ACORD	

## **EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

THE PUICINCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFIEST NO RIGHTS UPON THE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST NO RIGHTS UPON THE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST NO RIGHTS UPON THE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ONLY AND CONFIEST ON RIGHTS PUICABLE DURING BODS NOT CIRCUMATION ON RIGHTS PUICABLE DURING BODS AND RECOMPOSING AND RECOMPOSING PUICABLE DURING BODS AND RECOMPOSING PUICABLE DURING BODS ON RIGHTS PUICABLE DURING BODS AND RECOMPOSING AND RECOMPOSING PUICABLE DURING BODS AND RECOMPOS					8/1/2024			
Clinic Value (States)	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							
Clinic Value (States)								
2780 446 St SW       Listensel: 0007045         Martings: Profile Management, LLC       swe code:         2813 Northick C1       Description         Martings: Profile Management, LLC       08220202         3813 Northick C1       Description         PROPERTY INFORMATION       Description         Does David St, Key West, FL 33040       Description         PROPERTY INFORMATION       Description         Does David St, Key West, FL 33040       Description         PROPERTY INFORMATION       Description         Description       Base Code         Diversity Result       Description								
		MI Code: Accident	& Health Z08365 (pro	oducer code)				
Rest bit 104-06-7100       Rest bit 1000000000000000000000000000000000000		,						
Rest bit 104-06-7100       Rest bit 1000000000000000000000000000000000000								
code:								
ABSTROM         Luck         POLICY NUMBER         DB8231821           Herriquez Portfolio Management, LLC         Bit 3 Normaics         DB8231821         CONTINUED LINEL           Bit 3 Normaics         DB223/2024         DB223/2024         DB8231821           PROPERTY INFORMATION         DB223/2024         DB223/2024         DB223/2024           Discretified         DB223/2024         DB223/2024         DB223/2024         DB223/2024           Discretified         DB223/2024         DB223/2024         DB223/2024         DB223/2024         DB223/2024           Discretified         DB223/2024         DB223/2024         DB223/2024         DB223/2024         DB223/2024	(Å/Ĉ, No): 616-454-7100 ADDRESS:	_						
INSURED THE OPENATION Rey West PL 33:040       LOAN WEER       Deciring the important is the policy of the		_						
Henriquez Portfolio Management, LLC       DB0231821         Key West PL 33040       COMTAVED LATTICE         PROPERTY INFORMATION       D0229/2024         Discontrol       D0229/2024         Control Control       D0229/2024         Discontrol Control       D0229/2024         Discontrol Control       Discontrol         Status       THE REFLACES PRIOR EVIDENCE DATE:         PROPERTY INFORMATION       Discontrol Control         Discontrol Control       Discontrol         Status       Discontrol         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         SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY DAD CLAINS.         COVERAGE INFORMATION       PERLENTING INSURANCE ASTREE INSURED ON MAY FOR BEEN REDUCED BY THE POLICIES DESCRIED HEREIN IS         Subjects       Distribution of the INSURANCE ASTREE IN THE INSURANCE ASTREE IN THE POLICY PERIOD INDICATED.         Distribution of the INSURATION ARE REPORT TO WHICH THIS       DISTRICT ON HUMANCE ANT PERIOD INDICATED.         Business Perional Property Including Tenants Beterments & Improvements       440520         Business Income - 12 months ALS       Spinlage								
3813 Worthside C1 Key West FL 33040       Image: Comparison of the comparison of								
D0:23/2024         D0:23/2025         D0:23/2026           THE REFLACES PRIOR EVIDENCE DATED.         D0:23/2026         D0:23/2026           DCATRONDESCRIPTION BOS DUVAL SI, Key West, FL 33040         D0:23/2026         D0:23/2026         D0:23/2026           THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED.         D0:23/2026         D0:23/2026           MININED WARK SI (FROM THE STAD DIVE ANY FEDUREMENT TERM OF CONDITION OF ANY CONTRACT OR OTHER DOLLINGED BY THE POLICED BY DEVIDENCE DESCRIBED POLICIES. LIMITS SHOWN NAY HAVE BEEN REDUCED BY PAID CLAIMS.           COVERAGE INFORMATION         PERLS INSURANCE ANY PERLS INSURANCE ANY PERLS INSURANCE ANY PERLS DESCRIBED POLICIES. DESCRIBED	3613 Northside Ct	D98231821						
THIS REPLACES PRIOR EVIDENCE DATE::::::::::::::::::::::::::::::::::::	Key West FL 33040			CONTI				
PROPERTY INFORMATION CONTINUES MATTION DOCTOOR SUMPTION DOCTOOR SUMPTION DOCTOOR SUMPTION DOCTOOR SUMPTION DOCTOOR SUMPTION DOCTOOR SUMPTION DOCTOR SUMPTION				5    TERMI	NATED IF CHECKED			
LocAnowescentrion 505 Duval St, Key West, FL 33040         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 SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.         COVERAGE INFORMATION       PERUS INSURED       BASIC       BROAD       X special         Business Personal Property Including Tenants Beterments & Improvements Business Personal Property Including Tenants Beterments & Improvements       466,520       2,500         Wind Excluded       15,000       15,000       15,000       12,000         REMARKS (Including Special Conditions)       Exclusions for the INSURED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.       ADDITIONAL INSURED       LENDERS LOSS PAVABLE       LOSS PAVEE LOSS PAVEE         Movins Chacolates Franchise Inc. Kitwins Chacol		THIS REPLACES PRIOR E	VIDENCE DATED:					
