



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02/03/2026

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: sales@hhinsgroup.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED L&W By Ocala, LLC 4989 62ND AVE SW College Rd Unit 420 Ocala FL 34474	LOAN NUMBER	POLICY NUMBER 21 SBA AN3TRV
	EFFECTIVE DATE 10/08/2025	EXPIRATION DATE 10/08/2026
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 4414 SW COLLEGE RD UNIT 420 OCALA FL 34474
--

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	<input checked="" type="checkbox"/> SPECIAL
----------------	-------	-------	---

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property with Improvements and Betterments	\$364,000	
Business Income for Off-Premises Utility Services	\$150,000	
AOP		\$1,000
Wind/Hail		2%

REMARKS (Including Special Conditions)

Cancel certificates, unless requested, will not be sent out if policy is cancelled. Subject to all policy terms, conditions, and exclusions.

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 Rd Petoskey MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input checked="" type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Jacob W. Holehouse</i>			