



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/18/2026

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 Sterling Seacrest Pritchard, Inc. 120 Riverview Dr. Suite 200 Savannah, GA 31404		PHONE (A/C, No, Ext): 912-544-1900	COMPANY Northfield Insurance Co	
FAX (A/C, No):		E-MAIL ADDRESS:	License#: 70726	
CODE:		SUB CODE:		
AGENCY CUSTOMER ID #: EXTOPRO-01		LOAN NUMBER		POLICY NUMBER WS674861
INSURED Savannah Bird Girl Sweets LLC 205 W Congress St Savannah GA 31401-2509		EFFECTIVE DATE 11/12/2025	EXPIRATION DATE 11/12/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 205 W Congress St Savannah, GA 31401
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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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
Tenants Improvements & Betterments - Replacement Cost - 80% Coinsurance				800,000	5,000	
Business Personal Property - Replacement Cost - 80% Coinsurance				25,000	5,000	
Wind Deductible					5%	

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. Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	<table border="1"> <tr> <td>ADDITIONAL INSURED</td> <td><input type="checkbox"/></td> <td>LENDER'S LOSS PAYABLE</td> <td><input type="checkbox"/></td> <td>LOSS PAYEE</td> </tr> <tr> <td>MORTGAGEE</td> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> </tr> </table>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE	MORTGAGEE	<input type="checkbox"/>			
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LOAN #											
	AUTHORIZED REPRESENTATIVE 										