



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/6/2018

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 Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519 | PHONE (A/C, No, Ext): 616-454-0800 | COMPANY Lloyd's Of London One Lime St London, UK | |
| FAX (A/C, No): 616-454-7100 | E-MAIL ADDRESS: bekyh@ovdinsurance.com | | |
| CODE: | SUB CODE: | | |
| AGENCY CUSTOMER ID #: | LOAN NUMBER | | POLICY NUMBER 397560119122S |
| INSURED F Squared, LLC 1316 Celebrity Circle #171 Myrtle Beach, SC 29577 | EFFECTIVE DATE 12/01/2018 | EXPIRATION DATE 12/01/2019 | <input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION Location: 1316 Celebrity Circle #171, Myrtle Beach, SC 29577 |
| 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 | SPECIAL | | | |
| Business Personal Property including Tenants Betterments & Improvements Business Income with Extra Expense | | | | 390,000 150,000 | 10,000 10,000 | |

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| 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. |
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| ADDITIONAL INTEREST | <table border="1"> <tr> <td>NAME AND ADDRESS</td> <td>ADDITIONAL INSURED</td> <td>LENDER'S LOSS PAYABLE</td> <td>LOSS PAYEE</td> </tr> <tr> <td rowspan="2">Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey MI 49770</td> <td>MORTGAGEE</td> <td></td> <td></td> </tr> <tr> <td colspan="3">LOAN #</td> </tr> <tr> <td colspan="4">AUTHORIZED REPRESENTATIVE <i>Becky Hart</i></td> </tr> </table> | NAME AND ADDRESS | ADDITIONAL INSURED | LENDER'S LOSS PAYABLE | LOSS PAYEE | Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey MI 49770 | MORTGAGEE | | | LOAN # | | | AUTHORIZED REPRESENTATIVE <i>Becky Hart</i> | | | |
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