



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/20/2025

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<br>Turner, Wood, & Smith Agency, Inc.<br>1515 Community Way<br>PO Box 1058<br>Gainesville<br>GA 30503                                               | PHONE<br>(A/C, No, Ext): (770) 536-0161           | COMPANY<br>The Hartford Insurance<br>P.O. Box 7247-0234<br>Philadelphia<br>PA 19170-0234 |
| FAX<br>(A/C, No): (770) 536-1283                                                                                                                           | E-MAIL<br>ADDRESS: Danae.Smith@twinsinsurance.com |                                                                                          |
| CODE:                                                                                                                                                      | SUB CODE:                                         |                                                                                          |
| AGENCY<br>CUSTOMER ID #: 00019492                                                                                                                          |                                                   |                                                                                          |
| INSURED<br>JMK Properties LLC, Copper Kettle Confections, LLC<br>DBA: Kilwins Chocolate, Fudge & Ice Cream<br>270 Apple Ridge 2<br>Dawsonville<br>GA 30534 | LOAN NUMBER                                       | POLICY NUMBER<br>20SBAAH5M94                                                             |
|                                                                                                                                                            | EFFECTIVE DATE<br>06/26/2025                      | EXPIRATION DATE<br>06/26/2026                                                            |
|                                                                                                                                                            |                                                   | <input type="checkbox"/> CONTINUED UNTIL<br>TERMINATED IF CHECKED                        |
|                                                                                                                                                            | THIS REPLACES PRIOR EVIDENCE DATED:               |                                                                                          |

## PROPERTY INFORMATION

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LOCATION/DESCRIPTION<br>40 Public Square<br>Dahlonega<br>Loc# 00001/Bldg# 00001<br>GA 30533                                                                                                                                                                                                                                                                                                                                                                                          |
| 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



SPEC

### COVERAGE / PERILS / FORMS

### AMOUNT OF INSURANCE

### DEDUCTIBLE

|                                                                       |           |          |
|-----------------------------------------------------------------------|-----------|----------|
| Building, Replacement Cost, SPEC                                      | 939,700   | 1,000    |
| Business Personal Property, Replacement Cost, SPEC                    | 268,700   | 1,000    |
| Business Income w/ Extra Expense, Actual Loss Sustained, Special Form | 12 months |          |
| Spoilage due to break down/contamination/power outage                 | 25,000    | 12 hours |
| Wind and Hail coverage included                                       |           |          |

## 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<br>Kilwins Chocolates Franchise Inc & Kilwin's Quality Confections Inc<br>1050 Bay View Rd<br>Petoskey<br>MI 49770 | ADDITIONAL INSURED<br>MORTGAGEE<br>LOAN #<br>AUTHORIZED REPRESENTATIVE<br><i>K. Danae Smith</i> | LENDER'S LOSS PAYABLE<br>LOSS PAYEE |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------|