

Skyview Residences

Application for Tax Increment Financing

February 13, 2026



Owner: Skyview Residences LLLP

Developer: GL Development LLC

APPLICATION FOR TAX INCREMENT FINANCING

for

SKYVIEW RESIDENCES

TABLE OF CONTENTS

Item:	Page:
BIRD TIF APPLICATION	1-6
EXHIBIT A Project Team	7
EXHIBIT B Project Description	8-12
EXHIBIT C Project Schedule	13
EXHIBIT D Project Costs and Financing	14-42
EXHIBIT E Drawings	43-69



BILLINGS INDUSTRIAL REVITALIZATION DISTRICT, INC.
EBURD APPLICATION

Project Name: Skyview Residences Date Submitted: 2/13/26

APPLICANT INFORMATION

1. Name: Gene Leuwer
2. Address: 1625 E 6th Ave Helena, MT 59601
3. Telephone Number: 406.459.5332 Cell# 406.459.5332

PROJECT INFORMATION

1. Building Address:

220 North 17th St. Billings, MT 59101;
222 North 17th St., Billings, MT 59101;
224 N. 17th St. Billings, MT 59101; and
1712 N. 3rd Ave Billings, MT 59101.

2. Legal Description:

BILLINGS ORIGINAL TOWNSITE, S33, T01 N, R26 E, BLOCK 68, Lot 7 - 8, Tax Code A00479;
BILLINGS ORIGINAL TOWNSITE, S33, T01 N, R26 E, BLOCK 68, Lot 9 - 10, Tax Code A00480;
BILLINGS ORIGINAL TOWNSITE, S33, T01 N, R26 E, BLOCK 68, Lot 11 - 12, E2 LTS 11-12; AND
BILLINGS ORIGINAL TOWNSITE, S33, T01 N, R26 E, BLOCK 68, Lot 11 - 12, W2 LTS 11-12 BLK 68

3. Ownership:

Skyview Residences LLLP

Address:

1625 E. 6th Ave Helena, MT 59601

4. If property is not owned by the APPLICANT, list leasehold interests (Attach evidentiary materials.)

Name:

Address: _____

5. Existing/Proposed Business: ____Skyview Residences LLLP _____

Business Description: _Affordable family rental housing

6. Employment: Existing FTE Jobs __0_____

New Permanent FTE Jobs created by project _____.33_____ Construction FTE Jobs 22-25

7. Architectural Firm: ____ARC Consulting_____

Address: _PO Box 81238 Billings, MT 59108_____

Architect: ____Craig Frohlich_____

8. Description of Project: See Exhibit b

9. Rehabilitation/construction plans: See Exhibit e

10. Project Schedule: See Exhibit C

PROJECT COSTS

Please refer to attached Exhibit D TIF Application Costs & Financing

PROJECT FINANCING

Please complete Sources of Funds detail and summarize below.

A. Applicant Equity

Cash Invested \$ _____3,808,272_____

Land & Buildings

(if value is more than State of Montana valuation then a current appraisal must be submitted)

\$ _____

Other _____

\$ _____

\$ _____

A. Subtotal Applicant Equity \$ 3,808,272

B. Lender Commitments (Attach Bank Loan Commitment letter, Letters of Credit or other documentation.)

Lender	Loan Amount	Interest	Term	Payment/Period
<u>MBOH</u>	\$ <u>1,875,000</u>	<u>4.0725</u> %	<u>20</u> yrs	\$ <u>7,498.64</u> /Month
<u>MTHF</u>	\$ <u>300,000</u>	<u>2</u> %	<u>18</u> yrs	\$ <u>10,902</u> /Month

B. Total Loan Amount \$ 2,075,000

C. TIFD request for funds for eligible public improvements.

MCA Statute
(office use only)

Eligible Construction Costs \$ 1,000,000*

MCA Citations:

7-15-4288;

7-15-4283;

7-15-4233

*See attached detailed budget breakdown, Exhibit D

C. Subtotal TIFD Funds Requested \$ 1,000,000

D. Other Source of Funding _____

___Def. Dev Fee & Capital Contribution_____ \$ ___290,368_____

Sources of Funds Summary (Post totals from above.)

A. Applicant Equity	\$ ___3,808,272_____
B. Lender Commitments	\$ ___2,075,000_____
C. TIFD Funds Request	\$ ___1,000,000_____
D. Other Funds	\$ ___290,368_____
Total Project Financing	\$ ___7,173,640_____

**APPLICANT STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY**

APPLICANT

1. Name: ___GL Development LLC on behalf of Skyview Residences LLLP & NeighborWorks Montana_____

Address: ___1625 E 6th Ave Helena, MT 59601_____

2. If the APPLICANT is not an individual doing business under his/her own name, the APPLICANT has the status indicated below and is organized or operating under the laws of ___Montana_____.

3. _____X_____ corporation/LLC.

_____ nonprofit or charitable institution

_____ partnership known as

_____ Other (explain):

Date of organization: ___4/25/2008_____

4. Names, address, title of position (if any), and nature and extent of the interest of the officers and principal members, principal shareholders, investors, or partners of the APPLICANT.

Name and Address

Nature and Extent of Interest

Gene Leuwer
1625 E 6th Ave
Helena, MT 59601

Manager

FINANCIAL CONDITION

1. Provide a current financial statement (consisting of a Balance Sheet and Profit & Loss Statement) & Current Tax Return for each private entity involved in the project. This application and all financial information become part of the public record when submitted to the BIRD and is available upon request under the State of Montana Public Information Rules.

See Exhibit E

2. Has the APPLICANT or any individual or entity affiliated with the development of this project been adjudged bankrupt, either voluntary or involuntary, within the past ten (10) years?

No Yes If yes, give date, place, and under what name

3. Has the APPLICANT or any individual or entity affiliated with the development of this project been indicted for or convicted of any felony within the past ten years:

No Yes if yes, give date, charge, place, court and action taken for each case.

CONSTRUCTION CONTRACTOR

1. Identify the construction contractor or builder who will undertake this project.

Name: Golden Eagle Construction

Address: 505 Shepherd Way Helena, MT

2. Has named contractor or builder ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract within the last ten years?
No X Yes _____ if yes, explain.

3. Attach copies of bids to application: Subcontractors will bid on specific scopes.

TBD

4. If Applicant intends to do any of the construction themselves then APPLICANT shall provide three (3) independent contractor bids which must accompany this application for the work to be provided.

N/A

CERTIFICATION

I (we), Gene Leuwer
(please print), certify that the statements and estimates within this Application as well as any and all documentation submitted as attachments to this Application or under separate cover are true and correct to the best of my (our) knowledge and belief. I/We certify that I/We will make no application for any other tax abatement that may be available for this real property or building.

Signature: 

Title: Manager, GL Development LLC

Address: 1625 E 6th Ave

Helena, MT 59601

Date: 2/13/26

EXHIBIT A
SKYVIEW RESIDENCES PROJECT TEAM

OWNER

Skyview Residences LLLP
1625 E 6th Ave
Helena, MT 59601

DEVELOPER

GL Development LLC
1625 E 6th Ave
Helena, MT 59601

DESIGN TEAM

ARC Consulting
PO Box 81238
Billings, MT 59108

Dynamic Analysis
1501 14th St. West, Suite 202
Billings, MT 59102

Coneer Engineering
1629 Avenue D, Suite 7C
Billings, MT 59102

Consulting Design Solutions, Inc.
7540 Chruchill Road
Manhattan, MT 59741

GENERAL CONTRACTOR

Golden Eagle Construction
505 Shepherd Way
Helena, MT 59601

EXHIBIT B
SKYVIEW RESIDENCES PROJECT DESCRIPTION

PROJECT BACKGROUND

As we are all aware, the need for affordable housing in Billings is insatiable. The GL Development team has seen this need firsthand in both projects we have recently completed on the South Side of Billings. Our recently completed, 38-unit affordable family project called Jackson Court received Certificates of Occupancy from the city in January 2024 and is full with a waitlist. A subsequent 32-unit affordable family housing development called Mitchell Court began construction last summer and construction was completed in February 2026. Mitchell Court will be fully leased by April 2026. Affordable units are leasing up as fast as we can build them, and waitlists continue to grow.

Both Jackson Court and Mitchell Court were made possible by a multitude of fundings sources with both projects receiving TIF financing through the South Billins Urban renewal District. Our next project, Skyview Residences will be located in the BIRD district. As envisioned, Skyview will provide 18 new units of affordable, accessible apartments on what is currently four separate parcels of land: 220 North 17th St. Billings, MT 59101; 222 North 17th St., Billings, MT 59101; 224 N. 17th St. Billings, MT 59101; and 1712 N. 3rd Ave Billings, MT 59101. This development is funded with a combination of favorable loans and 9% tax credits, similar to the funding used to develop Jackson Court and Mitchell Court. This request for TIF funds will complete the funding package and we are very excited to bring safe, quality, affordable housing to the BIRD.

Skyview Residences will bring new investment from an experienced development team new to the BIRD. Our team has significant experience developing affordable housing across the Mountain West region and, in particular, with the City of Billings. We have an intimate understanding of TIF funding and our thoughtfully developed underwriting model does not contemplate receiving any TIF funds from the BIRD until the project is 100% complete and TIF funds are expected to be available (a partial payment in calendar year 2027 and a partial payment in calendar year 2028).

PROJECT DESCRIPTION

Skyview Residences seeks to provide quality, safe affordable housing to Billings low-income families and individuals. Skyview Residences will be located close to downtown Billings, providing residents ready access to a range of employment opportunities, government services and support, and healthcare options while minimizing transportation and opportunity costs. Further, the redevelopment of this site will remove blighted buildings and environmental hazards such as lead (in soils and paint) and asbestos, creating a healthier built environment.

These new apartments will be spread across three two-story walk-up apartment arranged around a central green space where community members can gather in nice weather. Skyview's 1 and 2 bedroom rental homes will be rented to income-qualified households making up to 80% of the Billings Area Median Income (AMI). Income targeting will be further broken down into subsets of 40%, 50%, 60%, 70%, and 80% AMI brackets. In real dollars, a 40% AMI single individual earns up to \$27,200 per year and an 80% AMI single individual earns up to \$54,400 per year. A two-person 40% AMI household earns up to \$31,080 per year and an 80% AMI two-person household earns up to \$62,160 per year. According to the initial market

study, Skyview rents will be up to \$485 LESS than market rate rent for one-bedrooms and \$826 LESS than market rate rent for two-bedrooms.

All homes will aim to offer air conditioning, energy efficient appliances including a refrigerator, oven/range, microwave, dishwasher, in-unit washer/dryers, and durable finishes. The location is ideal with both easy access to all the services and amenities Billings has to offer via fixed bus routes (approximately 3 blocks from the project site) and less than a mile from downtown Billings.

DESIGN CONCEPT

Skyview, an urban infill project consistent with adopted zoning and planning goals, was conceived with a tight, efficient, and durable build that will maximize the investment of public funds and provide quality, safe and affordable housing for the next 50 years.

SITE SELECTION

The project site was selected as an ideal candidate as it: 1) was unencumbered and, once aggregated, large enough for development, 2) available for purchase; 3) is in close proximity to goods and services and employment opportunities; 4) ready access to existing utilities including city storm, sanitary, and water services in the adjoining rights-of-way; and 5) is consistent with City of Billings initiatives supporting affordable infill housing closer to the center of Billings. The development team was also excited in discussions with the BIRD district staff about their support and need for such a project in their district of Billings.

NEARBY EMPLOYMENT

The site is close to employers in the BIRD and downtown business districts. The proposed project is in keeping with BIRD's planning goals, and city-wide goals of providing a wider range of affordable housing to Billings residents closer to places of employment and public transportation.

INVESTMENT IN BIRD

Skyview will be a substantial investment in BIRD, creating short-term construction jobs and long-term property management and maintenance jobs (see Exhibit D for a partial breakdown of project costs). The addition of 18 families with stable, affordable housing in the BIRD equates to an investment in human capital with a corresponding increase in spending in the District from residents and their guests. Additionally, Skyview will pay property taxes and further capitalize BIRD's TIF account. Our goal is for this project to be a resource to the district and the people that call it home.

SCHEDULE

Work to date on the project includes securing financing, a suitable site, investigating apartment configuration, and researching housing needs. The design team is working hard on design development and construction documents, and we expect to begin construction in the summer of 2026. Construction will take about one year and we expect leasing will start in the summer of 2027. The development team has already purchased the site and are highly committed to making this project a reality.

PROJECT ELIGIBILITY & USE OF TIF FUNDS

The development team has carefully evaluated the City of Billings' TIF Policy, Montana Code Annotated, and our prior successful TIF-supported developments to ensure full compliance with all applicable requirements.. We recognize the importance of responsibly utilizing public resources and are committed to structuring this request in a manner that maximizes public benefit while maintaining project feasibility.

As with prior affordable housing developments, Skyview Residences faces unique financial constraints. Rents are restricted by design, limiting revenue potential and requiring a carefully balance capital stack. As a result, strategic use of TIF funds is critical to offsetting costs that cannot be supported by operating income.

Both Montana Code Annotated and the City's adopted TIF policy identify land acquisition and predevelopment costs as eligible expenses. The inclusion of these costs is not only consistent with governing policy but also reflects a prudent and efficient use of TIF resources.

Allocating a portion of the TIF funds toward land acquisition and other non-construction costs (such as surveys, environmental work, and site planning) allows the project to reduce the amount of TIF applied to vertical construction. This approach has two important benefits:

- **Cost Efficiency** – it minimizes overall project costs by limiting exposure to cost escalations associated with construction activities.
- **Maximization of Public Investment** – It allows TIF dollars to fill true financing gaps without unnecessarily inflating development costs, through requirements such as State Prevailing Wage.

This structure ultimately results in more housing units delivered per public dollar invested, aligning with the City's goal of leveraging TIF to achieve meaningful community impact.

Additionally, recent legislative updates recognizing "workforce housing" as eligible public infrastructure further reinforce the appropriateness of TIF support for projects such as Skyview Residences, which serves households earning between 40% and 80% of Area Median Income.

Please also note that the Developer has already purchased the site and will pay for all of these costs with all construction of the project being completed before any TIF funds reimburse expenses. We are committed to bringing this project to a reality, and in a way that responsibly uses public funds to address real needs of the community.

