



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/12/2026

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 HH Insurance 9887 4th St N Ste 200 St Petersburg FL 33702	PHONE (A/C, No, Ext): +17274985551	COMPANY Hartford Underwriters Insurance Company One Hartford Plaza Hartford CT 06155
FAX (A/C, No):	E-MAIL ADDRESS: commercial@hhinsgroup.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED L&W By The Colony, LLC 4989 62nd Ave S Saint Petersburg FL 33715-1625	LOAN NUMBER	POLICY NUMBER 21 SBA AN3TRV
	EFFECTIVE DATE 10/08/2026	EXPIRATION DATE 10/08/2027
	CONTINUED UNTIL TERMINATED IF CHECKED ☐	
	THIS REPLACES PRIOR EVIDENCE DATED: 07/13/2026	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 4414 SW College Rd Ocala Unit 420 Marion FL 34474-4791	
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 ☐

COVERAGE / PERILS / FORMS

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property w/ Improvements and Betterments - Replacement Cost	\$417,300	
Business Income w/ Extra Expense - Actual Loss Sustained (Extra Expense sublimit: \$100,000)	\$185,000	
Wind/Hail		2% of \$417,300
AOP		\$1,000
Spoilage (Perishable Goods / Breakdown / Contamination / Power Outage)	\$500,000	
Service Interruption - Business Income (Power Outage / Utility Failure within 5 miles)	\$150,000	

REMARKS (Including Special Conditions)

Coverage provided under Commercial Condominium Unit-Owners Coverage - Florida endorsement SP 02 28 10 18. Valuation: Replacement Cost. Standard property deductible \$1,000; Windstorm or Hail percentage deductible 2% of applicable limit per SP 10 03 10 18. Additional Seasonal Increase 25% included. Blanket AI provisions apply when required by written contract per form SL 30 32 06 21.

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. / Kilwin's Quality Confections Inc. 1050 Bay View Rd Petoskey MI 49770	ADDITIONAL INSURED MORTGAGE LOAN #	LENDER'S LOSS PAYABLE LOSS PAYEE
	AUTHORIZED REPRESENTATIVE <i>Jacob W. Holehouse</i>	