



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/08/2020

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 Greystone Insurance a div of LifeStore Insurance 148 Hwy 105 Ext, Ste 204 Boone NC 28607 | PHONE (A/C, No, Ext): (828) 264-2626 | COMPANY Cincinnati Insurance Company PO Box 145496 Cincinnati OH 45214-5496 |
| FAX (A/C, No): (828) 264-8985 | E-MAIL ADDRESS: lgilleland@golifestore.com | |
| CODE: 32092 | SUB CODE: | |
| AGENCY CUSTOMER ID #: 00033004 | | |
| INSURED Kilwins dba Bilcat, Inc. Po Box 682 Blowing Rock NC 28605-0682 | LOAN NUMBER | POLICY NUMBER ECP 0248756 |
| | EFFECTIVE DATE 3/30/2021 | EXPIRATION DATE 3/30/2022 |
| | | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| | THIS REPLACES PRIOR EVIDENCE DATED: | |

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Loc 1 Bld 1 - 200 Shoppes On the Parkway Rd, Blowing Rock, NC, 28605-9972
Loc 2 Bld 1 - 1103 Main St, Blowing Rock, NC, 28605-8280
Loc 5 Bld 1 - 144 Greenway Ct, Blowing Rock, NC, 28605-6115

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

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|--|---------------------|------------|
| Premise 1 Building 1 BPP/Betterments & Improvements | \$404,040 | \$2,500 |
| Premise 2 Building 1 BUILDING | \$1,554,000 | \$2,500 |
| BPP/Betterments & Improvements | \$382,092 | \$2,500 |
| Premise 5 Building 1 BUILDING | \$108,883 | \$2,500 |
| BPP/Betterments & Improvements | \$10,888 | \$2,500 |
| SPOILAGE PER LOCATION | \$25,000 | \$2,500 |
| BUSINESS INCOME & EXTRA EXPENSE - ALS | 12 Months | 72 |

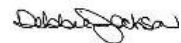
REMARKS (Including Special Conditions)

REPLACEMENT COST/AGREED VALUE/30 DAY NOTICE

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. and Kilwin's Quality Confections, Inc. 1050 Bay View Rd Petoskey, MI 49770-9006 | MORTGAGEE | <input checked="" type="checkbox"/> | ADDITIONAL INSURED |
| | LOSS PAYEE | <input type="checkbox"/> | |
| | LOAN # | | |
| | AUTHORIZED REPRESENTATIVE Deborah Jackson/DEBBIE  | | |