FINANCING STRUCTURE

The development team proposes a TIF structure that builds upon prior successful projects while improving long-term financial outcomes for both the project and the community.

In previous developments such as Jackson Court and Mitchell Court, TIF funds were provided as grants upon project completion. This structure can create unintended adverse financial impacts in affordable

housing projects. To address this, Skyview Residences proposes a proven alternative structure that has been successfully utilized in other Montana communities:

- TIF Funds would be granted by the City to a qualified nonprofit intermediary – co-applicant NeighborWorks Montana.
- The nonprofit would then loan the funds to the project Partnership.

This structure provides several key advantages:

1) Preserves Project Feasibility & Long-Term Sustainability

The project avoids a significant tax burden and allows the development to fully leverage its tax credit allocation. Ensures financial viability while continuing to serve low-income households over the long term.

2) Maintains Full Public Benefit and Oversight

The project will remain subject to all TIF requirements and Development Agreement provisions, ensuring accountability and delivery consistent with City requirements and this TIF application.

3) Leverages Experience Nonprofit Partnership

NeighborWorks Montana (NWMT), a trusted statewide leader in affordable housing finance, has expressed willingness to serve as intermediary. NWMT has a strong track record and prior involvement with the development team, including participation in Jackson Court and Mitchell Court as well as predevelopment funding on Skyview Residences.

This structure does not change the timing or use of TIF reimbursement, rather it ensures public funds are deployed in the most efficient manner possible, maximizing the impact of each TIF dollar.

REQUEST FOR TIF ASSISTANCE

To complete the capital stack necessary to move Skyview Residences forward, the development team respectfully requests \$1,000,000.

These funds will be used for eligible project costs including land acquisition, predevelopment activities, and select construction-related expenses. This allocation strategy has been intentionally designed to:

- Maintain overall project cost efficiency
- Maximize the impact of limited TIF resources
- Ensure long-term financial viability of the development

As with prior projects, the development team has structured the financing such that construction will be completed prior to requesting reimbursement from the District. Based on current projections, we anticipate requesting \$750,000 in fiscal year 2027 and the remaining \$250,000 in fiscal year 2028.

This request is consistent with prior TIF-supported developments in Billings and reflects both current policy guidance and recent legislative updates supporting workforce housing.

Thank you to the BIRD Board and City of Billings for considering this request. We look forward to building on the success we've enjoyed with Jackson Court and Mitchell Court and developing another successful affordable housing project made possible with an award of TIF financing.

THANK YOU FOR YOUR CONSIDERATION!

EXHIBIT C
SKYVIEW RESIDENCES APARTMENTS PROJECT SCHEDULE

The following summarizes the anticipated major project milestones commencing October 2025.

October 2025 – February 2026

- Phase I & Phase II ESA
- Acquire properties
- Design Development
- Submit TIF and MTHF applications

March – May 2026

- Construction Documents & cost estimation
- Environmental hazard abatement & demolition
- Zoning and Lot Aggregation

June 2026

- Building Permits & City Approvals
- Close Financing
- Begin Construction

June 2026 – July 2027

- Construction
- Certificates of Occupancy and Final Inspections

July 2027 –November 2027

- Receive \$750,000 TIF reimbursement on or about July 1, 2027
- Place in Service and Lease-up

July 2028

- Receive \$250,000 TIF reimbursement on or about July 1, 2028

EXHIBIT D PROJECT COSTS AND FINANCING

Skyview TIF Application Budget

TIF-Eligible Costs	MCA Citation	City TIF Policy	TIF Application Budget	Skyview TIF Budget Line Item
\$ 460,000.00	7-15-4288	Section 1. a.	\$ 460,000.00	Land Acquisition
\$ 54,140.00	7-15-4288	Section 1. c.	\$ 45,000.00	Site Work - Asbestos & Contaminated Soils Abatement
\$ 67,885.00	7-15-4288	Section 1. a.	\$ 55,000.00	Demolition & Site Clearance
		Section 1. c.	\$ 10,000.00	Infrastructure / Workforce Housing Construction; Alarm & Security System
		Section 1. c.	\$ 30,000.00	Infrastructure / Workforce Housing Construction; Fire Suppression Sytem
		Section 1. c.	\$ 30,000.00	Infrastructure / Workforce Housing Construction; Site Improvements - Landscaping & Site Lighting
		Section 1. c.	\$ 20,000.00	Infrastructure / Workforce Housing Construction; Site Improvements - Fences & Gates
		Section 1. c.	\$ 2,000.00	Infrastructure / Workforce Housing Construction; Site Improvements - Benches & Community Gathering Space
\$ 4,380,475.00	7-15-4288 / 7-15-4283	Section 1. c.	\$ 60,000.00	Infrastructure / Workforce Housing Construction; Fascade - Doors & Windows
		Section 1. c.	\$ 60,000.00	Infrastructure / Workforce Housing Construction; Fascade - Siding
		Section 1. b.	\$ 45,000.00	Infrastructure / Workforce Housing Construction; Vehicle Access, Alley Paving & Parking Lot
		Section 1. b.	\$ 52,535.00	Infrastructure / Workforce Housing Construction; Sidewalk, curb and gutter
		Section 1. b.	\$ 25,000.00	Infrastructure / Workforce Housing Construction; Utility installation & connections
		Section 1. c.	\$ 5,000.00	Infrastructure / Workforce Housing Construction; Finishes - Signage
\$ 6,000.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 6,000.00	Market Study
\$ 6,000.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 6,000.00	Appraisal
\$ 7,985.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 7,985.00	Pre-Construction ALTA Survey
\$ 6,660.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 6,660.00	Post-Construction ALTA Survey
\$ 7,670.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 7,670.00	Lot Aggregation Filing & Plat
\$ 7,500.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 7,500.00	Geotech Study
\$ 35,000.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 33,000.00	Environmental Testing & Investigations
\$ 10,000.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 5,500.00	City of Billings Building Permit Fee
\$ 930.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 150.00	City of Billings Engineering Plan Review Fee
\$ 6,550.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 2,000.00	City of Billings Plan Check
\$ 690.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 150.00	City of Billings Plan Review
\$ 130.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 50.00	City of Billings Landscape Plan Fee
\$ 14,045.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 8,000.00	City of Billings Sewer System Dev Fee
\$ 17,025.00	7-15-4288 / 7-15-4233	Section 1. a.	\$ 9,800.00	City of Billings Water System Dev Fee
<hr/>				
\$ 5,088,685.00			\$ 1,000,000.00	Total TIF Budget Request

\$ 7,173,640.00 Estimated Total Development Cost
 13.94% TIF Request as Percent of Total Development Cost

EXHIBIT D PROJECT COSTS AND FINANCING

Skyview Project Costs

Land and Site Improvements

Land & Buildings	\$ 460,000.00
Demolition	\$ 67,885.00
Env. Remediation	\$ 54,140.00
Site Work	\$ 600,000.00

Subtotal \$ 1,182,025.00

Construction/Rehabilitation Costs

Construction	\$ 3,565,475.00
Contingency	\$ 215,000.00

Subtotal \$ 3,780,475.00

Fees

Architectural/Engineering	\$ 354,103.00
Construction/Interim Fees	\$ 474,200.00
Financing & Soft Costs	\$ 1,265,517.00
Reserves	\$ 117,320.00

Subtotal \$ 2,211,140.00

Total Project Development Costs \$ 7,173,640.00

EXHIBIT D PROJECT COSTS AND FINANCING

Skyview Project Financing

Applicant Equity

Cash Invested \$ 3,808,272.00

Lender Commitments

MBOH Coal Trust Loan \$ 1,775,000.00 4.0725% 20 year \$7,498.64/month

MTHF \$ 300,000.00 2.00% 18 year \$908.48/month

Subtotal \$ 2,075,000.00

TIF Request for Funds for Eligible Public Improvements

2027 TIF Allocation \$ 750,000.00

2028 TIF Allocation \$ 250,000.00

Deferred Fees

\$ 290,368.00

Total Project Development Costs \$ 7,173,640.00

EXHIBIT D PROJECT COSTS AND FINANCING



Andrew Chanania <andrew@northforkdevelopment.com>

Skyview updated underwriting

Tracy Menez <tracy.menez@mthf.org>

Fri, Mar 6, 2026 at 10:38 AM

To: Andrew Chanania <andrew@northforkdevelopment.com>

Hi Andrew - Got your message. I'm ooo through Tuesday, but yes, I've sent everything on, and I think we should be good to do \$300k at 2%. Thanks!

Tracy Menez
Senior Program Officer
406.451.7060 ex. 213



EXHIBIT D PROJECT COSTS AND FINANCING



August 2, 2024

GL Development
4835 Echo Drive
Helena, MT 59602
Delivered via Email

Re: Skyview Residences Apartments

Thank you for the opportunity to work with you for the new construction of the Skyview Residences project in Billings, Montana. This letter is to inform you that Glacier Bank has conducted an initial underwriting of the proposed Project and determined it is feasible, subject to the final allocation by the Montana Board of Housing of the 9% Low Income Housing Tax Credits and the review of any updated due diligence material, and satisfactory completion of the other conditions set forth herein.

Construction Loan

- Borrower: Skyview Residences LLLP
- Purpose: Construction loan to be used for the new construction of 26 rent restricted housing units in Billings, Montana known as Skyview Residences Apartments (the "Project"). This loan is being proposed with a taxable rate.
- Loan Amount: \$6,300,000
- Term/Payments: This loan will be established as a Draw Down Notes through the construction period with monthly interest only payments due for a period of up to 30 months. This will allow for the completion, stabilization, and certification of the Project prior to transitioning to the permanent loan. If there is a need to extend beyond the 30 months for up to 6 months, the modification fee will be no more than \$500.00, provided the Project remains balanced in terms of sources and uses.
- Construction Supervision: Glacier Bank has a Construction Department that will make routine site inspections to monitor the construction process, gather all lien waivers and disburse 1099's on your behalf at the beginning of the year. Disbursements are prioritized for a 24-hour turnaround and made in the form of paper checks, ACH's or wires. All loan advances are usually made on a percentage of completion however this can be discussed at the construction meeting as to how we can meet your needs. Approval for each advance would be made in accordance with the terms of a construction and disbursement agreement agreed to by the LP, the General Contractor and Glacier Bank. The construction monitoring fee will be \$5,000 and payable at the time of the closing of the Construction Loan to cover the entirety of the construction project.

EXHIBIT D PROJECT COSTS AND FINANCING

SKYVIEW RESIDENCES

August 2, 2024

Page 2

- Pricing: The rate will be 7.50% for the duration of the construction loan.
 - * It is the intend for Glacier Bank to submit application to the Montana Board of Investments Linked Deposit Program which provides a benefit to the project by decreasing the rate to the Federal Home Loan Bank Community Advance Straight Line Amortizing CIA 2-year rate. Rate would be determined within 3 business days after closing.
- Non-refundable Construction Loan Fees: A non-refundable Loan Fee of 1% of the Construction Loan amount shall be paid by Borrower at the closing of the acquisition of the Project
- Costs/Fees: Borrower will be responsible for all customary and reasonable third-party costs incurred by Glacier Bank related to the Project, including but not limited to appraisal, title work, attorney fees, and other costs, whether the Project is consummated or the Loan closes.
- Collateral: The loan shall be secured by a priority lien upon the real property on which the Project is located, and the improvements and fixtures located thereon, in the form of a Deed of Trust. As additional security, Glacier Bank shall have first lien on all items of personal property attached to or used in connection with the maintenance and/or operation of the property including, but not limited to appliances, machinery, equipment, water, sewer and drainage pipes, and any fixtures, as well as a security interest in such other assets of Borrower determined necessary in Glacier Bank's sole discretion. Borrower agrees to the execution for the benefit of Glacier Bank of an Assignment of Rents. Additional requirements include a Security Agreement, and Assignments of permits and contracts, including the construction contract, the architect contract and the management contract, a deposit account control agreement as well as an Assignment of the General Partner's partnership interests and Developer fee. The Assignment of the General Partner's partnership interest and Developer fee will be terminated after the fees are paid upon issuance of 8609 Form. Glacier Bank acknowledges there will be a subordinate pledge of the General Partners Partnership interest to the limited partner.
- Loan to Value will be calculated using As Complete Stabilized Restricted Market Value in addition to the Value of the Tax Credits.
- Prepayment: The Loan has the option of being paid down without penalty during construction and to the permanent loan amount at conversion without penalty or premium. Please note these funds will not be available to be re-advanced.
- Guaranties: Developer and development entities to be created that are project specific terminating at conversion. Additional guarantees may be requested after further review of due diligence.
- Deposit Accounts: Project deposit accounts are to be held at a Glacier Bank Division Bank to include Operating Account, Tenant Deposit Account, Taxes and Insurance Reserve during permanent phase, and Operating Reserve Account to include 6 months of operating expenses and debt service and Replacement Reserve Account for deposits equal to \$350/unit/yr. A Development Account will be opened to be used for the construction loan proceeds and equity disbursements.

EXHIBIT D PROJECT COSTS AND FINANCING

SKYVIEW RESIDENCES

August 2, 2024

Page 3

- Loan Documents: Loan documents and related security instruments shall be in a form and substance acceptable to the Bank and its counsel. Borrower agrees to enter and execute all documents contemplated by this letter of interest and as may otherwise be required by the Bank and/or its counsel.

Contingencies: The above is a general outline of the key terms on which the Bank is willing to extend financing and is contingent upon allocation or approval by the Montana Board of Housing of 9% Low Income Housing Tax Credits and the securing of a tax credit investor for equity contributions, review, and approval of additional or updated due diligence material, satisfaction of the conditions set forth herein, and the Bank's loan committee approvals. The rates quoted above are subject to repricing 120 days prior to closing. The final terms and all loan details will be contained in the closing documents.

We thank you for the opportunity you have given us to provide these credit facilities and your help in working through the due diligence process. We still have some work to do, and we look forward to working with you to complete the final details and close.

