

**Construction Loan Monitoring & Due  
Diligence**

Environmental Services  
Sustainability Services

# Budget Review

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**Lori Place  
123 Main Street  
Los Angeles, California 91604**

**KOW JOB NUMBER**  
Sample-Budget Review

KOW Building Consultants  
Kenneth O. Wille & Associates, Inc.  
Phone: (855) 966-5888  
[www.kowbc.com](http://www.kowbc.com)



# Budget Review Report



**Project:**  
Lori Place

**Address:**  
123 Main Street  
Los Angeles, California 91604

**Prepared For:**  
ABC Bank  
10 Stewart Street  
Boston, Massachusetts 02210

**KOW Job Number:**  
Sample-Budget Review

**Original Issue Date:**  
September 26, 2025

September 26, 2025

Steven Smith  
ABC Bank  
10 Stewart Street  
Boston, Massachusetts 02210

Project: Lori Place

Project Address: 123 Main Street  
Studio City, California 91604

Proposed Scope: Remodeling of existing commercial building

Enclosed please find our **Budget Review Report** for the above-referenced project. This Report is in accordance with **ABC Bank's** Budget Review instructions and our executed fee proposal dated August 29, 2025.

If you should have any questions or comments, please do not hesitate to contact this office.

Sincerely yours,

**KOW Building Consultants**



Kenneth F. Wille, P.E., LEED AP, CEM  
Enclosures



Dan Vurpillat, CDT

DV:dv  
Pr:GD  
Ft:ld

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## PROJECT DOCUMENTATION

### Project Contact Information

<b>Developer:</b>	
<b>Civil Engineer:</b>	
<b>Architect:</b>	
<b>Structural Engineer:</b>	
<b>Mech/Plumb Engineer:</b>	
<b>Electrical Engineer:</b>	
<b>Surveyor:</b>	
<b>General Contractor:</b>	

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## PROJECT DOCUMENTATION, Continued

### Documents Requested

Item	Comment(s)
1. Drawings	Received
2. Scope of Work, If Applicable	
3. Construction Applications and/or Permits	Not provided
4. Direct Construction Cost Breakdown Including a Detailed Line Item Breakdown	Received
5. Construction Progress Schedule (Preferably in Critical Path Format)	Received
6. Survey, If Available	Not provided
7. General Contract	Received
8. Geotechnical & Environmental Reports	Not provided

## PROJECT OVERVIEW

### General Description of Project

This report details the remodeling and change of use of an existing 2-story commercial building located at 123 Main Street in Los Angeles, California. As part of the remodeling and change of use, multiple exterior walls will be demolished, and new interior foundations and superstructure will be installed. When complete, the building will provide a total of 11,487 square feet of interior space across (7) total commercial units plus a 2,800 square foot uncovered roof deck.

As part of the scope of work, existing interior walls, finishes, and MEP systems are to be demolished as well as most exterior walls, doors, and windows. Foundations are to remain. New foundations, exterior walls, and demising walls are to be provided. The existing site is to largely remain with (2) new filtration planters being provided. New storm lines from the building through filtration planter #2 and new underground lines to existing systems are to be provided. A new transformer vault for new electrical service is also to be provided.

Information in this report is based on documentation provided by the developer.

## PROJECT OVERVIEW, Continued

### Executive Summary

#### Plans and Project Details

- A drawing set including Architectural and Structural drawings dated November 27, 2023, were provided for our review. Plans are signed and sealed.
- A Civil drawing set dated October 4, 2023, was provided for our review. Plans are sealed but not signed.
- No permits have been provided for our review.
- A survey was not provided for review.

#### Environmental Report

- A Phase I ESA was not provided for review.

#### Geotechnical Report

- A Geotechnical Report was not provided for review.

#### Construction Schedule

- A Master Schedule dated December 4, 2024, was provided.
- The schedule's detail is adequate however we recommend a Gantt chart with critical path be provided.
- Construction is to begin September 30, 2024
- Construction is to be completed by November 30, 2025
- The proposed schedule of 14 months appears excessive. With adequate manpower and resource allocations, we would anticipate an approximate overall 9 to 12-month construction schedule. Weather, inspections, and continued supply chain strain causing material delays can extend the completion time frame by one (1) to three (3) months.

#### Architect's Contract:

- An architect's contract was not provided for review.



## PROJECT OVERVIEW, Continued

### Executive Summary, Continued

#### General Contract

- A General Contractor Agreement (non AIA) was provided. The contract is dated September 2, 2024. The contract is executed.
- It does not appear that parties are related.
- The basis of payment is Cost of Work Plus a Fee. The cost of work is to be included as part of Exhibit A which was not provided.
- GC Fee is indicated as \$7,000 per month with a 12 month term.
- Retainage, liquidated damages, and other typical items are not detailed.
- Construction schedule is to be per Exhibit B which was not provided.
- The contract also references Exhibit C – Plans which was not provided.

