY

At September 30, 2005, the Company had two classes of stock, common and preferred stock, both having a par value of \$.0000001. The Company is authorized to issue 20,000,000,000 shares of the common stock and 200,000,000 shares of the preferred stock.

Common Stock

The following details the stock transactions for the Company:

In 2004, the Company issued 6,010,000,000 shares of its \$.0000001 par value common stock to the founder of the Company for a value of \$600. All these shares were retired in 2005.



BIG APPLE WORLDWIDE, INC.  
FORMERLY CORPORATE MORTGAGE SOLUTIONS, INC.  
NOTES TO THE FINANCIAL STATEMENTS  
SEPTEMBER 30, 2005

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:  
(CONTINUED)

Advertising and Marketing

Advertising costs are expensed as incurred and are included in the operating expenses. The advertising expense for the period ended September 30, 2005 was \$850.

Property and Equipment

Property and equipment are stated at cost. Depreciation is computed primarily using the straight-line method over the following useful lives:

Equipment	5 years
Furniture and Fixtures	7 years

Repairs and maintenance costs are expensed, while additions and betterments are capitalized. Depreciation expense for the period ended September 30, 2005 was \$0.

Income Taxes

Deferred taxes are reported using the liability method. Deferred tax assets are recognized for deductible temporary differences and deferred tax liabilities are recognized for taxable temporary differences. Temporary differences are the differences between the reported amounts of assets and liabilities and their tax bases.

Fair Value of Financial Instruments

The carrying amount reported in the balance sheet for cash and cash equivalents approximate fair value because of the immediate or short-term maturity of these financial instruments.

BIG APPLE WORLDWIDE, INC.  
FORMERLY CORPORATE MORTGAGE SOLUTIONS, INC.  
NOTES TO THE FINANCIAL STATEMENTS  
SEPTEMBER 30, 2005

NOTE 1 - ORGANIZATION AND BASIS OF PRESENTATION:

Big Apple Worldwide, Inc. ("Company") formerly Corporate Mortgage Solutions, Inc., operates through its wholly owned subsidiary Big Apple Wallcovering, Inc., which furnishes wallcovering products to commercial designers and homeowners.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Principles of Consolidation

The condensed consolidated financial statements include the accounts of the Company and its subsidiaries. All material intercompany transactions have been eliminated in consolidation.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimates.

Cash and Cash Equivalents

For purposes of statements of cash flows, the Company considers all highly liquid investments with a maturity date of three months or less to be cash equivalents. At September 30, 2005, the Company did not have any funds in excess of the \$100,000 FSLIC limitations.

The statement of cash flows is prepared on the basis of cash and cash equivalents. For purposes of the statements of cash flows, the Company considers all highly liquid debt instruments purchased with a maturity of three months or less, unless restricted as to use, to be cash equivalents.

# **Exhibit D**

SIGNATURE STOCK TRANSFER INC CONTROL BOOK			
COMPANY	CORPORATE MORTGAGE SOLUTIONS INC	CO #	1972
CLASS	COMMON	AUTH	20,000,000,000
DATE	DESCRIPTION	+/- SHARES	BALANCE
06/20/04	BALANCE FROM COMPANY M ANTHONY		10,000,000
09/21/04	O/I R 6 BIL OFFER TURNER HUGHES	+6,000,000,000	6,010,000,000
09/30/04	O/I F/T 504 W/OP BONN	+ 290,000,000	6,300,000,000
10/29/04	O/I REST PRIME RATE	+1,062,500,000	7,362,500,000
11/06/04	O/I F/T 504 XXR	+ 2,000,000	7,364,500,000
11/19/04	O/I REST VARIOUS D/D 10/04/04	+2,008,000,000	9,372,500,000
12/06/04	O/I F/T 504 BIG APPLE	+ 4,800,000	9,377,300,000
01/25/05	O/I F/T 504 BIG APPLE	+ 150,000	9,377,450,000
03/31/05	CANC PRIME RATE	- 879,300,000	8,498,150,000
04/21/05	CANC TURNER	-6,010,000,000	2,488,150,000
07/20/05	O/I F/T 504 VARIOUS B/D 7/14/05	+ 1,570,000	2,489,720,000

# **Exhibit E**