Sincerely,
Glacier Bank

By: 

Jennifer Wheeler
Vice President/Senior Commercial Lender
JWheeler@Glacierbank.com
406-756-4282

Accepted By:

Gene Leuwer
GL Development

EXHIBIT D PROJECT COSTS AND FINANCING

February 24, 2025

Skyview Residences, LLLP
Gene Leuwer
1625 E. 6th Ave.
Helena, MT. 59601

RE: Loan Commitment Skyview

Dear Gene:

Montana Housing is pleased to provide this letter in connection with your project listed above. This commitment letter (the "Commitment") constitutes the commitment of the Montana Board of Housing ("MBOH") for the loan type and amount listed below (the "Loan") to finance the development and construction of a certain affordable housing project commonly known as listed below (the "Project") located as listed below (the "Property") under the terms and conditions set forth herein

Based on the application you have submitted the general terms of the financing are summarized below:

Board Meeting:	December 9, 2024
Project:	Skyview
Property:	TBD Jackson Street, Billings, MT. 59101
Borrower:	Skyview Residences, LLLP
Guarantors:	None, it will be non-recourse.
Program:	Coal Trust Multifamily Homes Loan Program
Type:	Permanent Amortizing
Amount:	\$2,400,000.00
Term:	16 years
Amortization Period:	40 years
Rate:	4.0725% based on August 2024 application
Security:	1 st lien position non-recourse
Property Taxes:	Yes, will be subject to property taxes
Loan Origination Fees:	1% of Loan amount paid at closing
Compliance Fees:	Per unit annual fee matching Housing Credit fee
Escrows:	Will be held with Montana Housing

Underwriting

Assumptions: As outlined in Housing Credit Qualified Allocation Plan
Closing and
Stabilization Conditions: On or after 3 months of stabilizes occupancy.

The board approved a loan commitment that authorizes board staff to complete the underwriting process, close and fund the loan, subject to Borrower meeting all applicable loan requirements.

The Loan includes the terms outlined above and is further subject to the terms and conditions in attached Exhibit A, incorporated herein by reference. If Borrower meets all the requirements and conditions of closing as provided in this Commitment, MBOH agrees to make the Loan to Borrower upon the terms and conditions specified in this Commitment.

Please contact me if you have any questions.

Sincerely,



Jason Hanson
Multifamily Program Manager

AGREED and ACCEPTED:

[Borrower]

By: _____
Its: _____

EXHIBIT A

ADDITIONAL LOAN TERMS AND CONDITIONS

MBOH's obligation to close and disburse the Loan is subject to Borrower's full compliance with all terms and conditions of this Commitment, including without limitation the following, as verified and approved by MBOH:

- A. Borrower, the Loan, the proposed use of Loan proceeds, and the Project must all comply with the standards and requirements, including underwriting standards, of the Montana Board of Housing's Loan Program listed above (the "Program"), including without limitation those conditions and requirements listed in this Commitment and in the applicable Program Highlights posted on the MBOH website at <https://commerce.mt.gov/Housing/Developers/Multifamily-Funding-Sources> as of the date of this Commitment.
- B. If the Loan is for permanent financing and MBOH requires that construction be completed prior to Loan disbursement, construction of the Project shall have been satisfactorily completed, and MBOH shall have received a copy of the certificate or certificates of occupancy issued by the appropriate governmental bodies for the Project in its entirety, including all improvements, or construction/architect formal completion reports.
- C. If the Loan is for permanent financing and MBOH does not require that construction be completed prior to Loan disbursement, MBOH shall have received a copy of: (i) the plans and specifications for the construction and rehabilitation of the Project; and (ii) the construction contract entered into by Borrower, together with any and all amendments, modifications, supplements, general conditions and addenda thereto, in connection with the construction and/or rehabilitation of the improvements on or including all or any part of the Project or Property.
- D. If applicable, Borrower shall have complied with any additional construction loan disbursement requirements specified in the Loan Documents and has applied for any disbursements from the Loan proceeds in accordance with the Loan Documents.
- E. Full satisfaction of obligations under the construction loan documents and release by the construction loan lender of its liens on Project property
- F. MBOH shall be furnished with an ALTA extended coverage lender's policy of title insurance with respect to the Property in the form of a commitment from a title insurer ("Title Commitment"), satisfactory in form and substance to

EXHIBIT D PROJECT COSTS AND FINANCING

MBOH and including such endorsements as specified in writing by MBOH to Borrower. Such policy shall insure MBOH's interest under the Trust Indenture as holder of a valid and enforceable lien in the priority position listed above, in an amount not less than the amount of the Loan, subject only to such defects and encumbrances as MBOH shall have approved.

- G. All Project reserve and deposit accounts are established by Borrower in accordance with MBOH requirements be retained by MBOH or held at an accredited financial institution approved by MBOH through the course of the Loan, including any operating account, tenant deposit account, operating reserve account, and replacement reserve account. Borrower must fund all reserve accounts related to the Project in accordance with the Loan Documents and MBOH's then-current policies regarding reserves.
- H. Borrower shall be in compliance with all of its covenants and agreements contained in the Loan Documents (defined below) and all representations and warranties of the Borrower contained in any of the Loan Documents shall be true as of the date of disbursement of the Loan.
- I. Borrower shall have executed and delivered all of the Loan Documents (defined below) to MBOH or the designated closing agent, and any Loan Documents specified for recording or filing in instructions delivered to the title company by MBOH have been delivered to an authorized agent of the title company for recordation or filing under binding recording or filing instructions approved by MBOH.
- J. MBOH shall prepare the required loan documents to comply with the terms and conditions of this Commitment, to document the Loan and to secure its repayment, including but not limited to the following: loan agreement; promissory note; trust indenture, assignment of rents, security agreement and fixture filing ("Trust Indenture"); UCC financing statements; regulatory agreement; disclosure statement; statement of initial escrow and reserve for replacement account; amortization schedule; any required construction loan security or collateral documents (including, without limitation, security agreement; UCC financing statements; assignment of architect's contract; assignment of construction contract; assignment of contracts and permits; assignment of development agreement and development fee; assignment of capital contributions; assignment of general partner interest; assignment of management agreement; financial guaranties; guaranties of completion and performance; and environmental indemnification); and any additional documents deemed necessary by MBOH to facilitate closing or to adequately secure and protect its lien position under the Loan, all in form and substance satisfactory to MBOH (the "Loan Documents").

EXHIBIT D PROJECT COSTS AND FINANCING

- K. The Loan shall be secured by a lien in the priority position listed above on the Project, including all collateral; specified in the Loan Documents.
- L. All taxes and assessments payable in connection with the Project and improvements are to be paid at the time of the loan closing and subsequent taxes and assessments must be paid when due.
- M. Borrower shall bear all required Loan fees, including origination and compliance fees, and all expenses incurred in connection with the Loan including, but not limited to recording costs, premiums for title and liability insurance, fees for surveys, mortgage fees, and other out-of-pocket expenses. Loan servicing fees are shared equally between MBOH and Borrower.
- N. This Loan is not subject to a prepayment penalty
- O. Borrower shall furnish evidence of insurance policies specifically listing the location of this Project in accordance with the requirements of the Loan Documents.
- P. All other Project funding sources identified in the Borrower's Loan Application are actually obtained, including closing and funding of loans, grants and other sources.
- Q. The Project and all collateral securing the Loan shall at all times be subject to the regulatory agreement specifying applicable targeting, income, rent and other requirements and restrictions, and may be further subject only to such other restrictions or limitations as are approved in writing by MBOH and MBOH's counsel (except that MBOH consents to any restrictive covenants imposed with respect to the allocation of low income housing tax credits to the Project or other MBOH financing).
- R. The Loan Documents will restrict and impose requirements relating to any sale, transfer or exchange of title to the Project, and will require that the Project will not be conveyed or further encumbered during the term of the Loan except for liens for the subordinate financing or other encumbrances approved by MBOH at the closing, other encumbrances made with MBOH's written consent, or as otherwise permitted in the Loan Documents.
- S. All other conditions established by MBOH for the closing, perfection of Lender's security in the Property, and disbursement of the Loan, including all conditions for closing specified in the Loan Documents, shall have been satisfied.

EXHIBIT D PROJECT COSTS AND FINANCING

This Commitment is further subject to the following

1. Non-Waiver: The terms of this Commitment may not be waived, modified or in any way changed by implication, correspondence or otherwise unless such waiver, modification or change is made in the form of an amendment to this Commitment which is executed by both Borrower and MBOH.
2. No Assignment/No Brokerage Fees: MBOH's Commitment hereunder shall not be assigned or transferred by Borrower, voluntarily or involuntarily, and any attempted assignment or transfer shall be void. MBOH shall not be required to pay a commission to any broker or agent in connection with this transaction.
3. No Prior Commitment/Applicability: This commitment letter supersedes any letter of interest or commitment letter previously issued by MBOH with respect to the Loan. This Commitment applies only to the below-referenced Loan and not to any housing credit or other financing source that may be provided by or through MBOH.
4. Commitment Superseded by Loan Documents: The terms and provisions of the Loan Documents and the Loan Documents have been mutually negotiated by the parties and contain their agreements, and, when finally executed upon closing, will supersede this Commitment.



MONTANA

Skyview Residences LLLP
ATTN: Gene Leuwer

Re: REDA2518 Predevelopment Loan for Skyview Residences LLLP

Dear Gene,

This letter is to confirm NeighborWorks Montana's (NWMT) intent to provide a loan to support predevelopment activities for Skyview Residences under the following conditions:

- Max loan amount = \$1,000,000
- Interest Rate = 7.0%
- Fees = 1% origination fee
- Term = 1 year or at time of construction financing, whichever is sooner
- Repayment = interest-only paid quarterly then a single lump sum principal payment 12 months from the date of loan closing or at time of closing of construction financing, whichever is sooner
- Collateral = \$1,000,000 guaranty from Gene Leuwer and trust indenture on the property at time of acquisition

This commitment is subject to receiving and approving:

- Senior Deed of Trust on property at time of acquisition.
- Quarterly updates and progress reports throughout project including planning, zoning, annexation (if applicable), etc.
- Quarterly updates and progress reports including the status of obtaining construction permits, construction financing, and construction take out financing.
- A signed resolution of the partnership authorizing managers from each entity to enter this loan as general partners of the LIHTC limited partnership.
- Borrower is to provide evidence of insurance on property during the term of the loan, naming NWMT as an additional insured.
- Copy of documentation from MTHCF loan.
- Updated market study.

If you wish to accept the terms of this approval, which are valid through 1/31/2026, please sign below and return to me. Please note that this approval letter is non-binding.

Sincerely,

Larry Phillips,
Real Estate Lending Director

I accept the terms of this loan approval:

Gene Leuwer

Together we strengthen our communities by providing education and financing that gives every Montanan the opportunity to live in a home where they can thrive.

17 5th Street South • Great Falls, MT 59401
Mailing Address: P.O. Box 1025 Great Falls, MT 59403
406.604.4540 • www.nwmt.org

EXHIBIT D PROJECT COSTS AND FINANCING



December 5, 2025

Mr. Gene Leuwer
GL Development, LLC
1625 E. 6th Ave.
Helena, MT 59601

**RE: Letter of Intent for Equity Investment
Skyview Residences LLLP
Billings, Montana
18 Units – Family LIHTC Development**

Dear Mr. Lewuer,

Slate Capital Partners LLC ("Slate") is the manager of investment partnerships which provide equity capital for multi-family apartment complexes that are eligible for low-income housing tax credits pursuant to Section 42 of the Internal Revenue Code of 1986, as amended ("Low-Income Housing Tax Credits") by investing in limited partnerships that own such apartment complexes.

You have advised us that a single-purpose corporation, Echo Development 2023 LLC, a Montana limited liability company (the "General Partner") has formed a Montana limited liability limited partnership called Skyview Residences LLLP, (the "Partnership"), which intends to construct an apartment complex located in Billings, Montana (the "Apartment Complex").

Slate appreciates this opportunity to provide you with this letter of intent for an affiliated company, which will be managed by Slate ("Investor"), will acquire of a 99.99% limited partnership interest in the Partnership, subject to the terms and conditions hereof and also subject to (i) investment committee approval (ii) negotiation and execution of documentation acceptable to both parties and (iii) receipt of opinions of counsel (including corporate, tax and real estate) acceptable to the Investor. Upon the execution of this letter, Slate will commence its due diligence review and initiate the closing process. The General Partner will execute an amended and restated partnership agreement of the Partnership in the Investor's standard form (the "Partnership Agreement"). Guarantor(s) acceptable to the Investor in its sole discretion (the "Guarantor") will guarantee the General Partner's obligations to the Investor.

This letter of intent is based on assumptions and information, including estimates of costs, timing assumptions and debt financing, provided by your organization. Any changes in these assumptions may result in changes to the terms and conditions, including the equity purchase price, outlined in this letter.

Slate's letter of intent to facilitate equity contributions is predicated on the following assumptions and information:

EXHIBIT D PROJECT COSTS AND FINANCING

1. **FINANCING**

Financing of the Apartment Complex will be subject to Investor approval and must comply with applicable statutes and regulations necessary to preserve the delivery of Low-Income Housing Tax Credits to the Investor. To the extent that a change in financing structure, or project schedule, changes the amount of Low-Income Housing Tax Credits, then capital contributions will be adjusted accordingly. The General Partner must deliver any required lender approval of the admission of the Investor to the Partnership prior to such admission (the "Closing"). The preparation, filing and processing of all such financing applications and all costs and expenses thereof, shall be the sole responsibility of the General Partner and/or the Partnership. All loan documents shall provide that notices of default and foreclosure shall be sent to the Investor, as well as to the General Partner.

- Construction financing will be provided for an amount sufficient (in conjunction with the Investor's capital contributions) to ensure completion of the Property's construction. Construction financing shall be provided by a Glacier Bank, or a division thereof.
- Permanent Financing of \$1,925,000 will be provided in the form of a Coal Trust Multifamily Homes Program loan. The loan will have an interest rate of 4.0725%, 20-year term and 40-year amortization.
- Permanent Financing of \$100,000 will be provided in the form of a Montana Healthcare Foundation loan. The loan will have an interest rate of 2.00%, 18-year term and 40-year amortization.
- TIF financing from the City of Billings in the amount of \$750,000 will be provided in the form of a grant to the Partnership. The grant income associated with the TIF financing is anticipated to be specially allocated to the Investor Limited Partner.
- All permanent financing must be non-recourse with respect to the Partnership and its partners, unless otherwise directed by the Investor.