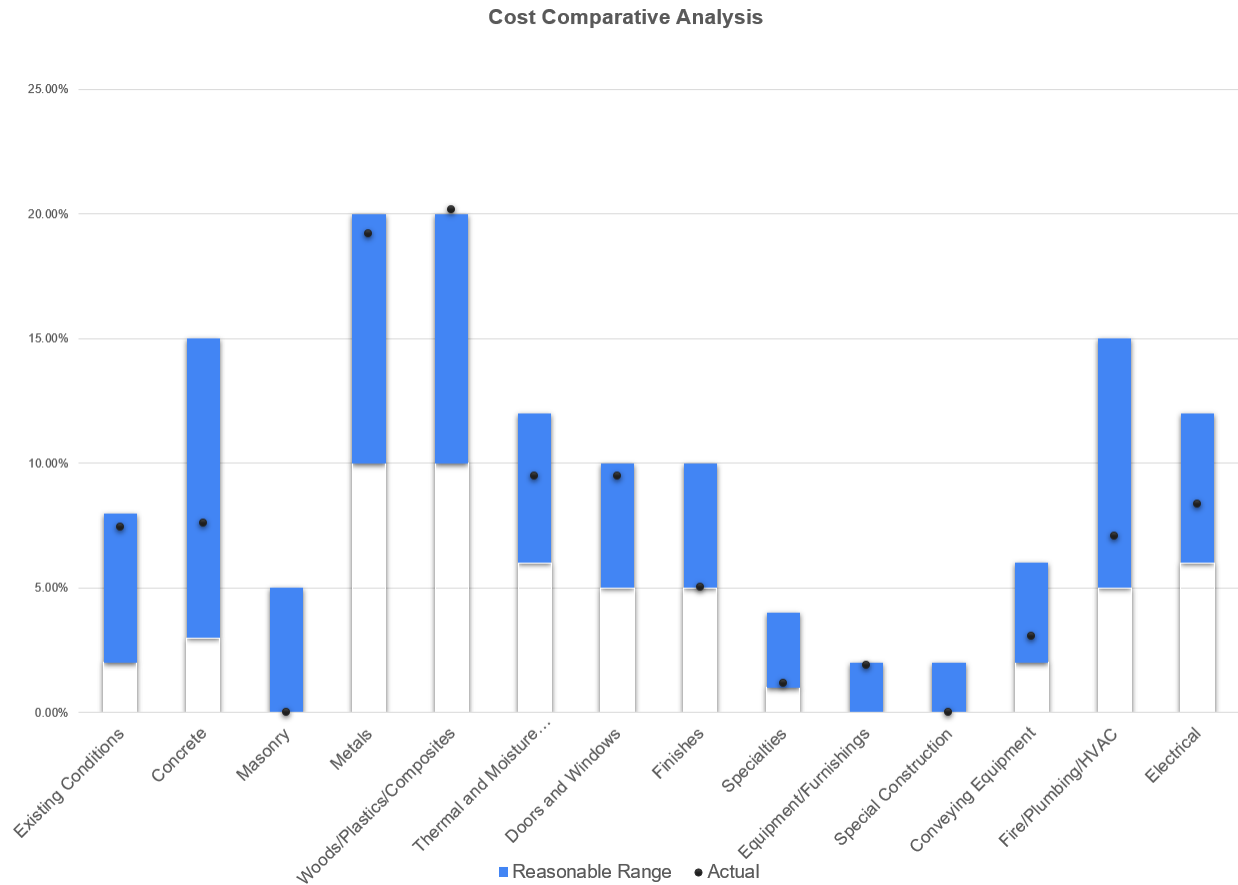
#### Construction Budget

- A Preliminary Budget, not dated, was provided for review. The budget provided adequate line-item detail for the hard cost work to be completed. According to the budget, the Total Hard Cost for the project is \$3,299,000. The budget does include general conditions, contingency, overhead, and fee. The budget also includes \$240,000 in soft costs. KOW does not opine on soft costs and we have removed this from our analysis.
- The cost per square foot for this project (based on a combined 11,487 GSF) is \$226.69 for trade costs, and \$287.19 for total hard costs, which appears reasonable for the scope of work.
- The cost per unit for the project (based on 7 units) is \$372,000 for trade costs and \$471,286 for total hard costs, which appears reasonable for the scope of work.
- GC Fee is included at 10.29%, which is very high. GC Fee is typically 2-4%.
- GC Overhead is included at 8.22%, which is reasonable. GC Overhead is typically 6-10%.
- A single line item for general conditions / requirements is not included. Multiple line items that typically fall under this category are included. Combined, these line items account for 3.03% of the overall budget, which is low. General conditions/requirements typically account for 6-10% of the overall budget.
- A GC contingency of 5.15% is included in the budget, which is reasonable. KOW typically recommends a 3-5% GC contingency and 5-10% owner contingency be provided. Owner's contingency should be confirmed.

## PROJECT OVERVIEW, Continued

### Executive Summary, Continued

#### Construction Budget, continued



- Trades appear reasonable and within the anticipated ranges.
- Overall, the provided budget appears reasonable for the proposed scope of work.

## PROJECT OVERVIEW, Continued

### Critical Issues Affecting Project

The following comprises items that appear most critical to the project's overall success and include:

- An ALTA/NPS survey should be provided. Survey should be certified to the lender.
- A geotechnical report was not provided. Structural drawings reference a soils report. Report should be provided if available.
- A Phase I ESA was not provided for review. KOW recommends that a Phase I ESA be provided for all construction projects. A full drawing set including mechanical and plumbing drawings should be provided.
- The provided schedule indicates a commencement of September 30, 2024, and completion November 30, 2025. Dates should be confirmed.
- The proposed schedule of 14 months appears excessive. With adequate manpower and resource allocations, we would anticipate an approximate overall 9 to 12-month construction schedule. Weather, inspections, and continued supply chain strain causing material delays can extend the completion time frame by one (1) to three (3) months.
- The construction contract provided does not contain many items typically detailed in a contract. KOW recommends an AIA format contract be utilized.
- We recommend that an architect contract be provided. The Contract should be in AIA format and include construction administration services.
- Permits should be provided for once available.
- A GC contingency of 5.15% is included in the budget. KOW typically recommends a 3-5% GC contingency and 5-10% owner contingency be provided. Owner contingency should be confirmed.
- The building layout observed on site does not appear to match provided plans. The latest plan set should be provided for our review.

## PROJECT OVERVIEW, Continued

### De Minimis Conditions

KOW offers the following de minimis conditions for consideration:

- Due to potential or actual recent international tariffs, our office recommends that contractors and subcontractors provide enhanced pricing transparency, as available, to ensure adherence to agreed-upon costs and prevent supply chain or lead time disruptions. If there are any individual or trade group price increases, we request notification outlining their impact on project quality, cost, and completion. We will continue monitoring this evolving situation and update our reporting accordingly.