LocAnowescentrion 505 Duval St, Key West, FL 33040         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 SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.         COVERAGE INFORMATION       PERUS INSURED       BASIC       BROAD       X special         Business Personal Property Including Tenants Beterments & Improvements Business Personal Property Including Tenants Beterments & Improvements       466,520       2,500         Wind Excluded       15,000       15,000       15,000       12,000         REMARKS (Including Special Conditions)       Exclusions for the INSURED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.       ADDITIONAL INSURED       LENDERS LOSS PAVABLE       LOSS PAVEE LOSS PAVEE         Movins Chacolates Franchise Inc. Kitwins Chacol								
505 Duval St, Key West, FL 33040         THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTADDING 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 AFFORDE DB THE POLICY SECRIBED HERRIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAD CLAIMS.         COVERAGE INFORMATION       PERLIS INSURED       BASIC       BROAD       X       SPECIAL         COVERAGE (PERLIS / FORMS       MOUNT OF INSURANCE AF PAD CLAIMS.       466,520       2,500         Business Prisonal Property Including Tenantis Betterments & Improvements       466,520       15,000       15,000         REMARKS (Including Special Conditions)       15,000       15,000       15,000       15,000         REMARKS (Including Special Conditions)       Inclustree EXPERSION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.       ADDITIONAL INSURED       LENDER'S LOSS PAYABLE       LOSS PAYEE INSTRUMENT         ADDITIONAL INTEREST       ADDITIONAL INSURED INCL. NIMITS Chaceledites Franchise Inc. NIMITS Chaceledite	PROPERTY INFORMATION							
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         SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.         COVERAGE INFORMATION       PERLIS INSURED       BASIC       BROAD       X       SPECIAL       Image: Conditions of SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.         COVERAGE INFORMATION       PERLIS INSURED       BASIC       BROAD       X       SPECIAL       Image: Conditions of SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.         Business Personal Property Including Tenants Betterments & Improvements       Bisiness from 12 months ALS       Improvements       466,520       15,000       15,000       15,000       Image: Conditions         CANCELLATION       REMARKS (Including Special Conditions)       Image: Conditions       Image: Conditions<								
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS         SUDENCE OF POPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED DESCRIBED DESCRIBED SPRISE         COVERAGE INFORMATION       PERLEINSURED         Business Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         REMARKS (Including Special Conditions)       2,500         Exclusions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         Exclusions       466,520         Inditions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         EXEMPTION       EXEMPTION         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       MORTGAGEE         Interse Franchise Inc.       MORTGAGE         Kliwins Chacolates Franchise Inc.       MORTGAGEE         INTERZED REPRESENTATIVE       Intergresentative         INTERZED REPRESENTAT	Duval SI, Ney West, FL 33040							
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS         SUDENCE OF POPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED DESCRIBED DESCRIBED SPRISE         COVERAGE INFORMATION       PERLEINSURED         Business Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         REMARKS (Including Special Conditions)       2,500         Exclusions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         Exclusions       466,520         Inditions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         EXEMPTION       EXEMPTION         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       MORTGAGEE         Interse Franchise Inc.       MORTGAGE         Kliwins Chacolates Franchise Inc.       MORTGAGEE         INTERZED REPRESENTATIVE       Intergresentative         INTERZED REPRESENTAT								
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS         SUDENCE OF POPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED DESCRIBED DESCRIBED SPRISE         COVERAGE INFORMATION       PERLEINSURED         Business Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         REMARKS (Including Special Conditions)       2,500         Exclusions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         Exclusions       466,520         Inditions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         EXEMPTION       EXEMPTION         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       MORTGAGEE         Interse Franchise Inc.       MORTGAGE         Kliwins Chacolates Franchise Inc.       MORTGAGEE         INTERZED REPRESENTATIVE       Intergresentative         INTERZED REPRESENTAT								
