



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
1/15/2026

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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): 616-454-0800	COMPANY The Hartford PO Box 2999 Hartford, CT 06104-2999
Olivier VanDyk Insurance Agency, Inc. 37 Ottawa Ave NW, Suite 400 Grand Rapids, MI 49503		
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED CM Treats, LLC; CM Ventures Inc.; CM Tennesweets, LLC; CM Brookhaven, LLC; CM Stadium Trace, LLC; CM Midland LLC Columbus GA 31901	LOAN NUMBER	POLICY NUMBER 81SBAAR4PHH
	EFFECTIVE DATE 02/19/2026	EXPIRATION DATE 02/19/2027
	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: 705 Town Blvd SE, Atlanta, GA 30319
Location 4: 5220 Peridot Place, Ste 112, Hoover, AL 35244
Location 5: 6801 Flat Rock Rd, Columbus, GA 31907

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
Location 1: Business Personal Property	365,800	1,000
Location 1: Tenants Improvements & Betterments	185,000	1,000
Location 2: Business Personal Property	343,100	1,000
Location 2: Tenants Improvements & Betterments	185,000	1,000
Location 3: Business Personal Property	281,300	1,000
Location 3: Tenants Improvements & Betterments	185,000	1,000
Location 4: Business Personal Property/Tenants Improvements & Betterments	519,100	1,000
Location 5: Business Personal Property/Tenants Improvements & Betterments	504,900	1,000
Business Income & Extra Expense - 12 month ALS		
Spoilage - Included in \$500,000 blanket limit		
Wind Included		

REMARKS (Including Special Conditions)

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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 MORTGAGEE	LENDER'S LOSS PAYABLE	LOSS PAYEE
	LOAN #		
	AUTHORIZED REPRESENTATIVE 		