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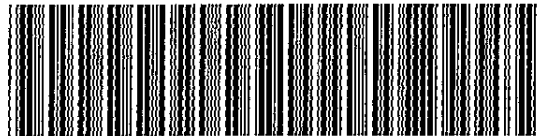
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GULFSTREAM MANAGEMENT, INC.

5096 N. Cranberry Blvd. • North Port, FL 34286
Tel: 941-356-8947 • Fax: 941-426-0571
E-mail: gulfcam@aol.com • www.gulfstreammanagement.com

November 28, 2003

Division of Corporations
Registration Section
P. O. Box 6327
Tallahassee, FL 32314

RE: **Home Buyer Solutions, L.L.C.**

Dear Sirs:

Enclosed please find original and one copy of Articles of Organization of Home Buyer Solutions, L.L.C., together with a check in the amount of \$155.00 to cover the filing fees, Designation of Registered Agent, and Certified Copy. Please return a certified copy of the Articles of Organization, and any other correspondence to:

Gulfstream Management, Inc.
% William E. Perin
5096 N. Cranberry Blvd.
North Port, FL 34286

Thank you for your assistance. If you have any questions, we can be reached during the day at (941) 356-8947.

Sincerely,

William E. Perin
President

Enclosures

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**ARTICLES OF ORGANIZATION
OF
HOME BUYER SOLUTIONS, L.L.C.**

WE, the undersigned, do hereby certify that we have associated ourselves together for the purpose of becoming a limited liability company under the laws of the State of Florida, providing for the formation, rights, privileges, and communities of limited liability companies for profit. We further declare that the following Articles shall be the charter and authority for the conduct of business of said limited liability company.

ARTICLE 1

NAME

The name of this limited liability company shall be HOME BUYER SOLUTIONS, L.L.C., and its principal place of business shall be in the City of North Port, County of Sarasota, State of Florida, but it shall have the power and authority to establish branch offices at such place or places as may be designated by the members.

ARTICLE 2

PURPOSES AND POWERS

The general nature of the business or businesses to be transacted in which the limited liability company is authorized to transact, in addition to those authorized by the laws of the State of Florida and the powers of said limited liability company, shall be as follows:

1. To engage in any activity or business authorized under the Florida Statutes.
2. In general, to carry on any and all incidental business; to have and exercise all the powers conferred by the laws of the State of Florida, and to do any and all things hereinbefore set forth to the same extent as a natural person might or could do.
3. To purchase or otherwise acquire, undertake, carry on, improve, or develop, all or any of the business, good will, rights, assets, and liabilities of any person, firm, association, or corporation carrying on any kind of business of a similar nature to that which this limited liability company is authorized to carry on, pursuant to provisions of this certificate; and to hold, utilize,

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or in any manner dispose of the rights and property so acquired.

4. To enter into and make all necessary contracts for its business with any person, entity, partnership, association, corporation, domestic or foreign, or of any domestic or foreign state, government, or governmental authority, or of any political or administrative subdivision, or department thereof, and to perform and carry out, assign, cancel, and rescind any of such contracts.
5. To exercise all or any of the limited liability company powers, and to carry out all or any of the purposes, enumerated herein otherwise granted or permitted by law, while acting as agent, nominee, or attorney-in-fact for any persons or corporations, and perform any service under contract or otherwise for any corporation, joint stock company, association, partnership, firm, syndicate, individual, or other entity, and in such capacity or under such arrangement to develop, improve, stabilize, strengthen, or extend the property and commercial interest thereof, and to aid, assist, or participate in any lawful enterprises in connection therewith or incidental to such agency, representation, or service, and to render any other service or assistance insofar as it lawfully may under the laws of the State of Florida, providing for the formation, rights, privileges, and communities of limited liability companies for profit.
6. To do everything necessary, proper, advisable, or convenient for the accomplishment of any of the purposes, or the attainment of any of the objects, or the furtherance of any of the powers herein set forth, either alone or in association with others incidental or pertaining to, or going out of, or connected with its business or powers, provided the same shall not be inconsistent with the laws of the State of Florida.
7. The several clauses contained in this statement of the general nature of the business or businesses to be transacted shall be construed as both purposes and powers of this limited liability company, and statements contained in each clause shall, except as otherwise expressed, be in no way limited or restricted by reference to or inference from the terms of any other clause. They shall be regarded as independent purposes and powers.

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A. Nothing herein contained shall be deemed or construed as authorizing or permitting, or purporting to authorize or permit the limited liability company to carry on any business, exercise any power, or do any act which a limited liability company may not, under the laws of the State of Florida, lawfully carry on, exercise, or do.

