

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

1/9/2019 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. PHONE (A/C, No, Ext): 616-454-0800 Citizens Insurance Company Olivier-VanDyk Insurance Agency 808 North Highlander Way 2780 44th Street SW Howell, MI 48843 Wyoming, MI 49519 E-MAIL ADDRESS: beckyh@ovdinsurance.com FAX (A/C, No): 616-454-7100 CODE: SUB CODE: AGENCY CUSTOMER ID #: INSURED I OAN NUMBER POLICY NUMBER M6:1-34 Company 610 E Market St, Unit 3215 San Antonio, TX 78205 ODID502725 FFFFCTIVE DATE EXPIRATION DATE CONTINUED UNTIL TERMINATED IF CHECKED 01/18/2019 01/18/2020 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION 109 Alamo Plaza, San Antonio, TX 78205 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 SPECIAL AMOUNT OF INSURANCE DEDUCTIBLE COVERAGE / PERILS / FORMS Business Personal Property including Tenants Improvements & Betterments Business Income & Extra Expense - 12 month actual loss sustained 409.500 500 25,000 Spoilage Wind Included **REMARKS (Including Special Conditions)** 30 Day Notice of Cancellation 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 ADDITIONAL INSURED LENDER'S LOSS PAYABLE LOSS PAYEE MORTGAGEE LOAN # Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. AUTHORIZED REPRESENTATIVE 1050 Bay View Rd

Petoskeý MI 49770