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS         SUDENCE OF POPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED DESCRIBED DESCRIBED SPRISE         COVERAGE INFORMATION       PERLEINSURED         Business Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         REMARKS (Including Special Conditions)       2,500         Exclusions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         Exclusions       466,520         Inditions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         EXEMPTION       EXEMPTION         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       MORTGAGEE         Interse Franchise Inc.       MORTGAGE         Kliwins Chacolates Franchise Inc.       MORTGAGEE         INTERZED REPRESENTATIVE       Intergresentative         INTERZED REPRESENTAT								
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS         SUDENCE OF POPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED DESCRIBED DESCRIBED SPRISE         COVERAGE INFORMATION       PERLEINSURED         Business Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         REMARKS (Including Special Conditions)       2,500         Exclusions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         Exclusions       466,520         Inditions Personal Property Including Tenants Betterments & Improvements       466,520         Spoilage       15,000         Wind Excluded       15,000         EXEMPTION       EXEMPTION         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       MORTGAGEE         Interse Franchise Inc.       MORTGAGE         Kliwins Chacolates Franchise Inc.       MORTGAGEE         INTERZED REPRESENTATIVE       Intergresentative         INTERZED REPRESENTAT								
EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFORDED 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 CLAMS.         COVERAGE INFORMATION       PERILS INSURED       BASIC       BROAD       X       SPECIAL       MOUNT OF INSURANCE       DEDUCTBLE         Subjects To ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAMS.       DEDUCTBLE       DEDUCTBLE         Subjects Personal Property Including Tenants Betterments & Improvements       466,520       2,500         Business Personal Property Including Tenants Betterments & Improvements       466,520       15,000         Wind Excluded       15,000       15,000       2500         REMARKS (Including Special Conditions)       EXCLUSES       EXCLUSES       EXCLUSES         Should Dawy OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.       EXCLUSE PAYEE       LOSS PAYEE         ADDITIONAL INTEREST       ADDITIONAL INSURED       LENDER'S LOSS PAYABLE       LOSS PAYEE         Kilwins Chacolates Franchise Inc.       Kilwins Chacolates Franchise Inc.       ADDITIONAL INSURED       LENDER'S LOSS PAYABLE       LOSS PAYEE         LOAN #       AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE       L	THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO TH	E INSURED NAMED A	BOVE FOR THE PO	LICY PERIOD IND	ICATED.			
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       Biophysics       MOUNT OF INSURANCE       DEDUCTBLE         Business Personal Property Including Tenants Betterments & Improvements       466,520       1,5,00       2,500         Spoliage       Wind Excluded       15,000       15,000       15,000       10,000         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         MARK AND ADDRESS       ADDITIONAL INSURED       LENDER'S LOSS PAVABLE       LOSS PAVEE         Kliwins Chacolates Franchise Inc. Kliwi								
COVERAGE INFORMATION         PERILS INSURED         BASIC         BROAD         X         SPECIAL         AMOUNT OF INSURANCE         DEDUCTBLE           Business Personal Property Including Tenants Betterments & Improvements         466,520         2,500         2,500           Business Income - 12 months ALS         15,000         15,000         15,000         16,000         2,500           Wind Excluded         15,000         15,000         15,000         15,000         15,000         15,000         2,500           REMARKS (Including Special Conditions)         EASIC         EASIC         16,000								
COVERAGE / PERLS / FORMS         AMOUNT OF INSURANCE         DEDUCTIBLE           Business Personal Property Including Tenants Betterments & Improvements         466,520         2,500           Spolinge         15,000         15,000         15,000           REMARKS (Including Special Conditions)         8         15,000         15,000           REMARKS (Including Special Conditions)         8         15,000         15,000           SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.         1000000000000000000000000000000000000					TAID CLAINS.			