ARTICLE 3

CAPITAL CONTRIBUTIONS

Capital contributions in the amount of \$500.00 and other valuable consideration shall be paid to the limited liability company by the two members in equal shares. Additional contributions will be made as required for investment purposes, as determined by unanimous consent of the members. Members shall make contributions in equal shares.

ARTICLE 4

LIMITED LIABILITY COMPANY POWERS

All limited liability company powers shall be exercised by or under the authority of, and the business and affairs of this limited liability company shall be managed under the direction of, the members of this limited liability company. This article may be amended from time to time in the regulations of the limited liability company by a unanimous vote of the members of the liability company.

ARTICLE 5

EXISTENCE

This limited liability company shall exist until December 1, 2033, or until dissolved in a manner provided by law, or as provided in the Regulations adopted by the members.

ARTICLE 6

PRINCIPAL PLACE OF BUSINESS

The principal office of this limited liability company shall be located in the City of North Port, County of Sarasota, State of Florida, and the address of said principal office of the limited liability company shall be 5096 N. Cranberry Blvd., North Port, Florida 34286.

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ARTICLE 7

MEMBERS

The Members of this Company shall be as described below in this section. All such members as are parties to this Agreement are sometimes collectively called the "Members" and each of them individually called "Members". Each member shall be an active participant in the management of the Company, but for the purpose of overall efficiency, the members shall from time to time elect a Managing Member as hereinafter described:

Gulfstream Management, Inc. 5096 N. Cranberry Blvd.
North Port, FL 34286

William E. Perin, MGRM 5096 N. Cranberry Blvd.
North Port, FL 34286

(a) Managing Member: The Managing Member shall be William E. Perin.

The Managing Member is hereby delegated all authority and discretion conferred upon the members by law or this Agreement; provided, however, that a unanimous vote of the members is necessary for the Managing Member to execute his recommendation with regard to the dissolution of the Company, or the sale of substantial assets of the Company. No party contracting with the Company shall be required to inquire into the validity of the actions of the Managing Member and any party may rely on the signature of the Managing Member as conclusive evidence of his authority to execute checks, contracts, leases, deeds, notes, mortgages or other conveyances, and to bind the Company.

ARTICLE 8

INITIAL REGISTERED OFFICE

The street address of the initial registered office is 5096 N. Cranberry Blvd., North Port, Florida 34286, and the name of the initial registered agent at that office is Gulfstream Management, Inc.

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ARTICLE 9

RESTRICTIONS ON MEMBERSHIP

Members shall have the right to admit new members by unanimous consent. Contributions required of new members shall be determined as of the time of admission to the limited liability company.

A member's interest in the limited liability company may not be sold or otherwise transferred except with unanimous written consent of the members.

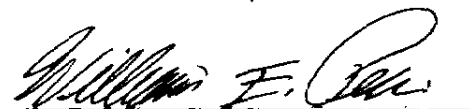
Upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member, or the occurrence of any other event that terminates the continued membership of a member in the Company, the remaining members shall have the right to continue the business upon unanimous consent of such remaining members.

ARTICLE 10

We, the undersigned, being the original members of the foregoing limited liability company, do hereby certify that the foregoing constitutes the proposed Articles of Organization of **HOME BUYER SOLUTIONS, L.L.C.**

WITNESS our hands and seals this 28th day of November, 2003.


Gulfstream Management, Inc.
William E. Perin, President


William E. Perin, MGRM

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STATE OF FLORIDA
COUNTY OF SARASOTA

I HEREBY CERTIFY that on this 24 day of November, 2003, before me personally came William E. Perin, an officer of Gulfstream Management, Inc., and William E. Perin, individually, to me known to be the persons described in and who executed the within and foregoing Articles of Organization, and they acknowledged before me that they executed the same for the purposes therein expressed.

WITNESS my hand and official seal at North Port
Florida, the day and year last above written.



Bonnie Pedersen
Notary Public
Printed Name: Bonnie Pedersen
My Commission Expires:

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**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF CHAPTER 608.415 OR 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the limited liability company is:

HOME BUYER SOLUTIONS, L.L.C.

2. The name and address of the registered agent and office is:

Gulfstream Management, Inc.
5096 N. Cranberry Blvd.
North Port, Florida 34286

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Having been named as registered agent and to accept service of process for the above stated limited liability company 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 statutes 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.

William F. Ricci, President
(Signature)

11-28-03
(Date)