## SITE OVERVIEW

### Site Description

#### Site Information:

<b>Address:</b>	123 Main Street
<b>City, County, State:</b>	Studio City, Los Angeles, Los Angeles County, California
<b>Tax Block/Lot:</b>	80055742018
<b>Lot Size:</b>	0.3225 acres (per city GIS)
<b>Building Height:</b>	2 stories, 43'-0" to top of parapet
<b>Occupancy Group:</b>	A-2, A-3
<b>Construction Type:</b>	V-A
<b>Zoning:</b>	C2-1L-RIO
<b>Environmental Restrictions:</b>	None indicated
<b>Transit Zone:</b>	Ventura/Cahuenga Boulevard Corridor Specific Plan
<b>Fresh Zone:</b>	None indicated
<b>Wetlands:</b>	None indicated
<b>Flood Information:</b>	Flood zone is not mapped per FIRM 0603-07C1320F
<b>Last Survey Date:</b>	Unknown, survey not provided
<b>Code Filing:</b>	Not detailed
<b>Setbacks:</b>	Not detailed, existing building to remain

#### Parking Data:

### **PARKING CALCULATIONS**

REQUIRED:                   NONE PER AB 2097  
 EXISTING:                   23 NON-CONFORMING STALLS (PER CERT. OF OCCUPANCY #82732 /  
 06-29-2010)  
 PROPOSED:                 22 NON-CONFORMING STALLS

#### BICYCLE PARKING CALCULATION: PER BICYCLE ORDINANCE:

REQUIRED:	LONG-TERM	SHORT-TERM
COMMERCIAL		
RESTAURANT - 5,800 SQ.FT./2,000	3	3
GYM - 4,721/2,000	3	2
TOTAL	6	5
PROVIDED:	LONG-TERM	SHORT-TERM
COMMERCIAL	6	
(E) BIKE PARKING		6
TOTAL	6	6





## SITE OVERVIEW, Continued

### Site Description, Continued

Google Earth Image:



## SITE OVERVIEW, Continued

### Initial Site Visit Notes

An initial site visit was performed by Brad Kosh of our office on September 25, 2025. We were accompanied by Mike Smith, the CEO for Build Corporation, and Kevin Arnold a partner of Sunny Capital. The purpose of the site visit was to review the proposed Scope of Work with the existing conditions. The following is a description of our findings:

## **SITE OVERVIEW, Continued**

### **Initial Site Visit Notes, Continued**

- The weather at the time of our visit was 72 degrees Fahrenheit and overcast.
- The Parcel is fairly level and roughly quadrilateral with ongoing construction, trees, concrete, and asphalt coverings.
- The site is located at 123 Main Street. in Studio City CA between Bernard Drive and Old Window Place.
- The parcel is bound on the northwest by Barnard Drive and the Los Angeles River, to the northeast by an alley with multifamily residential beyond, to the southeast by a billboard and commercial buildings, and to the southwest by Laurel Canyon Blvd. with Commercial buildings beyond.
- The neighborhood streets are paved and in poor to fair condition. Sidewalks are in fair condition.
- There is a sidewalk shed in place along Barnard Drive.
- The site is accessed from Valleyheart Drive.
- The existing building has had all demolition work completed and remodeling/new construction is well underway.
- The proposed use of the building will be five restaurant spaces on the first floor, two Gym spaces on the second floor, and a 2,800 square foot roof deck.
- The property will also contain two LID (Low Impact Development) planters for stormwater management and currently drains from the south to the north.
- The paved parking areas are difficult to assess as they are currently being used for staging materials.
- It was reported that a trash enclosure will be erected at the southeast corner of the site, but this is not indicated on the provided plans.
- Electricity service is provided from power poles lined along the northeast property boundary and water service is provided at Valleyheart Drive.
- The area of the first floor behind restaurants 4 & 5 shown on the plans is currently built as an indoor space indicating that a plan change has been made at this area.

## SITE OVERVIEW, Continued

### Geotechnical Investigations

<b>Type of Report:</b>	A geotechnical report was not provided. Structural drawings reference a soils report. Report should be provided if available.
<b>Date:</b>	
<b>Author:</b>	
<b>Consistent With Proposed Project:</b>	
<b>Signed by Engineer:</b>	
<b>Soils Description:</b>	
<b>Groundwater:</b>	
<b>Geologic Concerns:</b>	
<b>Boring/Test Pit Description:</b>	
<b>Conclusions for Earth Disturbance, Foundation, Slab on Grade and Pavement Sections:</b>	
<b>Soil Bearing Capacity:</b>	
<b>Underpinning Required:</b>	

### Environmental Investigations

<b>Type of Report:</b>	A Phase I ESA was not provided for review.
<b>Date:</b>	
<b>Author:</b>	
<b>Recognized Environmental Conditions (RECs):</b>	
<b>Recommendations:</b>	
<b>Data Gaps:</b>	
<b>Budget Impacts:</b>	

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## SITE OVERVIEW, Continued

### Site Survey

<b>Type of Survey:</b>	A site survey was not provided for our review.
<b>Stamped by Licensed Land Surveyor:</b>	
<b>Certified to the Bank:</b>	
<b>Easements Affecting Proposed Improvements:</b>	
<b>Access to Site:</b>	
<b>Encroachments:</b>	
<b>Significant Observations:</b>	
<b>Survey and Civil Plans Consistency:</b>	

