



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/27/2017

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 Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519	PHONE (A/C. No., Ext): 616-454-0800	COMPANY Citizens Insurance Company 808 North Highlander Way Howell MI 48843
FAX (A/C. No.): 616-454-7100	E-MAIL ADDRESS: beckyh@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: CMTREAT-01		
INSURED CM Treats, LLC; CM Ventures Inc.; CM Tennesweets LLC 408 River Oak Way Phenix City, AL 36867	LOAN NUMBER	POLICY NUMBER ODI D404198
	EFFECTIVE DATE 10/16/2017	EXPIRATION DATE 10/16/2018
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Premises 1 - 1230 Broadway, Columbus, GA 31901 Premise 2 - 408 S Gay St, Knoxville, TN 37902

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

PERILS INSURED	BASIC			BROAD			X SPECIAL		
	COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE						
Premise 1: Building Betterments & Improvements	\$185,000	\$500							
Business Personal Property	\$205,000	\$500							
Premise 2: Building Betterments & Improvements	\$185,000	\$500							
Business Personal Property	\$205,000	\$500							
Policy Coverages: Replacement Cost Basis Agreed Value with Coinsurance Suspended Special Coverage Form Loss of Business Income & Extra Expense - Actual Loss Sustained Spoilage due to break down/contamination/power outage	12 Months \$10,000	72 hours							

REMARKS (Including Special Conditions)

--

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #	AUTHORIZED REPRESENTATIVE <i>Becky Hart</i>	