



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/2/2019

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: certificates@ovdinsurance.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #:	LOAN NUMBER		POLICY NUMBER ODID404198
INSURED CM Treats, LLC; CM Ventures Inc.; CM Tennesweets, LLC; CM Terminus Treats, LLC 1230 Broadway Columbus, GA 31901	EFFECTIVE DATE 10/16/2019	EXPIRATION DATE 10/16/2020	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

## PROPERTY INFORMATION

LOCATION/DESCRIPTION Location 1: 1230 Broadway, Columbus, GA 31901 Location 2: 408 S Gay St, Knoxville, TN 37902 Location 3: 1380 Atlantic Dr, Atlanta, GA 30363
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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
COVERAGE / PERILS / FORMS						
Location 1: Business Personal Property including Tenants Improvements & Betterments				429,975	500	
Location 2: Business Personal Property including Tenants Improvements & Betterments				421,785	500	
Location 3: Business Personal Property including Tenants Improvements & Betterments				409,500	500	
Business Income & Extra Expense - 12 month ALS						
Spoilage				25,000		
Wind Included						

<b>REMARKS (Including Special Conditions)</b> 30 Day Notice of Cancellation
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<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
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<b>ADDITIONAL INTEREST</b>	<table border="1"> <tr> <td>NAME AND ADDRESS</td> <td>ADDITIONAL INSURED</td> <td>LENDER'S LOSS PAYABLE</td> <td>LOSS PAYEE</td> </tr> <tr> <td rowspan="2">Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770</td> <td>MORTGAGEE</td> <td></td> <td></td> </tr> <tr> <td>LOAN #</td> <td colspan="2"></td> </tr> <tr> <td></td> <td colspan="3">AUTHORIZED REPRESENTATIVE <i>Becky Hart</i></td> </tr> </table>	NAME AND ADDRESS	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE	Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	MORTGAGEE			LOAN #				AUTHORIZED REPRESENTATIVE <i>Becky Hart</i>		
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