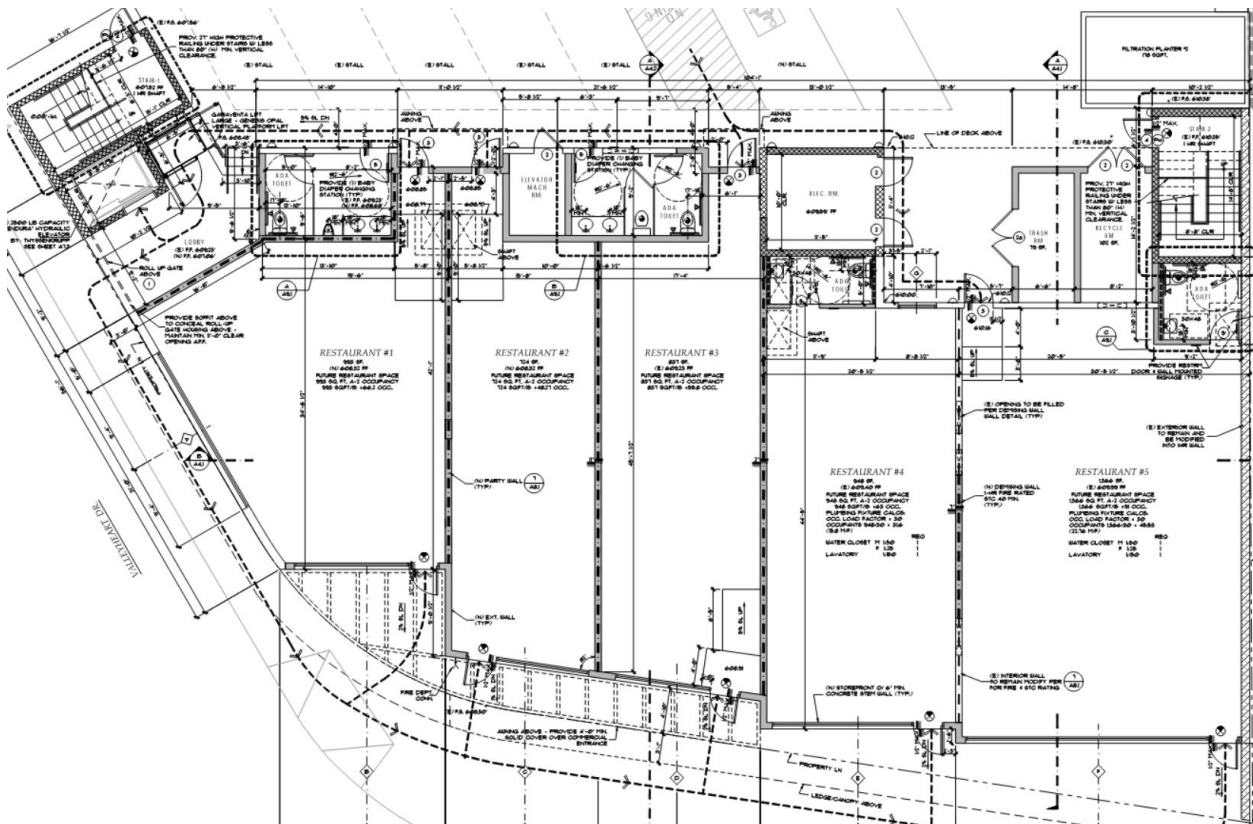


## BUILDING CONSTRUCTION

### Building Layout

Lori Place	
<b>Building Height:</b>	43'-0"
<b>Floors Above Grade:</b>	2
<b>Floors Below Grade:</b>	0
<b>No. of Units:</b>	7 commercial units
<b>Gross Square Footage:</b>	10,521 sf

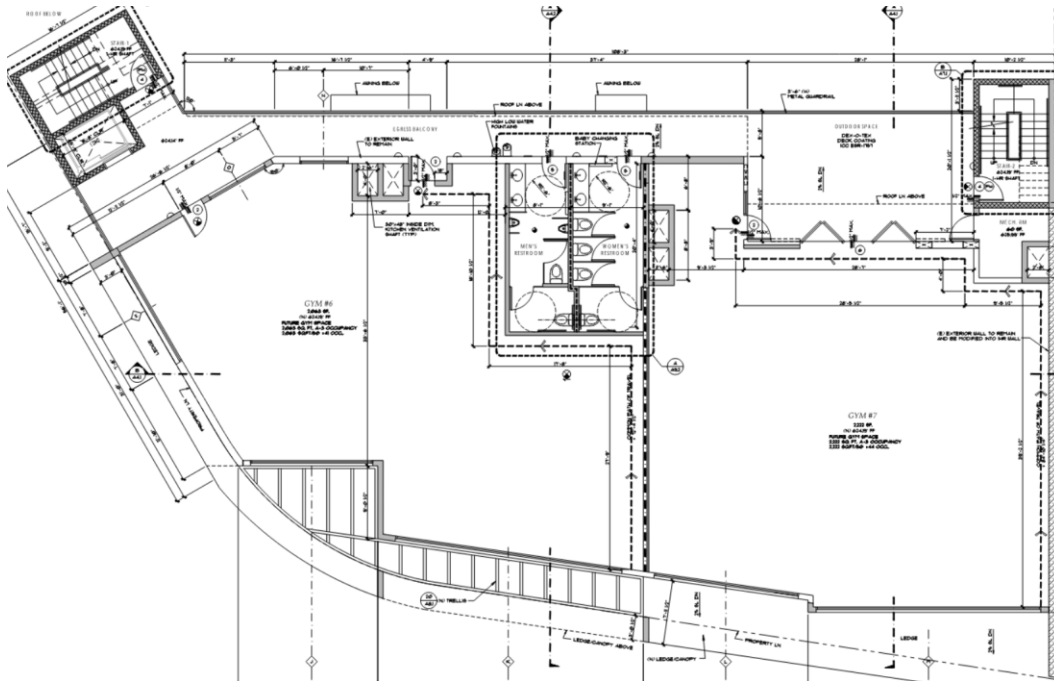
### First Floor Plan:



