



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

03/01/2021

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.

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|---|---|--------------------------------------|
| AGENCY Edwards Ins Agency, Inc. 4 East Lee Road Taylors SC 29687 | PHONE (A/C, No, Ext): (864) 292-5502 | COMPANY TWIN CITY FIRE INS CO |
| FAX (A/C, No): (864) 292-6530 | E-MAIL ADDRESS: tripp@edwardsinsurance.net | |
| CODE: AGENCY CUSTOMER ID #: | SUB CODE: | |
| INSURED Born Country LLC dba Kilwins Highlands P.O. BOX 1193 Highlands NC 28741-1193 | LOAN NUMBER | POLICY NUMBER 22SBAAAC5823 |
| | EFFECTIVE DATE 02/20/2021 | EXPIRATION DATE 02/20/2022 |
| | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED | |
| THIS REPLACES PRIOR EVIDENCE DATED: | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION LOC#:1 Bldg#:1, 341 Main St, Highlands, NC 287418606 |
| 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 | COVERAGES / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|----------------|-------|-------|---------|---|---------------------|------------|
| | | | | Personal Property | \$218,400 | \$1,000 |
| | | | | Tenants I&B (Improvements and Betterments) | \$185,000 | \$1,000 |
| | | | | Backup-Sewers and Drains | \$25,000 | \$1,000 |
| | | | | Business Income and Extra Expense-Actual Loss Sustained | 12 months | 72 hours |
| | | | | Spoilage | \$10,000 | \$1,000 |
| | | | | 30 Day Notice of Cancellation | | |

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 Road Petoskey MI 49770 | <input checked="" type="checkbox"/> | ADDITIONAL INSURED | <input type="checkbox"/> | LENDER'S LOSS PAYABLE | <input type="checkbox"/> | LOSS PAYEE |
| | <input type="checkbox"/> | MORTGAGEE | <input type="checkbox"/> | | | |
| | LOAN # | | | | | |
| AUTHORIZED REPRESENTATIVE | | | | | | |