2. **TAX CREDIT ASSUMPTIONS AND CAPITAL CONTRIBUTIONS**

The Partnership has received an allocation of \$470,204 in annual federal low-income housing tax credits from the Montana Board of Housing ("HFA") to be earned over the 10-year credit period. Based on projected total development costs, the Partnership is expected to earn, in the aggregate, federal low-income housing tax credits of \$4,702,040. The Investor's portion of the aggregate annual tax credits (99.99%) will be generated as follows:

Tax Credit Year	Skyview Residences LLLP	Investor
Year 1 (2027)	\$313,469	\$313,438
Years 2 – 10 (2028 - 2036)	\$470,204	\$470,157
Year 11 (2037)	\$156,735	\$156,719
Total	\$4,702,040	\$4,701,570

EXHIBIT D PROJECT COSTS AND FINANCING

The "Capital Contribution", as set forth below, is based on your projection of an annual amount of Low-Income Housing Tax Credits and reflects current market conditions. Subject to the terms and conditions set forth herein and in the to be drafted Partnership Agreement, and based upon a price of \$0.79 per low-income housing tax credit, the Investor will make capital contributions to the Partnership in the total amount of \$3,714,240 (the "Capital Contribution") excluding amounts payable under Section 3 as set forth below.

First Installment

Paid at Closing upon admission of Investor to Partnership and satisfaction of all due diligence.	\$527,819	(14.21%)
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Of the First Installment \$23,423 may be applied to the Developer Fee.

Second Installment

Paid upon the latest of the following:	\$371,399	(10.00%)
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- (i) Evidence satisfactory to the Investor that the construction of the Apartment Complex is 50% complete; and
- (ii) No sooner than October 1, 2026.

Of the Second Installment \$35,135 may be applied to the Developer Fee.

Third Installment

Paid upon the latest of the following:	\$922,641	(24.84%)
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- (i) Receipt of a certificate of occupancy for all project units;
- (ii) Receipt of an Architect's certificate of substantial completion for all project units;
- (iii) An ALTA/NSPS Land Title "as built" Survey (new construction only);
- (iv) A date down endorsement or a similar construction lien guarantee effective as of the date of construction completion;
- (v) Receipt of an ALTA 3.1-06 zoning endorsement (new construction only);
- (vi) A report evidencing that radon gas is not present at a level above the Recommended permitted safe level as determined by the EPA;

EXHIBIT D PROJECT COSTS AND FINANCING

- (vii) Evidence that the General Partner has made its capital contribution; and
- (viii) No sooner than April 1, 2027.

Of the Third Installment \$81,982 may be applied to the Developer Fee.

Fourth Installment

Paid upon the latest of the following: \$1,892,382 (50.95%)

- (i) Achievement of stabilized operations (“Stabilization”), which shall include the following conditions:
 - a. Achievement of 90% occupancy for 90 consecutive days and a minimum 1.15 debt service coverage ratio on all must-pay debt;
 - b. Expiration of the mechanics lien filing period applicable to the project;
 - c. Receipt and approval of the Partnership’s Basis Certification And Form 8609.
 - d. The construction loan has been retired or converted to permanent financing; and
 - e. The Operating Reserve shall be fully funded in the amount of \$102,987.
 - f. The Revenue Deficit Reserve shall be fully funded in the amount of \$14,384.
 - g. No sooner than October 1, 2027.

Of the Fourth Installment \$93,694 may be applied to the Developer Fee.

Milestone	Projected Date	Project Costs	Project Reserves	Developer Fee	Total Contribution	Percent
Closing	4/1/26	\$504,395	--	\$23,423	\$527,819	14.21%
50% Completion	10/1/26	\$336,264	--	\$35,135	\$371,399	10.00%
100% Completion	4/1/27	\$840,659	--	\$81,982	\$922,641	24.84%
8609 / Conversion	10/1/27	\$1,681,318	\$117,371	\$93,694	\$1,892,382	50.95%
Totals		\$3,362,635	\$117,371	\$234,235	\$3,714,240	100.0%
Total Project Equity		\$3,714,240				

3. TAX CREDIT ADJUSTER CLAUSES

Guarantors will guarantee any adjustments to or refunds of the capital contributions resulting from a delay, recapture, and/or a reduction in the tax credit amount. The Capital Contribution amount stated above is based upon your projection of an annual amount of Low-Income Housing Tax Credits ("LIHTC") which in turn is based upon certain of the assumptions and projections stated in Schedule A herein. The actual amount of Low-Income Housing Tax Credits may in fact change after the determination of eligible and qualified basis. Accordingly, the Capital Contribution may be adjusted when (i) final projections of the amount of Low-Income Housing Tax Credits are completed and/or (ii) upon or after actual completion of the Apartment Complex. To the extent such final projected amount of Low-Income Housing Tax Credits varies from the actual amount of Low-Income Housing Tax Credits, the Capital Contribution will be adjusted as set forth in the following paragraphs and will be more particularly defined in the Partnership Agreement.

Downward Timing Adjuster: If, with respect to any year, the actual tax credit is or was less than the forecasted tax credit for such year (as shown in the Tax Credit Assumptions section of this letter), then the General Partner shall make a payment to the Investor in an amount equal to the differential between (a) the shortfall and (b) the present value as of the current year of receiving an amount equal to the shortfall on the year the credits will be received, using a 8% discount rate.

Upward Timing Adjuster: If the conditions for making the Capital Contribution above have been satisfied, and the amount of tax credits properly allocated in 2027 to the Investor is more than \$313,438, subject to funds being available and investor approval, then there shall be an increase ("First Year Increase") in the Investor's Capital Contribution in an amount equal to the sum of the product of (a) \$0.65 and (b) the difference between the First Year Increase and the present value as of December 31, 2037 of receiving an amount equal to the First Year Increase on December 31, 2037 using an 8% discount rate (the "First Year Upward Adjustment Amount"). The Investor shall pay the First Year Upward Adjustment Amount to the Partnership as a Capital Contribution with twenty business days of the later of (A) Stabilization, (B) the Investor's receipt of the final tax return for 2027, including Schedule K-1 or (C) the General Partner's certification that the representation and warranties set forth in the Partnership Agreement remain true and correct in all material respects as of the date of the Investor's First Year Upward Adjustment Capital Contribution and there is no default by the General Partner or amounts owed to the Investor.

Aggregate Adjuster: If, with respect to cost certification and Form 8609, the aggregate tax credit is or was less than the forecasted tax credit (as shown in the Tax Credit Assumptions and Tax Credit Delivery sections of this letter), then the General Partner shall make a payment to the Investor in an amount equal to the shortfall in tax credits multiplied by \$0.79 per federal low-income housing tax credit plus costs incurred by the Investor as a result of the shortfall.

Upwards Aggregate Adjuster: If the actual amount of low-income housing tax credits (determined by the cost certification and complete and executed Forms 8609) exceeds the projected amount of low-income housing tax credits for all of the 10-year credit period ("Credit Excess"), subject to funds being available and investor approval, then there shall be an increase to the Investor's fourth installment in an amount

EXHIBIT D PROJECT COSTS AND FINANCING

equal to the amount needed to maintain the Investor's projected return on investment (but in no event in an amount greater than the product of the Credit Excess and \$0.79, and in no event in an amount exceeding 5% of the Investor's total Capital Contribution amount except as specifically consented to by the Investor).

In no event shall the Investor's total Capital Contribution amount be increased by cumulative upward adjusters by more than 5% without the written consent and approval of the Investor.

Recapture: In the event of a recapture of credits previously claimed by the Investor (for a reason other than sale of all or part of the Investor's interest in the Partnership), the General Partner shall promptly pay to the Investor the sum of (i) the deficiency (including any interest and penalties) assessed or assessable against the Investor with respect to the recaptured credits and (ii) an amount sufficient to pay any tax liability of the Investor (or its partners) resulting from the receipt of the amount specified in the foregoing clause based on the applicable tax rate.

All amounts paid by the General Partner or the Guarantor pursuant to the tax credit adjusters set forth above shall be treated as noninterest bearing loans to the Partnership and shall be repaid out of distributable cash flow or capital transaction proceeds.

4. CASH FLOW ALLOCATIONS & DISTRIBUTIONS

The tax credits, depreciation, and operating profits and losses of the Partnership shall be allocated 99.99% to the Investor and 0.01% to the General Partner. With respect to the taxable income, we have assumed a 30-year depreciation schedule for qualifying construction costs, 15-years for qualifying site costs and 5-years for personal property. It is also anticipated that the Partnership will qualify for bonus depreciation on site costs and personal property costs.

Cash flow of the Partnership after expenses and debt service will be distributed, to the extent available, according to the following priorities:

- First: to the repayment of any amounts loaned by the Investor or its affiliates to the Partnership to cover any operating deficits;
- Second: to the Investor to the extent of any unpaid amounts due it;
- Third: to the funding of the operating reserve if disbursements have been made;
- Fourth: to the payment of an annual Compliance Monitoring Fee, payable to Slate Capital Partners LLC in an amount of \$2,250 increased by 3.0% annually, which shall accrue if not paid;
- Fifth: to the payment of any deferred development fee and any interest, if applicable;

EXHIBIT D PROJECT COSTS AND FINANCING

- Sixth: to the payment of an annual Partnership Management Fee, payable to the General Partner in an amount of \$2,250 increased by 3.0% annually, which shall accrue if not paid;
- Seventh: to the payment of any operating deficit loans or other loans made by the General Partner;
- Eighth: 10% of the remaining distributable cash flow to the Investor;
- Ninth: to the payment of the Incentive Management Fee (not to exceed 12% of cash rent collected in any given year), provided sufficient support services have been provided to the project tenants such that the Incentive Management Fee Agreement is still in full force and effect;
- Tenth: to the payment on any amounts then due under any soft project financing referred to in the Financing Section; and
- Tenth: the balance 99.0% to the General Partner and 1.0% to the Investor.

5. SALE OR REFINANCE

Upon the sale of the Apartment Complex or a refinancing of the permanent mortgage loan, proceeds will generally be allocated in accordance with the following priority:

- First: to the repayment of any amounts loaned by the Investor or its affiliates to the Partnership to cover any operating deficits;
- Second: to the Investor to the extent of any unpaid amounts due it;
- Third: to fund reserves for contingent liabilities to the extent deemed reasonable by the General Partner;
- Fourth: to the payment of any Developer Fees owed and then to Operating Deficit Loans or other loans made by the General Partner;
- Fifth: to the payment of any Disposition Fee owed; and
- Sixth: the balance 89.99% to the General Partner, 10.00% to the Investor and 0.01% to Slate Special LLC.

6. GUARANTOR OBLIGATIONS

The Guarantors shall be as follows:

Development Obligations: Echo Development 2023 LLC

EXHIBIT D PROJECT COSTS AND FINANCING

	GL Development, LLC Gene Leuwer Beki Glyde Brandborg *
Operating Deficits:	Echo Development 2023 LLC GL Development, LLC Gene Leuwer Beki Glyde Brandborg *
Tax Credit Adjusters:	Echo Development 2023 LLC GL Development, LLC Gene Leuwer Beki Glyde Brandborg*

*Beki Glyde Brandborg is a Stabilization Guarantor and will be released from all guarantee obligations once the project has achieved Stabilization.

Guarantees from the parent organization(s) of any non-profit entities shall be required, as outlined above.

The Guarantor shall guarantee the obligations of the General Partner under the Partnership Agreement including, without limitation, the following:

Development Obligations: The Guarantor will guarantee the delivery of a completed, lien-free project (including all final Certificates of Occupancy), substantially in accordance with plans and specifications based upon the fixed development costs. This guarantee includes without limitation, a guaranty (i) to pay any amounts needed in excess of construction loan and other available proceeds to complete the improvements, (ii) of all amounts necessary to achieve permanent loan closing and (iii) to pay any operating deficits prior to the conclusion of construction/rehabilitation.

Operating Obligations: The Guarantor will be obligated to advance monies necessary to cover operating deficits, including any and all required reserves, during the 15-year compliance period (as defined by Code Section 42(i)(1)). In the specific case of the Operating Deficit Guarantee, Slate agrees to limit the Guarantors' obligation to \$102,987 in the aggregate.

All amounts paid by the General Partner or the Guarantors pursuant to the Operating Obligations set forth above shall be treated as interest bearing loans to the Partnership and shall be repaid out of distributable cash flow or capital transaction proceeds.

In addition to the Operating Obligations, the Guarantor will be obligated (a) to fund an Operating Reserve Cash Account equal to the greater of \$102,987, or the amount required by the Permanent Lender; (b) to fund a Revenue Deficit Reserve Cash Account equal to the greater of \$14,384, or the amount required by the Permanent Lender; and (c) to fund and periodically replenish throughout the duration of the Partnership, Replacement Reserves equal to the greater of \$350 per unit per year or the amount required by the Permanent Lender. Operating Reserves are required to be fully funded and will remain restricted

EXHIBIT D PROJECT COSTS AND FINANCING

for the 15-year compliance period. However, upon the request of the General Partner and subject to joint review by the General Partner and Slate, a partial release of up to 50% of the Operating Reserve Cash Account will be entertained at the conclusion of Tax Credit Year 10. The partial release will be subject to the consent and approval of Slate in its sole discretion.

Environmental Indemnification: The Guarantors shall provide the Partnership and the Investor an environmental indemnification with regard to the presence of any hazardous substances or the existence of other environmental conditions at the Project property. Slate's standard environmental indemnification provisions shall be set forth in the Limited Partnership Agreement.