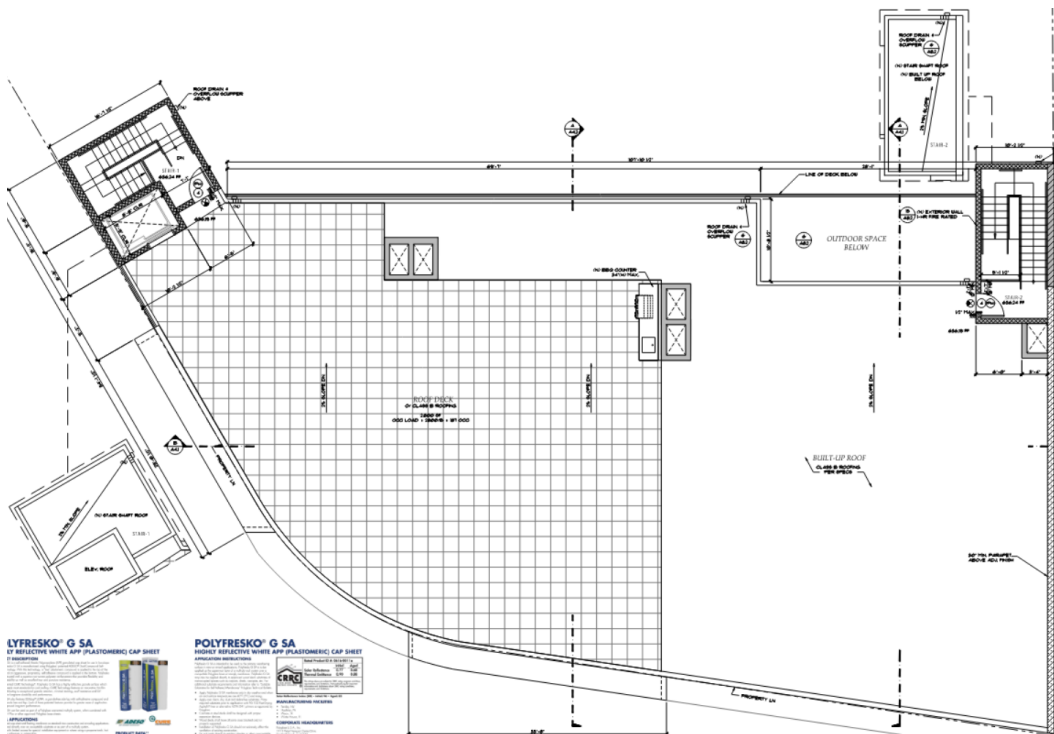
## BUILDING CONSTRUCTION, Continued

### Building Layout, Continued

#### Second Floor Plan:



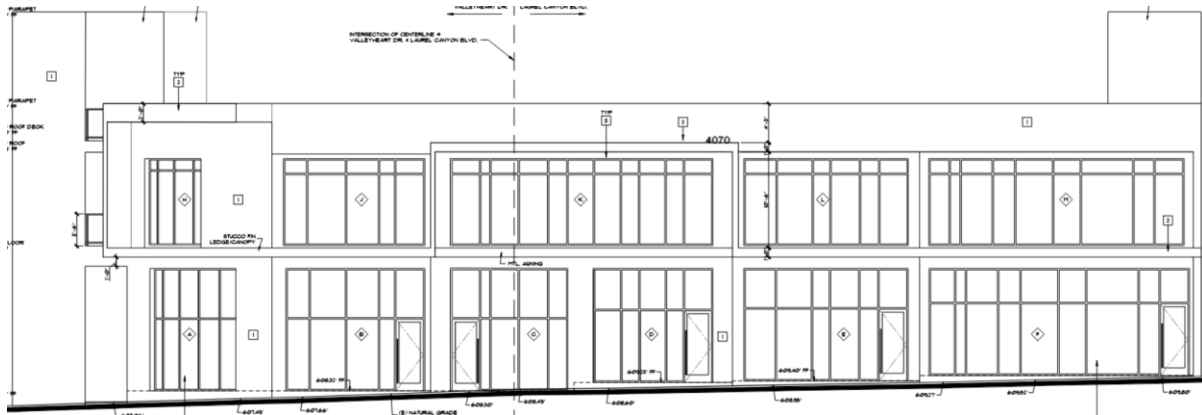
#### Roof Plan:



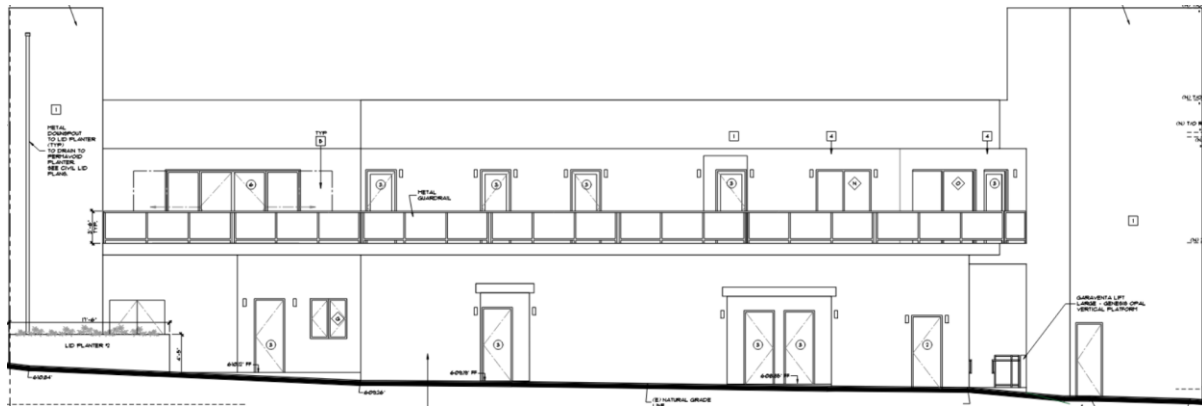
## BUILDING CONSTRUCTION, Continued

### Building Layout, Continued

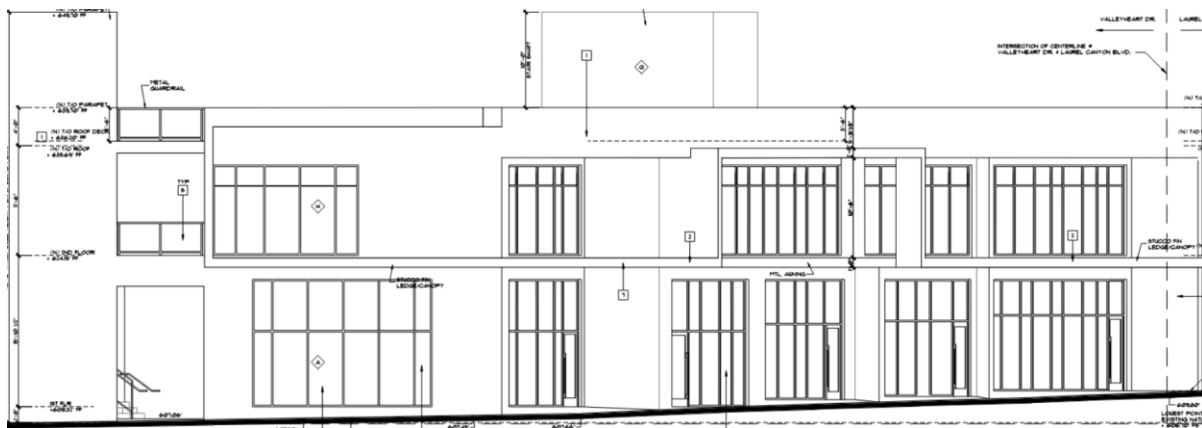
#### East Elevation:



