

# CRITERIUM<sup>®</sup> McCAFFERTY ENGINEERS

CRITERIUM-McCAFFERTY ENGINEERS  
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April 23, 2026

American Bank of Commerce  
Attention: Brad McDonald

RE: Structural evaluation

Address: 10 E. Pikes Peak Ave.  
Colorado Springs, CO 80903

Mr. McDonald:

In accordance with your request we have performed a visual structural evaluation of the building 10 E. Pikes Peak Ave. in Colorado Springs, Colorado on April 20, 2026. The inspection was performed by and report written by Mark C. McCafferty, P.E. For your interest, a copy of Mr. McCafferty's resume is attached.

This inspection report is limited to observations made from visual evidence. No destructive or invasive testing was performed. The report is not to be considered a guarantee of condition and no warranty is implied.

This report has been prepared for your benefit and in strict confidence with you as our client. No reproduction or reuse of this report for the benefit of others is permitted without expressed written consent, except as may be required by Colorado real estate regulation. Further, except as required by real estate regulation, we will not release this report to anyone without your permission.

We thank you for the opportunity to serve you.

Sincerely,



Mark C. McCafferty, P.E.

Principal

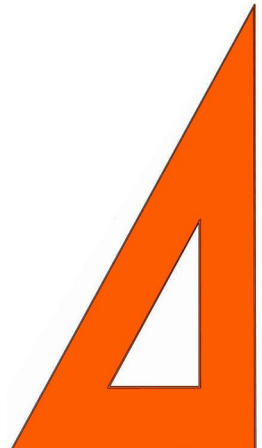


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## STRUCTURAL EVALUATION

Building owner:

Address: 10 E. Pikes Peak Ave.  
Colorado Springs, CO 80903

## DESCRIPTION

The subject structure is a three story structural brick and wood framed building located in the Central Downtown neighborhood of Colorado Springs, Colorado. The building was reportedly constructed in 1900.

Exterior walls consist of multi-wythe brick and mortar masonry, except for the left/west second and third floor walls that consist of wood framing and corrugated sheet metal at the exterior.

First, second, third floor framing consists of clear span wood joists. The front second floor has been modified to create a "split" level.

Basement level perimeter foundation walls consist of stacked stone and mortar except for brick and mortar at the left rear.

First floor walls are adjacent to neighboring building exterior walls.

For the purposes of this report, the building is considered to face south.

## OBSERVATIONS AND COMMENTS

The call to our office was with regard to a request for a structural evaluation and opinion with regard to the overall structural stability and soundness on the day of the inspection.

The following observations were made on the day of the inspection. Most observations are recorded on the attached photo-template:

### Interior

1. As noted in the attached photos typical interior conditions are noted at the basement, main, second and third floor areas including west wall and roof framing.
2. Basement walls are generally plumb.
3. A portion of the first floor has been removed at the left rear. Floor joists at the right rear are supported by the coal storage room framed wall below (photo 15).
4. A third floor joist is split/damaged, perhaps from impact (photos 20, 21).
5. The front second floor has been "dropped" to create a split level that is supported on glulam beams and post columns at the left and right sides. Post columns bear on the basement slab (photos 5, 6, 13, 14, 16).

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6. Roof framing consists of site built “trusses” that span between the left and right exterior walls. The framed left exterior wall is supported by vertical tension rods “hung” from a wood beam bearing on a clear span steel beam (photos 14, 17, 19).

## Exterior

1. The front façade consists of a combination of wood and brick/mortar (photos 1, 22, 24, 27).
2. Exterior brick mortar joints are in need of “tuckpointing” repair/maintenance. Rear exterior brick is in need of replacement. Missing/loose chimney brick is in need of repair/replacement (photos 23, 24, 25, 26, 28).
3. Exterior walls are generally plumb.

## DISCUSSION

A cursory relative elevation survey was performed on the main floor using a Zip-Level device. Relative floor elevations can infer the “levelness” of the perimeter foundations, with the assumption that the construction was built “level”. A zero elevation reference was recorded on the floor inside the front entry. Relative floor elevations around the perimeter and interior vary from a maximum of about +0.8” at the left rear to about 0.0” at the right front. For all practical purposes there has been little or no vertical differential foundation movement.

Basement and exterior walls are generally plumb.

There is a typical amount of deferred brick “tuckpointing” maintenance. The most significant areas requiring tuckpointing and brick replacement are at the right/east side and rear.

Both original and modified floor framing members, including roof framing members are performing as intended.

## CONCLUSIONS

I do not consider the building to be particularly unsafe or unsound. The condition is typical for a building of this age and construction type. Dead and live loads continue to be adequately supported.

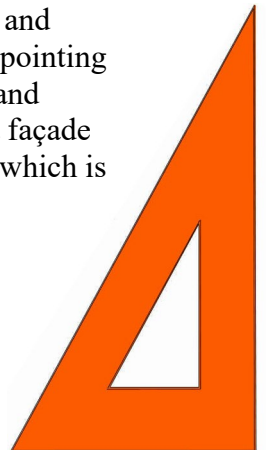
## RECOMMENDATIONS

As with any building of this age and construction type, brick and framing maintenance and repairs should be anticipated. This building is no exception. In this building, brick tuckpointing and replacement of missing brick should be anticipated primarily at the right/east side and rear/north side, including the left rear chimney. Some lateral anchors between the front façade and the roof trusses could be helpful in limiting outward deflection of the façade brick which is minimal at this time.

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Depending on local building code requirements and future intended use, some upgrades to floor and/or roof framing may be required to satisfy dead and live load requirements. This is typical for a building of this age and construction type.

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