



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

6/17/2021

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.

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|---|---|--------------------------------------|--|--|
| AGENCY Gilnsen and Company LLP 213 E Ridgewood Avenue P.O. Box 785 Ridgewood NJ 07451-0785 | | PHONE (A/C, No, Ext): (201) 445-1600 | COMPANY Blackboard Insurance Company 120 Broadway 17th Floor New York NY 10271 | |
| FAX (A/C, No): (201) 445-0942 | E-MAIL ADDRESS: john@gilnsenaninsurance.com | | | |
| CODE: | SUB CODE: | | | |
| AGENCY CUSTOMER ID #: 00001318 | | LOAN NUMBER | | POLICY NUMBER HIBP-14315-03 |
| INSURED PDMC Enterprises Inc, DBA: T/A Kilwins of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450 | | EFFECTIVE DATE 4/23/2021 | EXPIRATION DATE 04/23/2022 | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED | | | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION 121 East Ridgewood Avenue Ridgewood NJ 07450 |
| 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 |
|--|---------------------|------------|
| Premies: 121 East Ridgewood Avenue, Ridgewood NJ 07450 Building Betterments & Improvements Including Contents Spoilage due to break down/canatamination/power outage Replacement Cost Basis Agreed Value with coinsurance suspended Special Form 30 Day Notice of Cancellation Loss of Business Income & Extra Expense-Actual Loss Substained Betterments/BPP/BI/EE Coverage | 408,357 50,000 | 1,000 |

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

| | | |
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| NAME AND ADDRESS Kilwins Chocolates Franchise, Inc & Kilwins Quality Confections Inc 1505 Bay View Road Petoskey, MI 49770 | MORTGAGEE | ADDITIONAL INSURED |
| | LOSS PAYEE | <input checked="" type="checkbox"/> Certificate holder |
| LOAN # | | |
| AUTHORIZED REPRESENTATIVE  | | |