AGORD. EVIDENCE OF PROPERT	Y INSURAI	NCE		ATE (MM/DD/YY) 03/05/2021					
THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW	W HAS BEEN ISSU	ED, IS IN FORCE	, AND CONVEY	S ALL THE					
RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.	COMPANY								
PRODUCER PHONE (AIC, No, Ext): 201 384-2323 MCCARTHY-HILLSIDE, INC.	HARTFIORD								
170 WASHINGTON AVE.									
DUMONT, NJ 07628									
CODE: SUB CODE:									
AGENCY CUSTOMER ID #: INSURED	LOAN NUMBER	POLICY NUMBER							
CLIFFWINS AT TOWNE CENTER LLC & LEXSOZO LLC DBA KILWINS OF CLIFFSIDE PARK 1 TOWNE CENTER	LOAN NOMBER		13 SBA AK3JPF						
	EFFECTIVE DATE	EXPIRATION DATE	ATE CONTINUED UNTIL						
	03/08/2021	03/08/2022		ED IF CHECKED					
CLIFFSIDE PARK, NJ 07010	THIS REPLACES PRIOR EV	/IDENCE DATED:							
			-						
PROPERTY INFORMATION LOCATION/DESCRIPTION									
LOCATION/DESCRIPTION									
1 TOWNE CENTER									
CLIFFSIDE PARK, NJ 07010									
									
COVERAGE INFORMATION COVERAGE/PERILS/FORMS		AMC	OUNT OF INSURANCE	DEDUCTIBLE					
	· · · · · · · · · · · · · · · · · · ·								
BUILDING BETTERMEMTS & IMPROVEMENTS AND BUSINESS PER		WREPL	\$390,000	\$1,000 \$1,000					
SPOILAGE BREAKDOWN INCLUDED IN BUSINESS PERSONAL PRO	PERTY		\$50,000	\$1,000					
NO COINSURANCE CAUSE APPLIES									
SPECIAL FORM				72 HOURS					
LOSS OF INCOME ALS FOR 12 MONTHS									
					REMARKS (Including Special Conditions)				
					REMARKS (including Special Conditions)				
FLOOD INSURANCE NOT REQUIRED. PREMISES NOT IN A FLOOD	ZONE.								
NO SEPERATE WIND/HAIL DEDUCTIBLE. ALL LOSSES SUBJECT 1	TO A \$1,000 DEDUCT	ΠBLE.							
CANCELLATION									
THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND	RULES IN EFFECT	FOR EACH POL	ICY PERIOD. SI	HOULD THE					
POLICY BE TERMINATED, THE COMPANY WILL GIVE THE AL	DDITIONAL INTERE	ST IDENTIFIED B	ELOW30						
WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF AN	IY CHANGES TO	THE POLICY IN	AT WOOLD AFT	FECT THAT					
INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS	UK AS KEQUIKED	DI LAVV.							
ADDITIONAL INTEREST NAME AND ADDRESS	MORTGAGEE	X ADDITIONAL INSU	RED						
	LOSS PAYEE								
KILWINS CHOCOLATES FRANCHISE INC.	LOAN#								
& KILWIN'S QUALITY CONFECTIONS INC.									
1050 BAY VIEW ROAD	AUTHORIZED REPRESENTA	ATIVE							
PETOSKY, MI 49770		///							
ACORD 27 (3/93)	l	/v /	@ ACORD CORF	PORATION 1993					
ACORD 27 (3/93)									