Business Personal Property Including Tenants Betterments & Improvements       466,520       2,500         Business Income - 12 months ALS       15,000       15,000         Wind Excluded       15,000       15,000         REMARKS (Including Special Conditions)         CANCELLATION         Shoilage         Adominoval insured         Lender's Loss PayaBle         DELIVERED IN ACCORDACE WITH THE POLICY PROVISIONS.         Adominoval insured       Lender's Loss PayaBle       Loss PayaBle         NAME AND ADDRESS         Adominoval insured       Lender's Loss PayaBle       Loss PayaBle		BROAD   X   SPE						
Business Income - 12 months ALS       15,000         Wind Excluded       15,000         REMARKS (Including Special Conditions)       Including Special Conditions)         REMARKS (Including Special Conditions)       Including Special Conditions)         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         INAME AND ADDRESS         Kilwins Chacolates Franchise Inc., Kilwins Quality Confections Inc., 1050 Bay View Rd Petoskey, MI         ACORD 27 (2016/03)								
Spollage Wind Excluded       15,000         REMARKS (Including Special Conditions)         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         Kilwins Chacolates Franchise Inc. Kilwins Chacolates Franchise Inc. NON #         Kilwins Chacolates Franchise Inc. NON #			466	5,520	2,500			
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 Chacolates Franchise Inc.         MORTGAGEE         LON #         MUTHORIZED REPRESENTATIVE         WWMC         AUTHORIZED REPRESENTATIVE         WWMC         AUTHORIZED REPRESENTATIVE         WWMC         AUTHORIZED REPRESENTATIVE         WWMC	Spoilage		15,	000				
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved	Wind Excluded							
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved								
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         ADDITIONAL INSURED         ILENDER'S LOSS PAYABLE         MORTGAGEE         ICAN #         AUTHORIZED REPRESENTATIVE         OF 1993-2015 ACORD CORPORATION. All rights reserved	DEMARKS (Including Special Conditions)							
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
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         Kilwins Chacolates Franchise Inc.       MORTGAGEE       LOAN #         LOAN #       LOAN #       LOAN #         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Conceptional conceptions         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.         ADDITIONAL INTEREST         NAME AND ADDRESS       ADDITIONAL INSURED       LENDER'S LOSS PAYABLE       LOSS PAYEE         MORTGAGEE       MORTGAGEE       LOAN #         Kilwins Chacolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI       AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved								
ADDITIONAL INTEREST          NAME AND ADDRESS       ADDITIONAL INSURED       LENDER'S LOSS PAYABLE       LOSS PAYEE         MORTGAGEE       MORTGAGEE       LOAN #         LOAN #       AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved			TION DATE INERE	OF, NOTICE WIL				
AdDITIONAL INSURED LENDER'S LOSS PAYABLE LOSS PAYABLE LOSS PAYEE MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE Petoskey, MI ACORD 27 (2016/03) © 1993-2015 ACORD CORPORATION. All rights reserved								
Kilwins Chacolates Franchise Inc.         Kilwins Quality Confections Inc.         1050 Bay View Rd         Petoskey, MI         AUTHORIZED REPRESENTATIVE         ACORD 27 (2016/03)								
Kilwins Chacolates Franchise Inc.       LOAN #         Kilwins Quality Confections Inc.       1050 Bay View Rd         Petoskey, MI       Petoskey, MI         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved					LUSS PATEE			
Kilwins Chacolates Franchise Inc.         Kilwins Quality Confections Inc.         1050 Bay View Rd         Petoskey, MI         AUTHORIZED REPRESENTATIVE         AUTHORIZED REPRESENTATIVE         AUTHORIZED REPRESENTATIVE         Fille         ACORD 27 (2016/03)         © 1993-2015 ACORD CORPORATION. All rights reserved								
Kilwins Quality Confections Inc.       AUTHORIZED REPRESENTATIVE         1050 Bay View Rd       AUTHORIZED REPRESENTATIVE         Petoskey, MI       Petoskey         ACORD 27 (2016/03)       © 1993-2015 ACORD CORPORATION. All rights reserved	Kiluina Chasalatas Erenshina Ina	LOAN #						
AUTHORIZED REPRESENTATIVE Petoskey, MI ACORD 27 (2016/03) © 1993-2015 ACORD CORPORATION. All rights reserved								
ACORD 27 (2016/03) © 1993-2015 ACORD CORPORATION. All rights reserved	1050 Bay View Rd							
	Petoskey, MI	Cpt VENS						
		/						
	ACORD 27 (2016/03)	© 199	3-2015 ACORD CC	RPORATION. A	Il rights reserved.			