#### West Elevation:



#### South Elevation:



## BUILDING CONSTRUCTION, Continued

### Design and Structure

#### Foundation Design:

<b>Slab on Grade Construction:</b>	Existing to remain or 4" slab with #4 bars at 16" OC each way			
<b>Foundation System:</b>	Existing to remain at exterior New thickened slabs and spread footings at interior			
<b>Insulation:</b>	None indicated			
<b>Concrete Strength:</b>	LOCATION	STRENGTH	W/C	TYPE OF CONCRETE
	ALL LOCATIONS U.N.O.	4,000 PSI	0.50	NORMAL WEIGHT
	SLAB ON GRADE	4,500 PSI	0.45	NORMAL WEIGHT
	ELEVATED SLAB (*)	5,000 PSI	0.42	NORMAL WEIGHT
	FILL ON METAL DECK	3,000 PSI	0.55	LIGHT WEIGHT
<b>Soil Bearing:</b>	1500 psf			
<b>Vapor Barrier:</b>	Not detailed			

#### Typical Floor Construction:

<b>Type:</b>	Wood I-Joist with 5/8" OSB, 1/4" foam pad, and 40 oz carpet
<b>Insulation:</b>	None indicated
<b>Fire Rating:</b>	1 hour
<b>UL/STC Rating:</b>	Not detailed

#### Exterior Construction:

<b>Roofing (Type/Manufacturer and warranty):</b>	Class B Roofing (type not detailed) over ripping strips for slope over sheathing over wood joist framing with R-38 insulation infill over (2) layers 5/8" type "X" gyp board, 4" cant strips at edges Warranty information not detailed
<b>Building Exterior:</b>	Exterior finish/façade over 1/2" plywood over 2x wood stud with R-19 insulation infill over (1) layer 5/8" type "X" gyp board

#### Interior Wall Construction:

2x4 wood stud with insulation where indicated and (1) layer 5/8" type "X" gyp board each side

#### Demising Wall Construction:

2x4 wood staggered stud on 2x6 wood plate with 3-1/2" glass fiber insulation infill and (1) layer 5/8" type "X" gyp board each side (2 layers of gyp board each side at 2 hour walls)

**Exterior Doors:** Aluminum storefront system with clear tempered glass

**Interior Doors:** Solid core wood (restrooms) or hollow metal in hollow metal frames (elsewhere)

**Windows:** New powder coated aluminum framed storefront windows throughout.

## SCHEDULES, CONTRACTS AND AGREEMENTS

### Construction Schedule

<b>Type:</b>	A Master Schedule dated December 4, 2024, was provided.
<b>Detail Adequacy:</b>	Detail is adequate however we recommend a Gantt chart with critical path be provided.
<b>Commencement Date:</b>	Construction is to begin September 30, 2024
<b>Overall Completion:</b>	Construction is to be complete November 30, 2025
<b>Reasonableness Considering Weather Delays, Labor Issues and Historical Perspective:</b>	The proposed schedule of 14 months appears excessive. With adequate manpower and resource allocations, we would anticipate an approximate overall 9 to 12-month construction schedule. Weather, inspections, and continued supply chain strain causing material delays can extend the completion time frame by one (1) to three (3) months.

### Review of Architect's Contract

<b>Agreement Type:</b>	An architect's contract has not been provided for our review
<b>Date:</b>	
<b>Is it executed?</b>	
<b>Owner:</b>	
<b>Architect:</b>	
<b>Construction Administration:</b>	
<b>Site Inspections/Meetings:</b>	
<b>Certification of Payment Applications:</b>	
<b>Preparation of Change Orders?</b>	
<b>Coordination of the Request for Information (RFI) Process:</b>	
<b>Determination of Substantial Completion?</b>	



## SCHEDULES, CONTRACTS, AND AGREEMENTS, Continued

### Review of General Contract

<b>Agreement Type:</b>	General Contractor Agreement (non AIA)
<b>Date:</b>	September 2, 2024
<b>Is it executed?</b>	Yes
<b>Owner:</b>	
<b>General Contractor:</b>	Build It Corporation
<b>Appropriateness:</b>	The contract does not contain many items typically detailed in a contract. KOW recommends an AIA format contract be utilized.
<b>Basis of Payment and Contract Sum:</b>	Cost of the work plus a fee
<b>GC Fee:</b>	\$7,000 / month
<b>Retainage Provisions:</b>	Not detailed
<b>Stored Material, Deposit Funding:</b>	Not detailed
<b>Liquidated Damages:</b>	Not detailed
<b>Allowances/Alternates:</b>	Not detailed
<b>Change Order Process:</b>	Not detailed
<b>Lien Waiver Requirements:</b>	Not detailed
<b>Construction Schedule:</b>	As per Exhibit B, not provided
<b>Contract Exclusions and Clarifications (Allowances and Unit Prices):</b>	Not detailed
<b>Quality Assurance/ Quality Control Procedures (construction testing):</b>	Not detailed
<b>Owner/Builder Relationship and Experience:</b>	It does not appear that parties are related
<b>Exhibits:</b>	Exhibit A – Budget Exhibit B – Project Schedule Exhibit C – Plans  Exhibits were not provided

## **BUILDING DEPARTMENT FILINGS**

### **Issued Permits / Building Department Filings**

No permit applications or issued permits have been provided for our review.

## BUDGET ANALYSIS

### Overview

A Preliminary Budget, not dated, was provided for review. The budget provided adequate line-item detail for the hard cost work to be completed. According to the budget, the Total Hard Cost for the project is \$3,299,000. The budget does include general conditions, contingency, overhead, and fee. The budget also includes \$240,000 in soft costs. KOW does not opine on soft costs and we have removed this from our analysis.