7. GENERAL PARTNER RIGHTS AND OBLIGATIONS

The General Partner obligations will include the following:

- A. Act as General Partner: The General Partner shall, as General Partner of the Partnership, be responsible for the day-to-day management of the Partnership.
- B. Compliance Obligations: The General Partner shall take any and all actions required to ensure the Property will continue to qualify for low-income housing and, if applicable, other tax credits.
- C. Purchase Option: Following the 15-year compliance period, the General Partner, if it, or an affiliate, has continuously served as General Partner, will have the right to purchase either the Project or the Limited Partner's interest for an amount equal to the greater of (i) fair market value of the Project (or the Limited Partner's interest, as applicable) or (ii) the outstanding indebtedness secured by the Property plus the taxes attributable to the sale. In addition, if the General Partner is a "qualified non-profit corporation" as such term is defined in Section 42(h)(5)(C) of the Internal Revenue Code, the General Partner shall be granted a right of first refusal to acquire the Project at the expiration of the 15-year tax credit compliance period. The purchase price for the project with respect to the exercise of the right of first refusal shall be determined in conformance with Section 42(i)(7) of the Internal Revenue Code.
- D. Representations and Warranties: The accuracy of all customary representations and warranties will be guaranteed by the General Partner.
- E. Repurchase: The Guarantor shall repurchase the Investor's interest for an amount at least equal to the sum of: (i) the amount of its Capital Contributions that have been funded plus interest at the rate of 12%, plus (ii) all unreimbursed expenses incurred by the Investor in connection with the transaction, plus (iii) all interest and penalties imposed on the Investor, plus (iv) all transfer taxes incurred by the Investor (and the Investor shall have no further obligation to fund any remaining installments of its Capital Contributions) upon the occurrence of certain major adverse events which will be described in detail in the Limited Partnership Agreement, such as events adversely affecting the continuing viability of the Project or its ability to generate the projected Tax Credits.

EXHIBIT D PROJECT COSTS AND FINANCING

- F. 168(h) Election: Not applicable unless a General Partner entity that is wholly-owned by a non-profit organization is admitted to the Partnership.

8. REPORTING REQUIREMENTS & PROJECT FEES

Within 15 days after the end of each month of a fiscal year of the Partnership, the General Partner shall cause to be prepared and distributed to the Investor a report containing (i) a Partnership balance sheet, which may be unaudited; (ii) a statement of Partnership income and expenses for the month then ended, which may be unaudited; (iii) a statement of Partnership cash flows, reserves and capital proceeds for the month then ended, which may be unaudited; (iv) a certification of the General Partner that the apartment complex and its tenants are in compliance with all applicable federal, state and local requirements and regulations; (v) a copy of the rent roll for the apartment complex, an operating statement and an occupancy/rental report, all in the form specified by the Investor; (vi) a statement describing (a) any new agreement, contract or arrangement between the Partnership and a General Partner or any affiliate of a General Partner, and (b) the amount of all fees and other compensation and distributions and reimbursed expenses paid by the Partnership for the month to a General Partner or an affiliate of a General Partner; (vii) a report of the significant activities of the Partnership during the fiscal month; and within 15 days after the occurrence of the following, the General Partner shall cause to be prepared and distributed to the Investor a report containing a) that the apartment complex and its tenants are found to be not in compliance with all applicable federal, state and local requirements and regulations and b) all other information which would be pertinent to a reasonable investor regarding the Partnership and its activities during the month covered by the report, including but not limited to, copies of any filings and correspondence with the United States Treasury or the allocating agency (and its successors and assigns) regarding the Apartment Complex.

Project fees will be assessed as follows:

- i. Compliance Monitoring Fee: Slate will be paid an asset management fee pursuant to a Compliance Monitoring Fee Agreement to be entered into between the Partnership in an amount equal to \$2,250 per year, escalating annually at a 3% rate of increase. The asset management fee will be paid as an annual distribution of available cash flow as outlined above.
- ii. Partnership Management Fee: The General Partner will be paid a Partnership Management Fee pursuant to a Partnership Management Fee Agreement to be entered into between the General Partner and the Partnership in an amount equal to \$2,250 per year, escalating annually at a 3% rate of increase. The fee will be paid as an annual distribution of available cash flow as outlined above.
- iii. Late Fees: To ensure timely reporting, a \$250 per day late fee will be assessed for late reports relating to Reporting Requirements above. Any such late fee assessment will be made subject to prior notice to the General Partner and may apply to more than one reporting period. If a notice is not given to the General Partner within 15 days of the deadline for the reporting listed above, no late fees shall be applicable to that period's reporting requirements.

EXHIBIT D PROJECT COSTS AND FINANCING

- iv. **Disposition Fee:** Other than a sale executed under the Right of First Refusal, upon sale of the Property, Slate shall be entitled to receive a disposition fee of up to 3% of the sales price of the Property for assistance provided in connection with the sale.
- v. **Accounting Fee:** An annual accounting fee shall be paid to Eide Bailly LLP or such other accounting firm as mutually agreed to by the General Partner and Slate (the "Property Accountant") by the Partnership. The Property Accountant shall be responsible for causing the preparation of the Partnership's annual audited financial statements and income tax return and coordinating communications with the Investor.
- vi. **Accountant's Letter:** The General Partner will cause the preparation of a letter from the Property Accountant addressing issues regarding the Property, including the credit basis. The cost of this letter will be paid by the Partnership and is included in the development budget.
- vii. **Transaction Costs:** The General Partner, on behalf of the Project, is generally responsible to arrange the Partnership's payment of other costs of the transaction, including, but not limited to: (i) title insurance policy premiums or endorsements, (ii) all legal fees and other expenses incurred in obtaining the credit allocation from the allocating agency or other governmental agency approvals required to construct or operate the Property and (iii) costs of appraisals, market studies, engineering reports and phase one environmental studies as required by the Investor.

9. **LEGAL OPINIONS**

The General Partner shall cause the attorneys for the Partnership to provide the legal opinions more particularly set forth in the Partnership Agreement. The cost of the Tax Opinion will not be a Partnership cost.

10. **INDEMNITY**

In the Partnership Agreement the General Partner shall indemnify Investor and its officers, directors and affiliates for any untrue statement of a material fact or omission to state a material fact necessary to make any such statements, in light of the circumstances under which they were made, not misleading, by the General Partner or their agents set forth in any document delivered by the General Partner or their agents in connection with the acquisition of the Apartment Complex, the investment by the Investor in the Partnership and the execution of the Partnership Agreement.

11. **DUE DILIGENCE PROCESS**

Slate and the Investor will have the opportunity to perform, and you and your professionals will assist us in, the customary due diligence necessary in the acquisition of the Apartment Complex and of the investment by Investor in the Partnership. As a condition of closing, the Partnership shall provide the Investor information reasonably requested by the Investor, including without limitation, (i) market rental information, proving that the projected rents will be achieved and the rent up will occur within a reasonable absorption period, (ii) plan and cost review report by a professional acceptable to the Investor and (iii) a Phase I environmental report. A sample (but not exhaustive) list of due diligence documents will be provided at a later date. Additionally, approval of this transaction is subject to Investor satisfaction and completion of due diligence (including site visit, review, and investment committee approval), and receipt

EXHIBIT D PROJECT COSTS AND FINANCING

by the Partnership of a Low-Income Housing Tax Credits reservation or allocation approval from the appropriate state or local agency.

12. TITLE INSURANCE

The General Partner shall provide, at the Partnership's expense, title insurance in favor of the Partnership in an amount not less than the sum of total development costs.

13. EXECUTION OF PARTNERSHIP AGREEMENT

As a condition to the Closing, the General Partner will execute the Partnership Agreement and any related documentation necessary to complete the transaction and the Guarantor must execute the Guaranty.

14. HAZARD AND LIABILITY INSURANCE

As a condition to receipt of the First Installment of Capital Contributions, the Partnership shall deliver evidence of hazard insurance from carriers acceptable to the Investor, in an amount equal to the replacement cost of the apartment improvements. The hazard insurance must include endorsements for inflation adjustment and code upgrade coverage. Liability insurance shall be in the amount of not less than \$2,000,000.

15. ESCROWS

To the extent not required by any mortgage lender, the Partnership shall maintain funds in a segregated escrow account, in an amount sufficient to pay all real estate taxes and insurance premiums when due.

16. PAYMENT AND PERFORMANCE BOND

The Contractor shall provide payment and performance bonds in form and substance satisfactory to Investor, in the full amount of the construction contract naming the Partnership, Investor and Special Limited Partner as obligee issued by a bonding company acceptable to Investor.

17. BROKERS

Any and all fees due to any broker involved in this transaction will be the responsibility of the General Partner. By executing this letter of intent, you represent and warrant that no broker has been involved in the negotiations among the General Partner, its principals and Slate. You further acknowledge and agree that neither Slate nor the Investor shall be responsible for the payment of any brokerage fees in connection with the Investor's investment in the Project unless otherwise specifically agreed to in writing by Slate

18. SLATE DUE DILIGENCE FEE

The project shall be required to reimburse Slate a due diligence fee of \$50,000 for Slate's underwriting, due diligence and closing expenses. Included in Slate's closing expenses is the cost to commission a Cost Segregation Study and construction monitoring services.

19. ADDITIONAL PROVISIONS

If the above is acceptable to the General Partner, please execute a copy of this letter and return it to the Investor. In the event that Investor is not in receipt of an executed copy of this letter within ten (10) days, this letter shall be considered withdrawn and shall be of no further force or effect.

EXHIBIT D PROJECT COSTS AND FINANCING

Based on the information contained in this letter, the Partnership agrees to give Slate the exclusive right to syndicate this Property until such time as Slate and the Partnership mutually agree in writing to discontinue their efforts to complete an investment.

By executing this letter and in consideration of Slate's entering into this proposal, you agree, on your own behalf and on behalf of your affiliates, officers, directors, and employees and on behalf of any other partners or joint ventures who are or will be involved in the development of the Property: (1) not to disclose any of the terms or provisions contained in this proposal to any other person or entity, unless such disclosure is approved in advance by Slate and, (2) that Slate may undertake credit, background and similar checks on you, your principals and your major affiliated companies.

Upon the Investor's receipt of a fully executed copy of this letter, the Investor will commence the necessary action to deliver to you a copy of the proposed Partnership Agreement and you shall be bound by all of the terms and provisions hereof. If prior to the expiration of the due diligence period Investor agrees to proceed with the transaction, but notwithstanding such agreement, the General Partner (i) fails to negotiate the Partnership Agreement or other closing documents in good faith and/or (ii) offers the limited partnership interest contemplated hereby to a third party, then the General Partner shall be obligated to reimburse Investor and/or Slate for all fees, costs and expenses incurred by Investor and/or Slate in connection with this transaction, including without limitation, all legal fees and disbursements, engineering and other professional fees, site inspection fees, market study fees, appraisal fees, background investigation costs, and other due diligence costs and expenses.

Pricing of the tax credits, and corresponding Capital Contributions outlined in paragraph 2 above, made into the Partnership, are a function of many factors including current market conditions, the timing of equity installments and credit delivery, etc. These market conditions are subject to change, as the market price may vary and fluctuate from one week to the next. Accordingly, please be advised that if the project does not close on or before October 1, 2026 or there is a change in the projections on which this letter is based that results in a reduction in yield, Slate and the Investor reserve the right to adjust the equity pricing proposal to maintain the projected yield and coincide with the going market rate (as may be determined by Slate or the Investor in their sole discretion). Should Slate or the Investor require and propose changes in the prices outlined herein, the General Partner shall have the right to accept or reject any such new pricing. In the event the General Partner rejects the modified pricing proposal, the parties are free to terminate the relationship and shall have no further obligation or responsibility to one another.

This letter shall be governed by and construed in accordance with the internal laws of the State of Montana. This agreement shall not create any liability on the part of Slate or the Investor. All rights and obligation of the Investor shall be set forth in the Partnership Agreement and shall not be binding on the Investor until the Investor delivers a fully executed copy of the Partnership Agreement to the General Partner.

Notwithstanding anything to the contrary contained herein, the provisions of this letter represent the entire understandings of Slate, the Investor, the General Partner and/or the Partnership with respect to the matter hereof, and all prior understandings, agreements and representations with respect thereto whether written or oral are superseded hereby and merged herein. None of the provisions of this letter

EXHIBIT D PROJECT COSTS AND FINANCING

may be waived or modified unless such waiver or modification is in writing and signed by the parties hereto and approved by Slate's counsel. No oral agreements shall ever be binding on Slate and/or the Investor.

– Signature page(s) follow –

EXHIBIT D PROJECT COSTS AND FINANCING

Sincerely,
Slate Capital Partners LLC

By: 
Name: Shane Walk
Title: President

Agreed to and accepted as of

December 6, 2025
by the undersigned

GL Development, LLC

By: 
Name: Eugene Leuwer
Title: Manager

GENERAL NOTES:

ALL WORK TO BE DONE IN ACCORDANCE AND COMPLIANCE WITH CURRENTLY ENFORCED INTERNATIONAL BUILDING CODE 2021, UNIFORM PLUMBING CODE, INTERNATIONAL MECHANICAL CODE, NATIONAL ELECTRICAL CODE, INTERNATIONAL FUEL GAS CODE, INTERNATIONAL ENERGY CONSERVATION CODE 2021, STATE AND LOCAL HEALTH CODES.

ALL WORK TO BE DONE IN ACCORDANCE WITH THE BUILDING STANDARDS OF RESPECTIVE TRADES. INSTALL ALL EQUIPMENT AND USE ALL MATERIALS ACCORDING TO MANUFACTURER'S INSTRUCTIONS. ALL WORK TO MEET APPROVAL OF OWNER AND ARCHITECT.

THE GENERAL CONTRACTOR AND ALL SUB-CONTRACTORS ARE RESPONSIBLE FOR FIELD VERIFYING THE SITE CONDITIONS AND DIMENSIONS SHOWN ON THESE DRAWINGS PRIOR TO STARTING CONSTRUCTION. DISCREPANCIES FOUND ON THESE DRAWINGS SHALL BE BROUGHT TO THE ATTENTION OF THE ARCHITECT AND OWNER IMMEDIATELY.

GENERAL CONTRACTOR IS TO COORDINATE WITH ALL SUBCONTRACTORS TO ACCOMPLISH THE OUTCOME AS PRESENTED IN THESE DOCUMENTS. IF PROBLEMS OCCUR THAT MAKE IT IMPOSSIBLE TO ACCOMPLISH THIS AS INDICATED, NOTIFY THE ARCHITECT AND OWNER IMMEDIATELY.

GENERAL CONTRACTOR SHALL COORDINATE CONSTRUCTION STAGING AREA WITH OWNER.

GENERAL CONTRACTOR SHALL COORDINATE CONSTRUCTION SCHEDULES WITH OWNER TO RESTRICT HIGH LEVEL NOISE AND DISRUPTIONS.

