

## EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/24/2022

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.								
AGENCY PHONE (A/C, No, Ext): 269-983-1644	COMPANY							
Roy H. Liskey, Inc								
PO Box 84	Property Owners Insurance Company							
	6101 Anacapri Blvd							
Saint Joseph MI 49085								
FAX (A/C, No): 269-983-1922 E-MAIL ADDRESS: carol@liskey.net	Lansing			MI 48917				
CODE: 01040300 SUB CODE:	]							
AGENCY CUSTOMER ID #: 100743								
INSURED	LOAN NUMBER		POLICY NUMBER					
P & J Enterprises LLC dba Kilwins of St Joseph			16241995					
217 State St	EFFECTIVE DATE	EXPIRATION DATE		ED UNTIL				
	06/06/2022	06/06/2023		TED IF CHECKED				
Saint Joseph MI 49085	THIS REPLACES PRIOR EVIDE	NCE DATED:						
PROPERTY INFORMATION								
LOCATION/DESCRIPTION								
217 State Street, Saint Joseph MI 49085								
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO TH								
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY ( EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN								
SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH F								
COVERAGE INFORMATION PERILS INSURED BASIC	BROAD SPECIAL							
COVERAGE INFORMATION PERILS INSURED BASIC COVERAGE / PERILS / FORMS			JNT OF INSURANCE	DEDUCTIBLE				
Business Personal Property Blanket RC		219,4		1,000				
Tenants Improvements and Betterments		185.0		1,000				
Food Spoilage		15,00		500				
Food Sponage Food Contamination Coverage		20,00		1,000				
Business Income & Extra Expense ALS			onths	1,000				
Dusiness income a lana lapense alo		12 m						
REMARKS (Including Special Conditions)								
CANCELLATION								
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED I DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		N DATE THEREOF	, NOTICE WILL E	3E				
ADDITIONAL INTEREST								
NAME AND ADDRESS	ADDITIONAL INSURED	LENDER'S LOSS PAY	ABLE LC	OSS PAYEE				
	MORTGAGEE							
Kiluinia Chagalataa Eranahiaa Ina	LOAN #							
Kilwin's Chocolates Franchise, Inc.								
1050 Bay View Road	AUTHORIZED REPRESENTATIV							
		(aul me	chaeld					
Petoskey MI 49770		$\bigcirc$						
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AGENCY PHONE (A/C, No, E)	<sub>xt):</sub> 269-983-1644		COMPANY					
Roy H. Liskey, Inc								
PO Box 84			Property Owners Insurance Company					
			6101 Anacapri Blvd					
Saint Joseph		11 49085						
(A/C, NO). ADDITEOS.	carol@liskey.net		Lansing MI 48917					
CODE: 01040300 AGENCY CUSTOMER ID #: 100743	SUB CODE:		_					
CUSTOMER ID #: 100743			LOAN NUMBER		POLICY NUMBER			
P & J Enterprises LLC dba Kilwins of St Joseph			16241995					
217 State St			EFFECTIVE DATE	EXPIRATION DATE				
			06/06/2022	06/06/2023		ED UNTIL TED IF CHECKED		
Saint Joseph	Μ	11 49085	THIS REPLACES PRIOR EVID	ENCE DATED:				
PROPERTY INFORMATION								
LOCATION/DESCRIPTION								
217 State Street, Saint Joseph MI 4908	35							
THE POLICIES OF INSURANCE LISTE	D BELOW HAVE BEEN	ISSUED TO TH	HE INSURED NAMED ABO			ATED.		
NOTWITHSTANDING ANY REQUIREM	MENT, TERM OR CONDI	TION OF ANY	CONTRACT OR OTHER I	DOCUMENT WITH R	ESPECT TO WHIC	CH THIS		
EVIDENCE OF PROPERTY INSURAN SUBJECT TO ALL THE TERMS, EXCL								
						ND OLAIMO.		
COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD SPECIA					
Business Personal Property Blanket R	COVERAGE / PERILS	/FORMS		219,	UNT OF INSURANCE	DEDUCTIBLE 1,000		
Tenants Improvements and Betterment				185.		1,000		
Food Spoilage	-			15,0		500		
Food Contamination Coverage				20,0		1,000		
Business Income & Extra Expense ALS	3			12 n	nonths			
<b>REMARKS (Including Special Cond</b>	litions)							
CANCELLATION								
SHOULD ANY OF THE ABOVE DES			BEFORE THE EXPIRATI	ON DATE THEREO	F, NOTICE WILL E	BE		
DELIVERED IN ACCORDANCE WIT	H THE POLICY PROVIS	SIONS.						
ADDITIONAL INTEREST								
NAME AND ADDRESS			ADDITIONAL INSURED	LENDER'S LOSS PA	YABLE LC	DSS PAYEE		
			MORTGAGEE					
Kilwin's Quality Confection	ons, Inc.		LOAN #					
1050 Bay View Road				NE A				
			AUTHORIZED REPRESENTAT	aul mi	the D			
Petoskey	MI	49770		Carol Me	chaels			
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