The budget was compared with other projects, which were most similar in nature to the scope of work for the proposed scope.

### Square Footage Cost Analysis

The cost per square foot for this project (based on a combined 11,487 GSF) is \$226.69 for trade costs, and \$287.19 for total hard costs, which appears reasonable for the scope of work.

### Unit Cost Analysis

The cost per unit for the project (based on 7 units) is \$372,000 for trade costs and \$471,286 for total hard costs, which appears reasonable for the scope of work.

### Contractor's Overhead / Profit / Fee

GC Fee is included at 10.29%, which is very high. GC Fee is typically 2-4%.

GC Overhead is included at 8.22%, which is reasonable. GC Overhead is typically 6-10%.

### General Conditions / Requirements

A single line item for general conditions / requirements is not included. Multiple line items that typically fall under this category are included. Combined, these line items account for 3.03% of the overall budget, which is low. General conditions/requirements typically account for 6-10% of the overall budget.

## BUDGET ANALYSIS, Continued

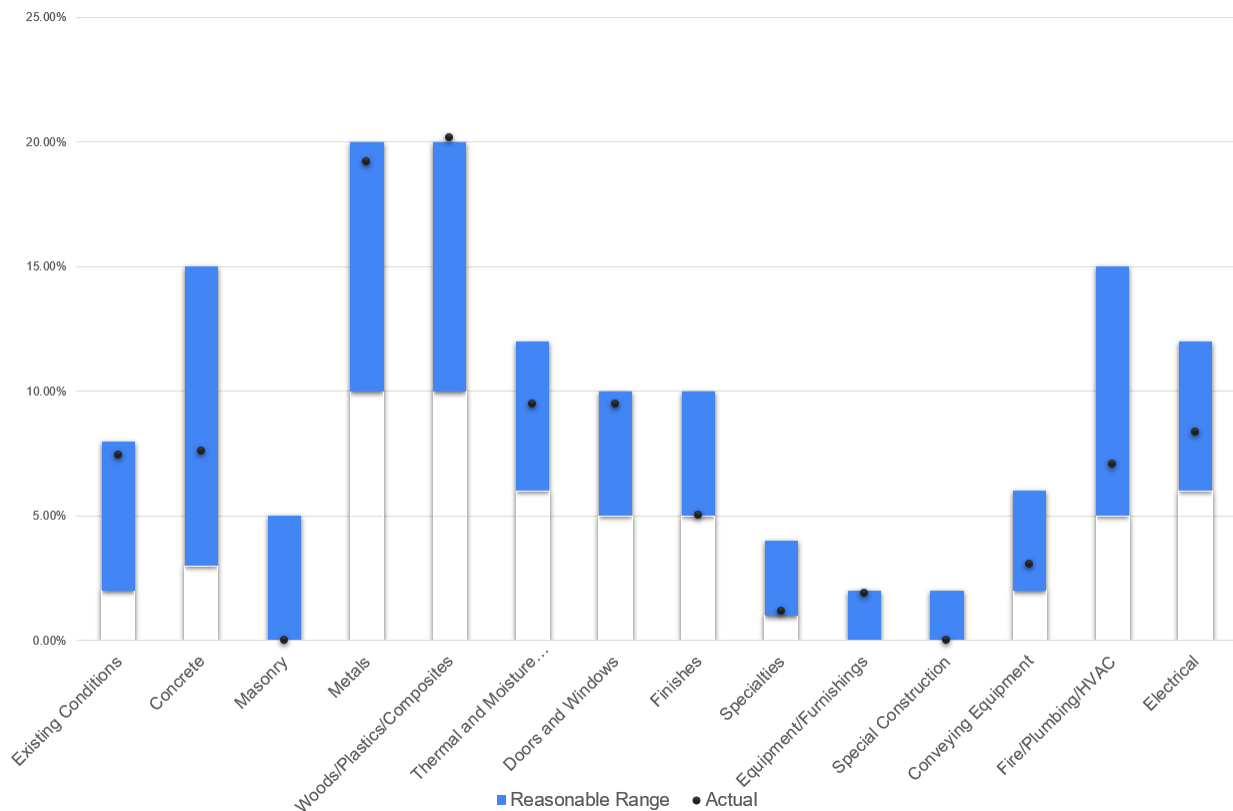
### Contingency

A GC contingency of 5.15% is included in the budget, which is reasonable.

KOW typically recommends a 3-5% GC contingency and 5-10% owner contingency be provided. Owner's contingency should be confirmed.

### Trade Related Comments

Cost Comparative Analysis



- Trades appear reasonable and within the anticipated ranges.

### Conclusion

Overall, the provided budget appears reasonable for the proposed scope of work.

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## LIMITING CONDITIONS

Neither our review of the plans nor any subsequent site observations or reports concerning the project during construction shall constitute a warranty by us or any of our agents, representatives or designees as to the technical sufficiency of adequacy or safety of the structure or any of their component parts, including, without limitation, fixtures, roofing, equipment or furnishings, nor shall such reports or site observations constitute such a warranty as to the sub-soil conditions involved in the project or any other physical condition or feature pertaining to the project.

This Report should not be construed as a zoning analysis or code compliance Report. Adherence to code and other governmental regulations is the sole responsibility of the design professional and this Report reviews and comments on design aspects as a matter of overall feasibility and not as a code check.

All comments regarding budgeting are a matter of overall cost assessments and not a cost certification or "take off" cost analysis. All acts, including any failure to act, relating to this project by any of our agents, representatives or designees are performed solely for the benefit of the lending institution to aid in their disbursement of funds from the construction loan and not for the benefit of any other person, including without limitation, owner, contractor, purchasers, tenants or any other parties. No warranties or guarantees made by any Insured; no of probable construction costs, or any cost estimated being exceeded; no commingling of or inability or failure to safeguard funds; no services rendered by or on behalf of the Named Insured as an Architect and/or Engineer have been made.

### KOW Building Consultants



Kenneth F. Wille, P.E., LEED AP, CEM



Dan Vurpillat, CDT

## APPENDICES

### Attachments

1. References for KOW Building Consultants.
2. Budgets provided for our review.
3. Comparative cost analysis prepared by KOW.
4. Photos from our initial site visit.