MAKE ALL MECHANICAL AND ELECTRICAL CUTOUTS SO THAT STANDARD ESCUTCHEON PLATES, COVERS, ETC WILL ADEQUATELY COVER ROUGH OPENINGS. GENERAL CONTRACTOR WILL BE REQUIRED TO PATCH OVERSIZED OPENINGS AND MATCH ADJACENT FINISHED SURFACES.

ALL NON-LOAD BEARING INTERIOR PARTITIONS SHALL BE WOOD STUDS @ 16" ON CENTER UNLESS OTHERWISE NOTED. ALL LOAD BEARING PARTITIONS SHALL BE AS NOTED ON STRUCTURAL DRAWINGS. INTERIOR DIMENSIONS ARE TO THE FACE OF STUDS UNLESS A CLEAR DIMENSION IS NOTED. ALL EXTERIOR DIMENSIONS ARE TO THE FACE OF SHEATHING.

CONTRACTOR TO CONTACT ALL UTILITY COMPANIES PRIOR TO COMMENCEMENT OF WORK TO VERIFY LOCATIONS OF ALL UTILITIES BELOW AND ABOVE GROUND. NOTIFY ARCHITECT AND OWNER IMMEDIATELY SHOULD CONFLICTS EXIST BETWEEN EXISTING UTILITIES AND NEW CONSTRUCTION.

CONTRACTOR IS RESPONSIBLE FOR OBTAINING PERMITS AND INSPECTIONS REQUIRED FOR AND DURING THE COURSE OF CONSTRUCTION INCLUDING INSPECTIONS AND DOCUMENTATION REQUIRED FOR CERTIFICATE OF OCCUPANCY. OWNER WILL PAY FOR PLAN REVIEW FEE, BUILDING PERMIT FEE, AND SYSTEMS DEVELOPMENT FEE.

CONTRACTOR SHALL LEGALLY DISPOSE OF ALL DEMOLITION AND CONSTRUCTION DEBRIS IN A TIMELY MANNER AS TO KEEP THE JOBSITE CLEAN AND SAFE.

CONTRACTOR SHALL PROVIDE ADEQUATE PROTECTION OF COMPLETED AND ONGOING WORK, MATERIALS, AND FACILITIES AND EQUIPMENT USED TO PERFORM THE WORK FROM LOSS OR DAMAGE, INCLUDING WEATHER, FIRE, AND THEFT.

CONTRACTOR TO PROVIDE TEMPORARY SHORING AND/OR BRACING FOR ALL WORK INCLUDING STRUCTURAL, CIVIL, MECHANICAL, OR BUILDING ELEMENTS UNTIL WORK IS COMPLETED IN PLACE WHETHER NOTED IN CONSTRUCTION DOCUMENTS OR NOT. IF CONTRACTOR IS UNSURE WHETHER SHORING OR BRACING IS NECESSARY, A REQUEST FOR INFORMATION (RFI) SHALL BE SUBMITTED TO THE ARCHITECT OR STRUCTURAL ENGINEER.

CONTRACTOR TO VERIFY THAT PROJECT COMPONENTS WILL FIT THROUGH EXISTING COMPLETED WORK, THAT ADEQUATE SPACE FOR PLACEMENT OF EQUIPMENT EXISTS, AND THAT ANY CONFLICTS WITH OTHER PROJECT ELEMENTS ARE REMOVED.

CONTRACTOR SHALL NOT SCALE DRAWINGS. LOCATION OF BUILDING ELEMENTS SHALL BE ACCOMPLISHED BY DIMENSIONS LOCATED ON DRAWINGS; IF QUESTIONS ARISE AS TO LOCATION OR SIZE OF ANY ELEMENT, CONTRACTOR SHALL NOTIFY ARCHITECT IMMEDIATELY.

IF ERRORS OR INCONSISTENCIES ARE DISCOVERED, OR IF THE CONSTRUCTION DOCUMENTS ARE UNCLEAR, CONTRACTOR SHALL NOTIFY THE ARCHITECT IMMEDIATELY. IF CONTRACTOR FAILS TO NOTIFY THE ARCHITECT OR KNOWINGLY PROCEEDS WITH INCORRECT WORK, THE COST TO CORRECT SUCH INCORRECT WORK SHALL BE THE CONTRACTORS.

ALL ITEMS NOT MARKED "OWNER SUPPLIED" ARE THE RESPONSIBILITY OF THE CONTRACTOR; THESE ITEMS ARE TO BE INSTALLED BY THE CONTRACTOR UNLESS NOTED OTHERWISE.

FOR CONSTRUCTION DETAILS NOT SHOWN, CONTRACTOR SHALL USE DETAILS INCLUDED ON APPROVED SHOP DRAWINGS, SUBMITTALS, OR MANUFACTURERS STANDARD INSTALLATION DETAILS OR PRODUCT DATA.

CONTRACTOR IS RESPONSIBLE FOR RECEIVING, INSPECTING, UNLOADING, AND UNPACKING ALL MATERIALS AND EQUIPMENT INCLUDING THOSE MARKED "OWNER SUPPLIED".

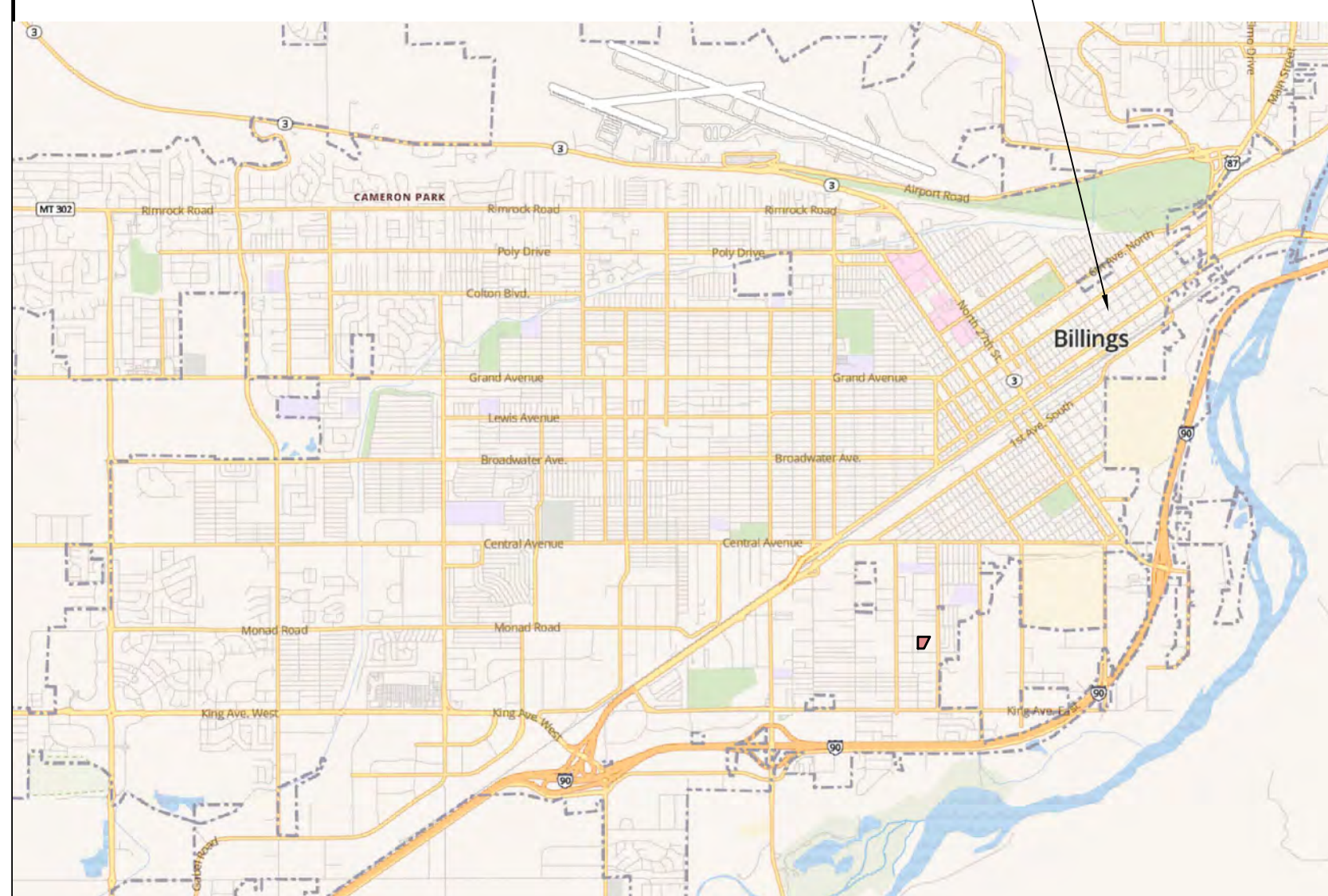
CONTRACTOR SHALL PROVIDE ALL NECESSARY BLOCKING TO SECURE ITEMS AND EQUIPMENT SUCH AS CABINETS, SHELVES, ELECTRICAL AND PLUMBING FIXTURES, AND RAILINGS. PROVIDE BLOCKING IN ALL REST ROOMS FOR GRAB BARS, WHETHER GRAB BARS ARE TO BE INSTALLED OR NOT.

PROVIDE PROPER SEALANT/CAULKING FOR ALL BASE, CASING, COUNTERTOP, AND BACKSPLASH JOINTS AT INTERSECTIONS WITH FINISHED SURFACES.

PROJECT SHALL BE LEFT CLEANED AND POLISHED AFTER COMPLETION OF WORK.

PROJECT LOCATION:
3rd AVENUE NORTH &
NORTH 17th STREET

PROJECT LOCATION:

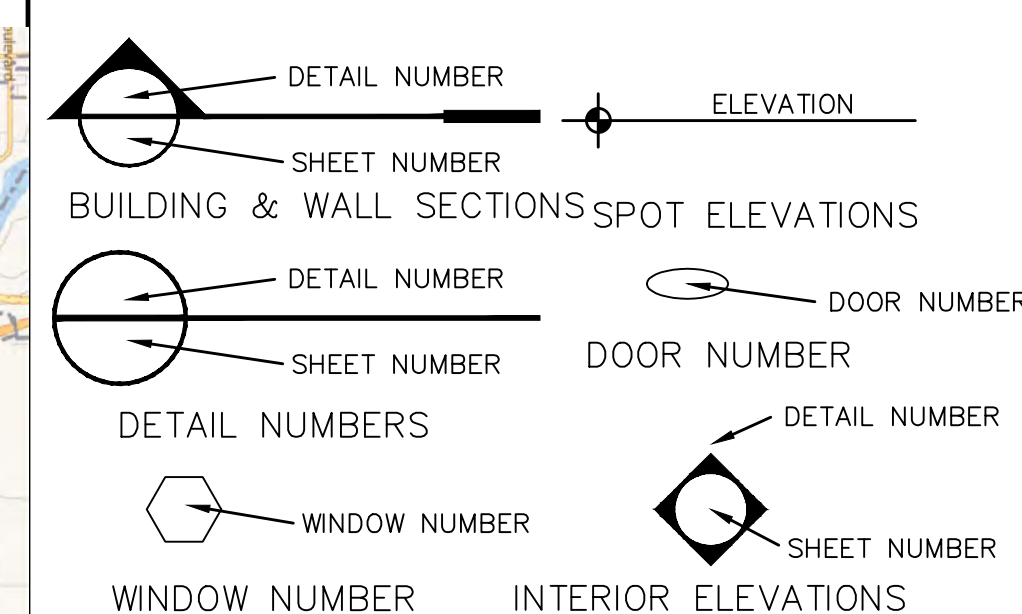


SKYVIEW APARTMENTS

3rd AVENUE NORTH & NORTH 17th STREET



SYMBOLS:



PROJECT TEAM:

OWNER:
SKYVIEW RESIDENCES LLLP
1625 EAST 6TH AVENUE
HELENA, MT 59601

OWNER CONSULTANTS:
ANDERSON CONSULTING SERVICES
PO BOX 398
CHESTER, MT 59522

NORTHFORK DEVELOPMENT
PO BOX 1344
HELENA, MT 59624

ARCHITECT:
ARC CONSULTING, LLC
PO BOX 81238
BILLINGS, MT 59108

GENERAL CONTRACTOR:
GOLDEN EAGLE CONSTRUCTION
515 SHEPHERD WAY
HELENA, MT 59601

CIVIL/LANDSCAPE DESIGN/SURVEYOR:
PERFORMANCE ENGINEERING
3412 COLTON BLVD. STE. 202
BILLINGS, MT 59102

STRUCTURAL ENGINEER:
KRIVONEN ASSOCIATES
1004 DIVISION STREET, 3RD FLOOR
BILLINGS, MT 59101

MECHANICAL/PLUMBING/ELECTRICAL
CDS ENGINEERING
XXXXX
MANHATTAN, MT 59XXX

GEOTECHNICAL ENGINEER:
RIMROCK ENGINEERING
5440 HOLIDAY AVENUE
BILLINGS, MT 59101

PROPERTY MANAGER:
XXX
XXXXX
XXXXXX

PROJECT INFORMATION:

SITE
LEGAL DESCRIPTION: XXXX
XXXXXX

ZONING: EBURD - CENTRAL WORKS
LOT AREA: 0.48 ACRES OR 21,000 SF

BUILDINGS

BUILDING 1: 2-STORY 6-PLEX	5,140 SF
BUILDING 2: 2-STORY 8-PLEX	6,049 SF
BUILDING 3: 2-STORY 4-PLEX	3,020 SF
TOTAL:	14,209 SF
TOTAL EGRESS BALCONY/STAIR:	1,631 SF

SHEET INDEX:

