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DIVISION OF CORPORATIONS
05 OCT 10 AM 11:23

B. McKnight OCT 12 2005

Bernard S. Peck
J.D., Member FL & CT Bars
Daniel D. Peck
J.D., Member FL & CT Bars
Mark E. Adamczyk
J.D., Member FL & GA Bars
Brian J. Downey
J.D., Member AZ & IN Bars
LL.M. in Taxation

Peck & Peck
Attorneys at Law
Suite 103, Wachovia Bank Building
5801 Pelican Bay Boulevard
Naples, Florida 34108-2709

Telephone
(239) 566-3600

Facsimile
(239) 566-3977

October 4, 2005

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

Re: Apple Investments, LLC

Dear Madam:

We enclose herewith for filing the original and one copy of the Articles of Organization for the above named limited liability company, together with a check to your order in the amount of \$130.00 representing the filing fee (\$125.00 plus \$5.00 for a Certificate evidencing the organization).

Please return a file stamped copy of these Articles to the undersigned when they have been filed.

Thank you for your attention to this matter.

Sincerely,


Daniel D. Peck

DDP
Enclosures

cc: Mr. Stanley V. Richards

**ARTICLES OF ORGANIZATION
OF
APPLE INVESTMENTS, LLC**

FILED
STATE OF FLORIDA
DIVISION OF CORPORATIONS
05 OCT 10 AM 11:23

1. Name. The name of this limited liability company is APPLE INVESTMENTS, LLC, a Florida limited liability company (the "Company").

2. Duration. The Company shall have perpetual existence commencing on the filing of the Articles of Organization with the State of Florida and continues even though a membership of a member is terminated.

3. Purpose. The Company is organized for the purpose of transacting all lawful activities and businesses that may be conducted by a limited liability company under the laws of Florida, including to purchase, develop, own, sell and lease real estate, construct improvements, and engage in business and such other lawful activities as are reasonably necessary, convenient or incidental to these purposes, including to invest in 95 Walker Lane, Hayesville, North Carolina for about \$710,000.

4. Place of Business. The mailing and street address of the Company's principal office is 2033 Trade Center Way, Naples, Florida 34109.

5. Registered Agent and Office. The name of the initial registered agent of the Company is Stanley V. Richards. The street address of the initial registered agent of the Company is 2033 Trade Center Way, Naples, Florida 34109.

6. Additional Members. Additional members to the Company may be admitted, but only upon the unanimous consent of all members of the Company at the time admission is sought, except interests may be given to any or all of the three children of the initial Members upon consent of any of the initial Members.

7. Management of the Company. The Company shall be managed by its manager, in accordance with the Regulations adopted by all of the members. The name and address of the Manager, who is a member and the only two members of the Company are:

Stanley V. Richards
2033 Trade Center Way
Naples, Florida 34109
(Sole Manager, Member)

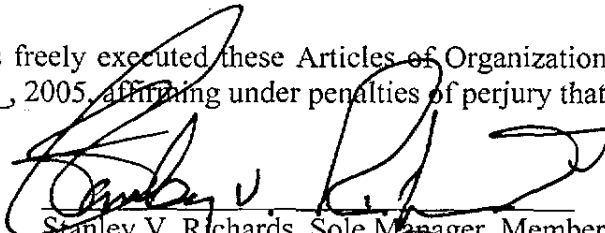
Jerolee N. Richards
2033 Trade Center Way
Naples, Florida 34109
(Member)

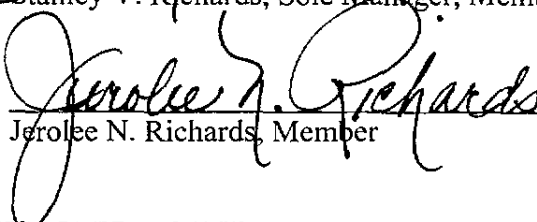
8. Voting. The Company is authorized to issue membership interests with voting rights and membership interests without voting rights.

9. Certificated Interests. The members' interests in the Company may be evidenced by certificates.

10. Member's Rights. Pursuant to section 608.4235 of the Florida Statutes, no member of the Company other than the manager shall be an agent of the company solely by virtue of being a member, and no member other than the manager shall have authority to incur debt or contractual liability on behalf of the company solely by virtue of being a member. Any Operating Agreement of the company as defined in section 608.402(24) of the Florida Statutes must be in writing and signed by all the initial members.

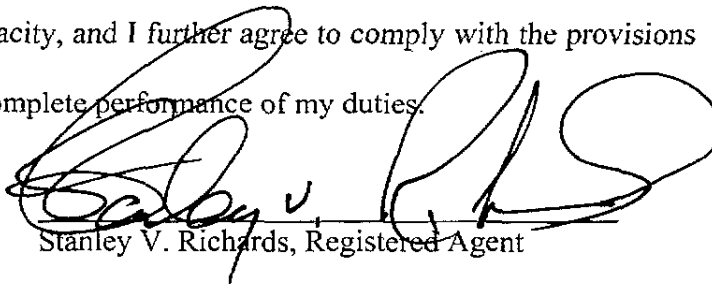
The undersigned Manager and Members freely executed these Articles of Organization effective as of the 4th day of October, 2005, affirming under penalties of perjury that the facts herein are true.


Stanley V. Richards, Sole Manager, Member


Jerolee N. Richards, Member

ACCEPTANCE BY REGISTERED AGENT

Having been named Registered Agent and designated to accept service of process for the within-named Company, at the place designated herein, and being familiar with the obligations of that position, I hereby agree to act in that capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.


Stanley V. Richards, Registered Agent

Dated: October 4, 2005