**Photo 1**  
View of the site facing south.





**Photo 2**

View of the back side of the site looking southwest..





**Photo 3**

View of the back side of the site facing southeast along the alley.





**Photo 4**

Dumpster, Storage container and framing materials on site at rear parking lot of the property.





**Photo 5**

Site view from the rear parking lot facing southwest. Framing advanced at the first floor, structural steel advancing.





**Photo 6**

Additional framing materials staged for installation.





**Photo 7**

Portable toilet (with built-in hygiene station) on site.





**Photo 8**

North stairwell 1 awaiting construction of stairs.





**Photo 9**

Elevator shaft area. Rails, Jambs, and platform reported to be installed the third week of October.





**Photo 1**  
Restaurant 1.





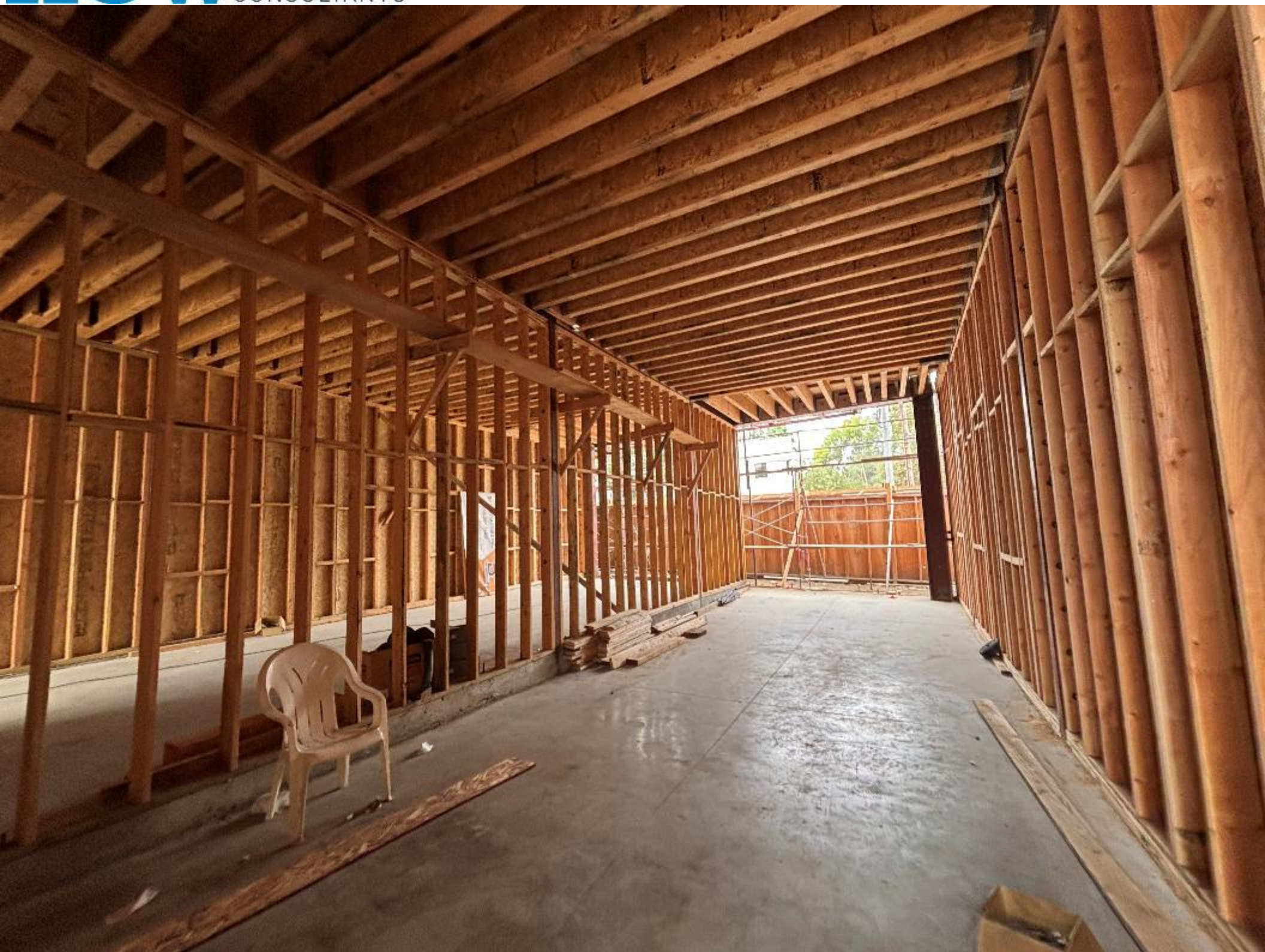
**Photo 11**  
Restaurant 1 restrooms.





**Photo 12**  
Restaurant 1 facing storefront.





**Photo 13**  
Restaurant 2 facing storefront.





**Photo 14**  
Elevator Control room.





**Photo 15**  
Restrooms for restaurants 2 & 3.





**Photo 16**  
Restaurant 3 facing storefront.





**Photo 17**  
Electrical equipment room.





**Photo 18**  
Rear of the building facing southeast.





**Photo 19**  
Restaurant 4 facing storefront.





**Photo 20**  
Restaurant 4 future restroom area.





**Photo 21**  
Restaurant 5.





**Photo 22**

Restaurant 5 restroom area (where the scissor lift is located). Framing hardware staged.





**Photo 23**

Area at the right will be the future LID Planter #2.





**Photo 24**  
Stair – 2 framed in.





**Photo 25**

Second floor facing north from stairwell 2. Structural steel work ongoing.





**Photo 26**  
Second floor Gym #7.





**Photo 27**  
View facing northwest toward Gym #6.





**Photo 28**

Not visible in photo, but second floor restrooms laid out.





**Photo 29**

Gym #6 and rear hallway areas, with elevator area in the distance.





**Photo 30**

Elevator area at the second floor. (Elevator will extend to the third-floor/roof deck)





**Photo 31**

Structural steel work ongoing at the rounded exterior wall area of the second floor.





**Photo 32**

Rear parking area from the second floor showing staged materials.