A01.0	TITLE SHEET, PROJECT DATA
C2.00	EXISTING SITE MAP
C2.01	PROPOSED SITE MAP
A2.1	ARCHITECTURAL SITE PLAN AND MAIN FLOOR PLANS
A2.2	ARCHITECTURAL SITE PLAN AND UPPER FLOOR PLANS
A3.1	BUILDING 1 MAIN FLOOR PLAN
A3.2	BUILDING 1 UPPER FLOOR PLAN
A3.4	BUILDING 2 MAIN FLOOR PLAN
A3.5	BUILDING 2 UPPER FLOOR PLAN
A3.7	BUILDING 3 MAIN AND UPPER FLOOR PLANS
A4.1	BUILDING 1 EXTERIOR ELEVATIONS
A4.2	BUILDING 2 EXTERIOR ELEVATIONS
A4.3	BUILDING 3 EXTERIOR ELEVATIONS
S1.0	FOUNDATION PLANS
S1.1	MAIN FLOOR FRAMING PLANS
S1.2	UPPER FLOOR FRAMING PLANS
S1.3	ROOF FRAMING PLANS
S2.0	SECTIONS & DETAILS
S2.1	SECTIONS & DETAILS
S3.0	NOTES
S3.1	NOTES

MECHANICAL AND PLUMBING NARRATIVE
ELECTRICAL NARRATIVE

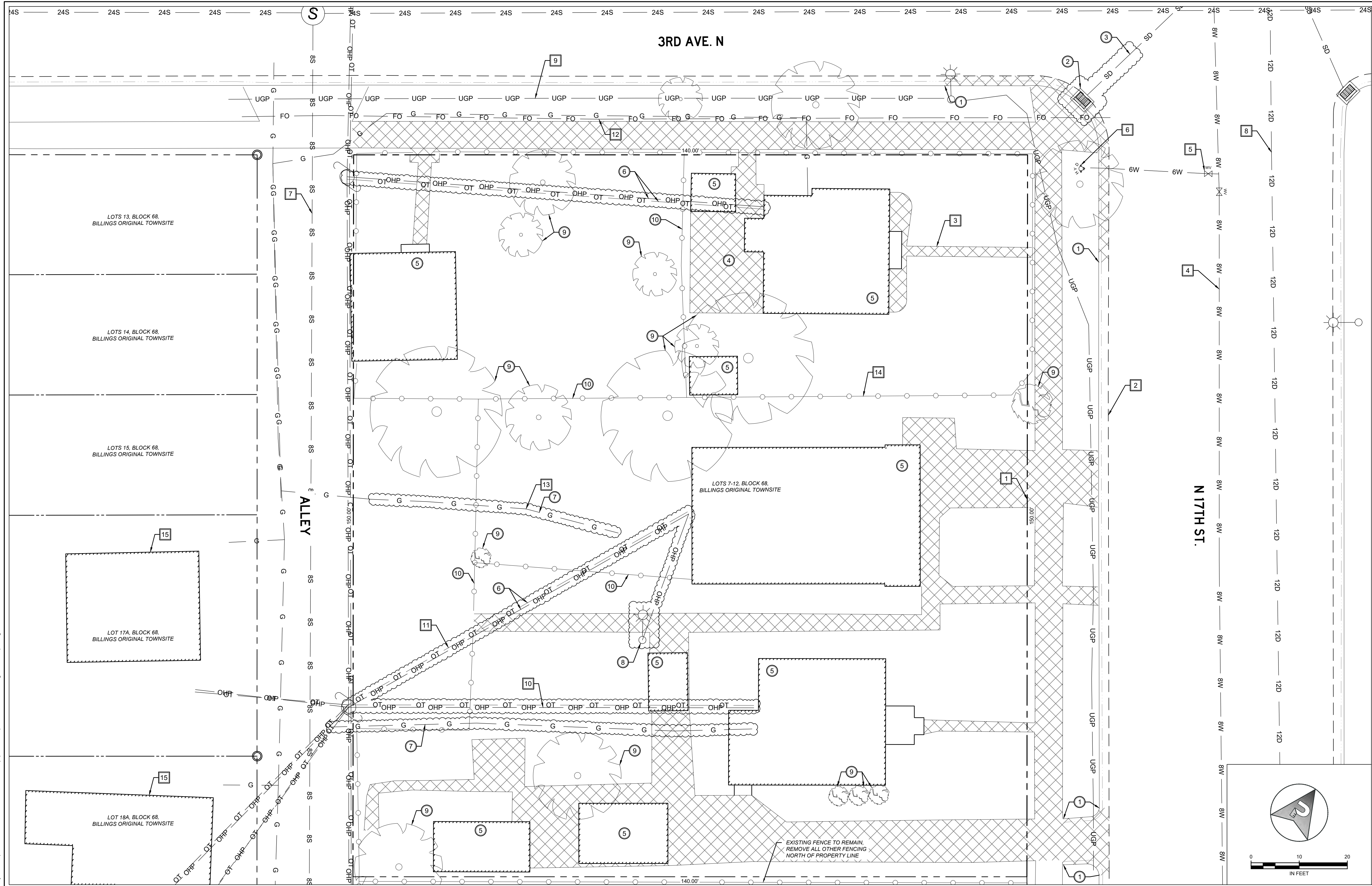
SKYVIEW APARTMENTS
3rd AVENUE NORTH & NORTH 17th STREET
BILLINGS, MONTANA 59101



SCHEMATIC DESIGN
TITLE SHEET

A 1.0

SCHEMATIC DESIGN SET 12/19/25

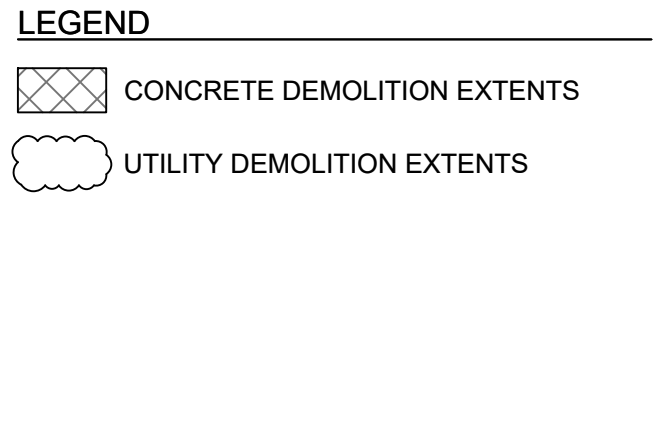


NOTES

- COORDINATES ARE BASED ON THE "BILLINGS COORDINATE SYSTEM" AS DEVELOPED AS PART OF THE RMTCRS LOW DISTORTION PROJECTION INITIATIVE. PROJECTION IS A LAMBERT CONFORMAL CONIC (SINGLE PARALLEL) NAD83(2011) WITH PARAMETERS AS FOLLOWS: STANDARD PARALLEL AND GRID ORIGIN: 45° 47' 00" N; CENTRAL MERIDIAN: 108° 25' 00" W; FALSE NORTHING: 50,000M; FALSE EASTING: 200,000M; STANDARD PARALLEL SCALE: 1.0001515 (EXACT). ELEVATIONS ARE DERIVED FROM GEOID12B. UNITS ARE INTERNATIONAL FEET.
- PERFORMANCE ENGINEERING ESTABLISHED CONTROL AT THE SITE WITH RTK OBSERVATIONS FROM THE CITY OF BILLINGS BASE.
- FOR THE PURPOSES OF THIS PROJECT, GRID MAPPING DISTANCES ARE EQUIVALENT TO GROUND DISTANCES.
- SURVEY MONUMENTS SHALL NOT BE DISTURBED. DISTURBED MONUMENTS MUST BE REPLACED BY A LICENSED SURVEYOR.

- GENERAL NOTES**
- PROPERTY LINE, TYP.
 - EDGE OF ASPHALT, TYP.
 - EDGE OF CONCRETE, TYP.
 - WATER MAIN, TYP. SIZE INDICATED IF KNOWN.
 - WATER VALVE, TYP.
 - FIRE HYDRANT, TYP.
 - SANITARY SEWER MAIN, TYP. SIZE INDICATED IF KNOWN.
 - STORM DRAIN, TYP. SIZE INDICATED IF KNOWN.
 - UNDERGROUND POWER, TYP.
 - OVERHEAD POWER, TYP.
 - OVERHEAD TELEPHONE, TYP.
 - UNDERGROUND FIBER OPTIC, TYP.
 - NATURAL GAS, TYP.
 - FENCE, TYP.
 - EXISTING BUILDING OUTSIDE PROJECT LIMITS

- DEMOLITION NOTES**
- REMOVE EXISTING CURB & GUTTER
 - REMOVE EXISTING STORMWATER INLET
 - REMOVE EXISTING STORM DRAIN
 - REMOVE EXISTING SIDEWALK
 - REMOVE EXISTING BUILDING
 - REMOVE EXISTING OVERHEAD UTILITIES
 - REMOVE EXISTING NATURAL GAS
 - REMOVE EXISTING LIGHT POLE
 - REMOVE EXISTING VEGETATION
 - REMOVE EXISTING FENCE



ADDENDUM/REVISION	DATE	BY	ADDENDUM/REVISION	DATE	BY

VERIFY SCALE!
THESE PRINTS MAY BE REDUCED.
LINE BELOW MEASURES ONE-INCH ON ORIGINAL DRAWING.

MODIFY SCALE ACCORDINGLY

PERMIT SET

BGR
DESIGNED BY
DLD
DRAWN BY

QUALITY ASSURANCE
TJK
CHECKED BY

PERFORMANCE ENGINEERING
3412 COLTON BLVD, STE 202 (406) 384-0080
BILLINGS, MT 59102 performance-ec.com

SKYVIEW APARTMENTS

EXISTING SITE MAP

NOT FOR CONSTRUCTION

PROJECT NUMBER 2025-130
SHEET NUMBER 4 OF 12
DRAWING NUMBER C2.00

COPYRIGHT 2025 ©

PROJECT #: 2501
 DATE: 12/2/25
 DRAWN BY: CF
 REVISIONS:

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SKYVIEW APARTMENTS
 3rd AVENUE NORTH & NORTH 17th STREET
 BILLINGS, MONTANA 59101



SD ARCHITECTURAL
 SITE PLAN &
 MAIN FLOOR PLANS

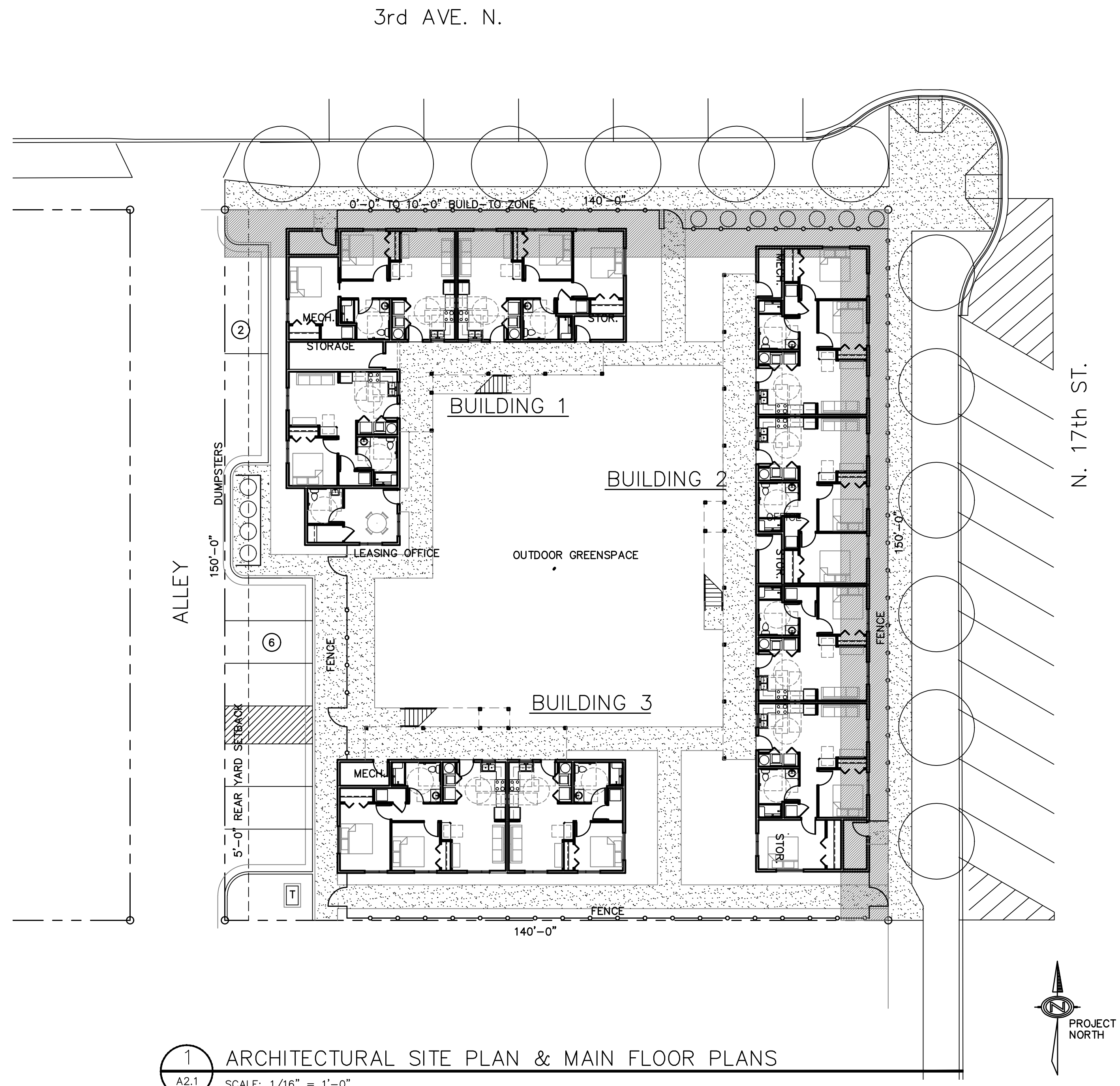
A 2.1

BUILDING 1 AREAS	
1A:	600 SF
1B:	797 SF
1C:	797 SF
1D:	600 SF
1E:	797 SF
1F:	797 SF
STORAGE/MECHANICAL:	512 SF
LEASING OFFICE:	240 SF
TOTAL:	5,140 SF
EGRESS BALCONY/STAIR:	445 SF

BUILDING 2 AREAS	
2A:	797 SF
2B:	793 SF
2C:	592 SF
2D:	797 SF
2E:	797 SF
2F:	793 SF
2G:	592 SF
2H:	595 SF
STORAGE/MECHANICAL:	293 SF
TOTAL:	6,049 SF
EGRESS BALCONY/STAIR:	802 SF

BUILDING 3 AREAS	
3A:	595 SF
3B:	797 SF
3C:	595 SF
3D:	797 SF
STORAGE/MECHANICAL:	118 SF
TOTAL:	3,020 SF
EGRESS BALCONY/STAIR:	384 SF

TOTAL PROJECT AREAS	
BUILDING 1:	5,140 SF
BUILDING 2:	6,049 SF
BUILDING 3:	3,020 SF
TOTAL:	14,209 SF
TOTAL EGRESS BALCONY/STAIR:	1,631 SF



1 ARCHITECTURAL SITE PLAN & MAIN FLOOR PLANS
 A2.1 SCALE: 1/16" = 1'-0"

SITE & BUILDING INFORMATION

ZONING: EBURD – CENTRAL WORKS
 LOT AREA: 0.48 ACRES OR 21,000 SF
 BUILDING INFO: 18 LIVING UNITS IN 3 TWO-STORY BUILDINGS
 BUILDING AREA: 14,209 SF TOTAL
 PARKING ON-SITE: 8 SPACES

SPECIFIC EBURD REQUIREMENTS

27-1807: SUSTAINABLE DEVELOPMENT MEASURES – 5 POINTS MIN.
 OPTION E – BUILDING ENERGY EFFICIENCY MEASURE – 2 POINTS
 OPTION J – HEAT ISLAND – 2 POINTS
 OPTION L – BICYCLE STORAGE – 1 POINT
 27-1809: ENTRANCE
 b(1.) – LIMITED BAY
 – THIS DICTATES BUILD-TO ZONE

27-1812: STREET FACADE MATERIALS
 METAL LIKELY; NO CMU; BURNISHED/SPLIT FACE OK < 35%
 COMMERCIAL (NON-RESIDENTIAL) WINDOWS
 27-1813: FRONTAGE TYPE REGULATIONS
 27-1814: PARKING
 27-1815: LANDSCAPING

PROJECT #: 2501
 DATE: 12/2/25
 DRAWN BY: CF
 REVISIONS:

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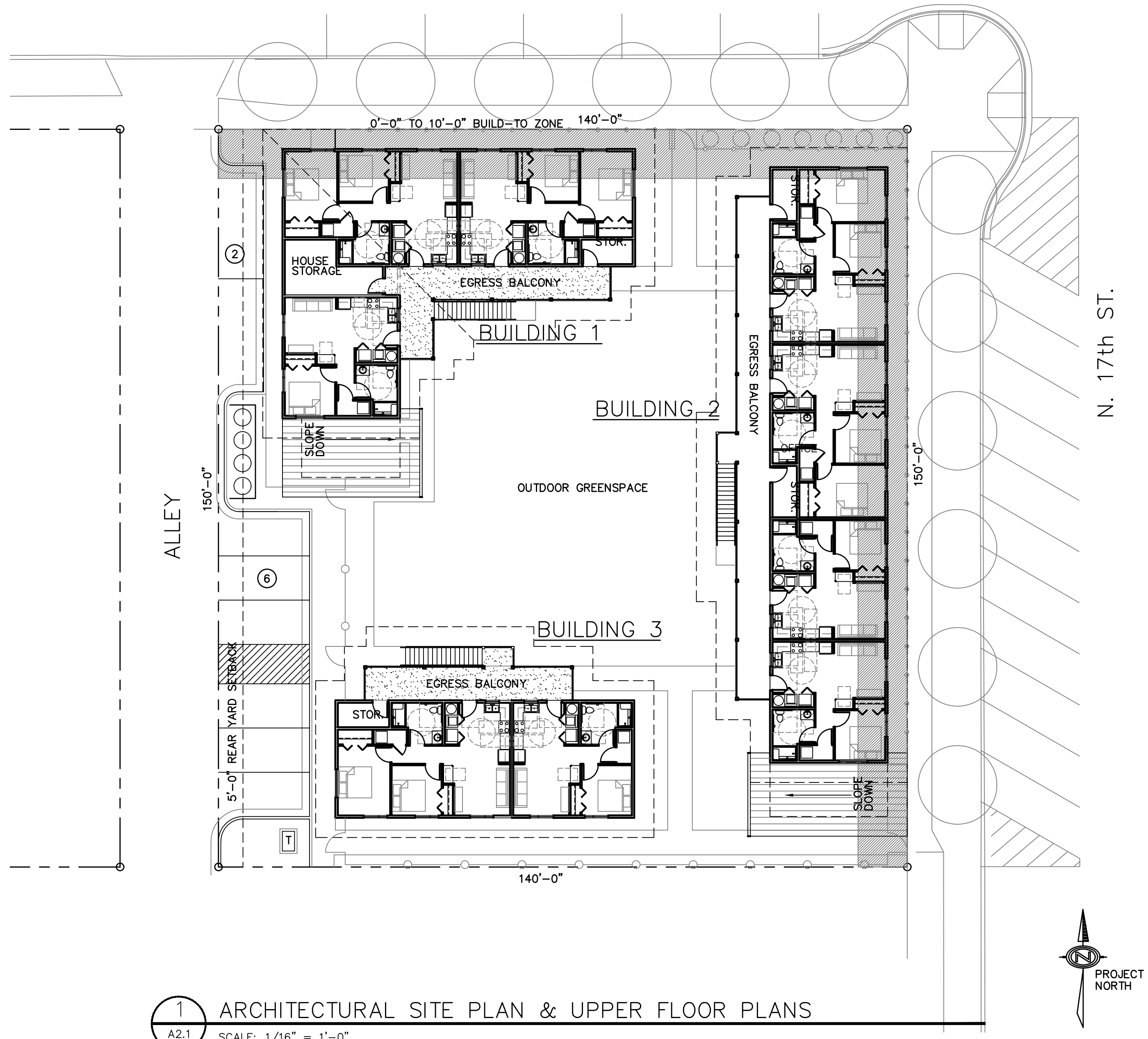
SKYVIEW APARTMENTS
3rd AVENUE NORTH & NORTH 17th STREET
BILLINGS, MONTANA 59101



SD ARCHITECTURAL
 SITE PLAN &
 UPPER FLOOR PLANS

A 2.2

3rd AVE. N.



1 ARCHITECTURAL SITE PLAN & UPPER FLOOR PLANS
 A2.1 SCALE: 1/16" = 1'-0"

BUILDING 1 AREAS	
1A:	600 SF
1B:	797 SF
1C:	797 SF
1D:	600 SF
1E:	797 SF
1F:	797 SF
STORAGE/MECHANICAL:	512 SF
LEASING OFFICE:	240 SF
TOTAL:	5,140 SF
EGRESS BALCONY/STAIR:	445 SF

BUILDING 2 AREAS	
2A:	797 SF
2B:	793 SF
2C:	592 SF
2D:	797 SF
2E:	797 SF
2F:	793 SF
2G:	592 SF
2H:	595 SF
STORAGE/MECHANICAL:	293 SF
TOTAL:	6,049 SF
EGRESS BALCONY/STAIR:	802 SF

BUILDING 3 AREAS	
3A:	595 SF
3B:	797 SF
3C:	595 SF
3D:	797 SF
STORAGE/MECHANICAL:	118 SF
TOTAL:	3,020 SF
EGRESS BALCONY/STAIR:	384 SF

TOTAL PROJECT AREAS	
BUILDING 1:	5,140 SF
BUILDING 2:	6,049 SF
BUILDING 3:	3,020 SF
TOTAL:	14,209 SF
TOTAL EGRESS BALCONY/STAIR:	1,631 SF

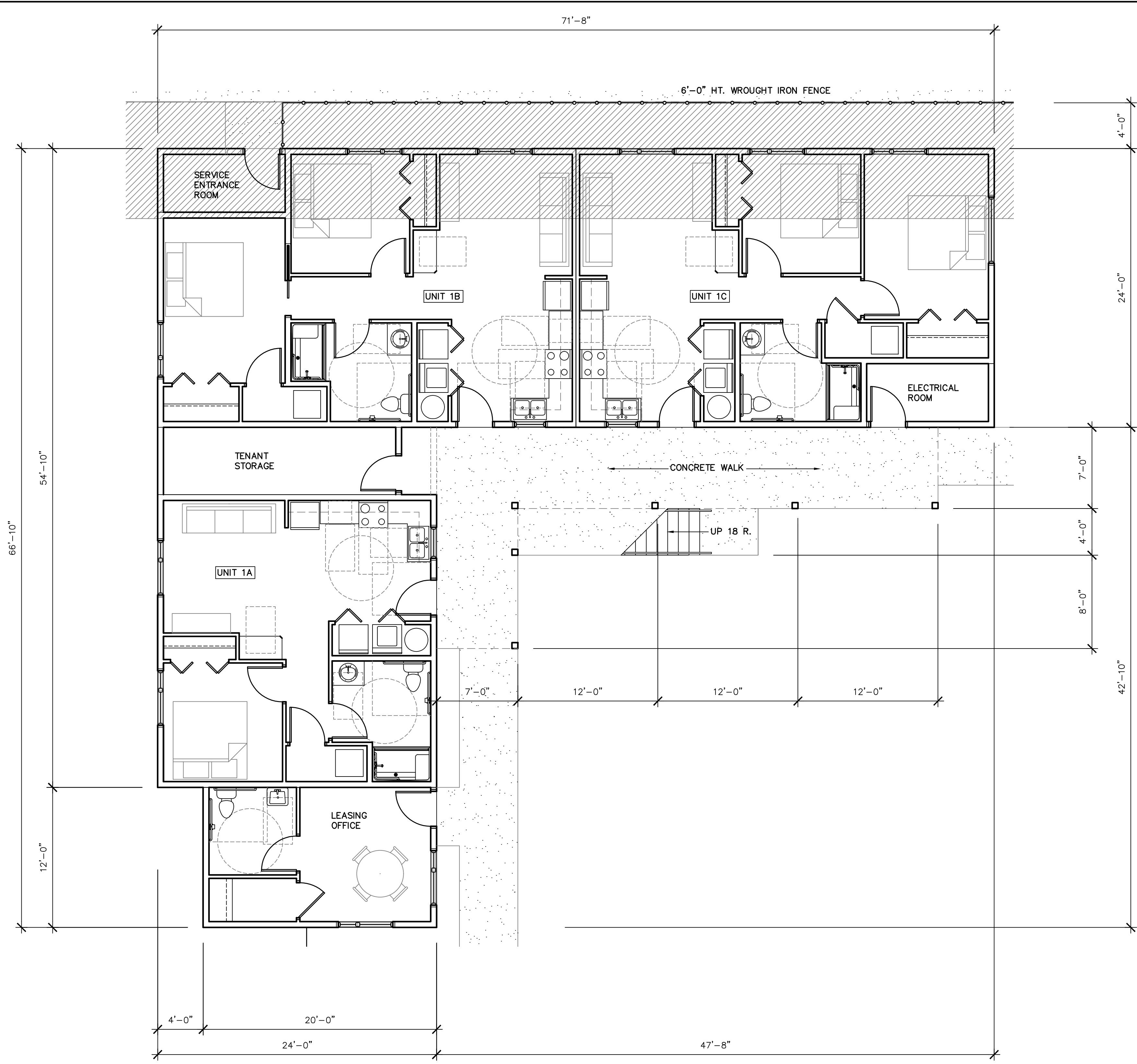
SITE & BUILDING INFORMATION

ZONING: EBURD - CENTRAL WORKS
 LOT AREA: 0.48 ACRES OR 21,000 SF
 BUILDING INFO: 18 LIVING UNITS IN 3 TWO-STORY BUILDINGS
 BUILDING AREA: 14,209 SF TOTAL
 PARKING ON-SITE: 8 SPACES

SPECIFIC EBURD REQUIREMENTS

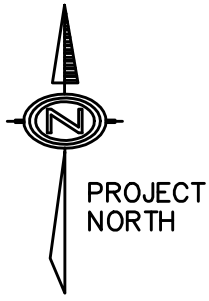
27-1807: SUSTAINABLE DEVELOPMENT MEASURES - 5 POINTS MIN.
 OPTION E - BUILDING ENERGY EFFICIENCY MEASURE - 2 POINTS
 OPTION J - HEAT ISLAND - 2 POINTS
 OPTION L - BICYCLE STORAGE - 1 POINT
 27-1809: ENTRANCE
 b(1.) - LIMITED BAY
 - THIS DICTATES BUILD-TO ZONE

27-1812: STREET FACADE MATERIALS
 METAL LIKELY; NO CMU; BURNISHED/SPLIT FACE OK < 35%
 COMMERCIAL (NON-RESIDENTIAL) WINDOWS
 27-1813: FRONTAGE TYPE REGULATIONS
 27-1814: PARKING
 27-1815: LANDSCAPING



BUILDING 1 AREAS

1A:	600 SF
1B:	797 SF
1C:	797 SF
1D:	600 SF
1E:	797 SF
1F:	797 SF
STORAGE/MECHANICAL:	512 SF
LEASING OFFICE:	240 SF
TOTAL:	5,140 SF
EGRESS BALCONY/STAIR:	445 SF

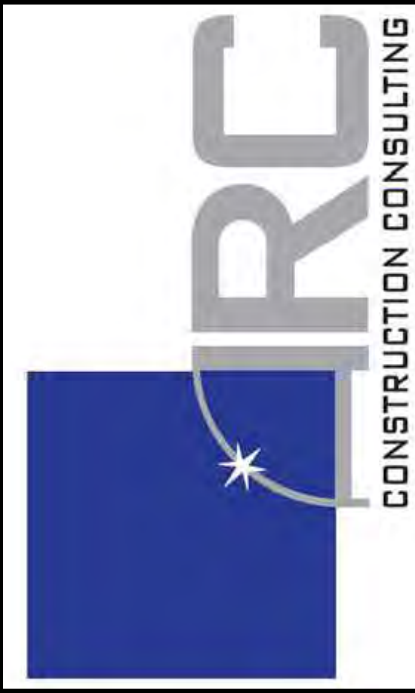


1 BUILDING 1 MAIN FLOOR PLAN
A3.1 SCALE: 3/16" = 1'-0"

PROJECT #:	2501
DATE:	12/19/25
DRAWN BY:	CF
REVISIONS:	

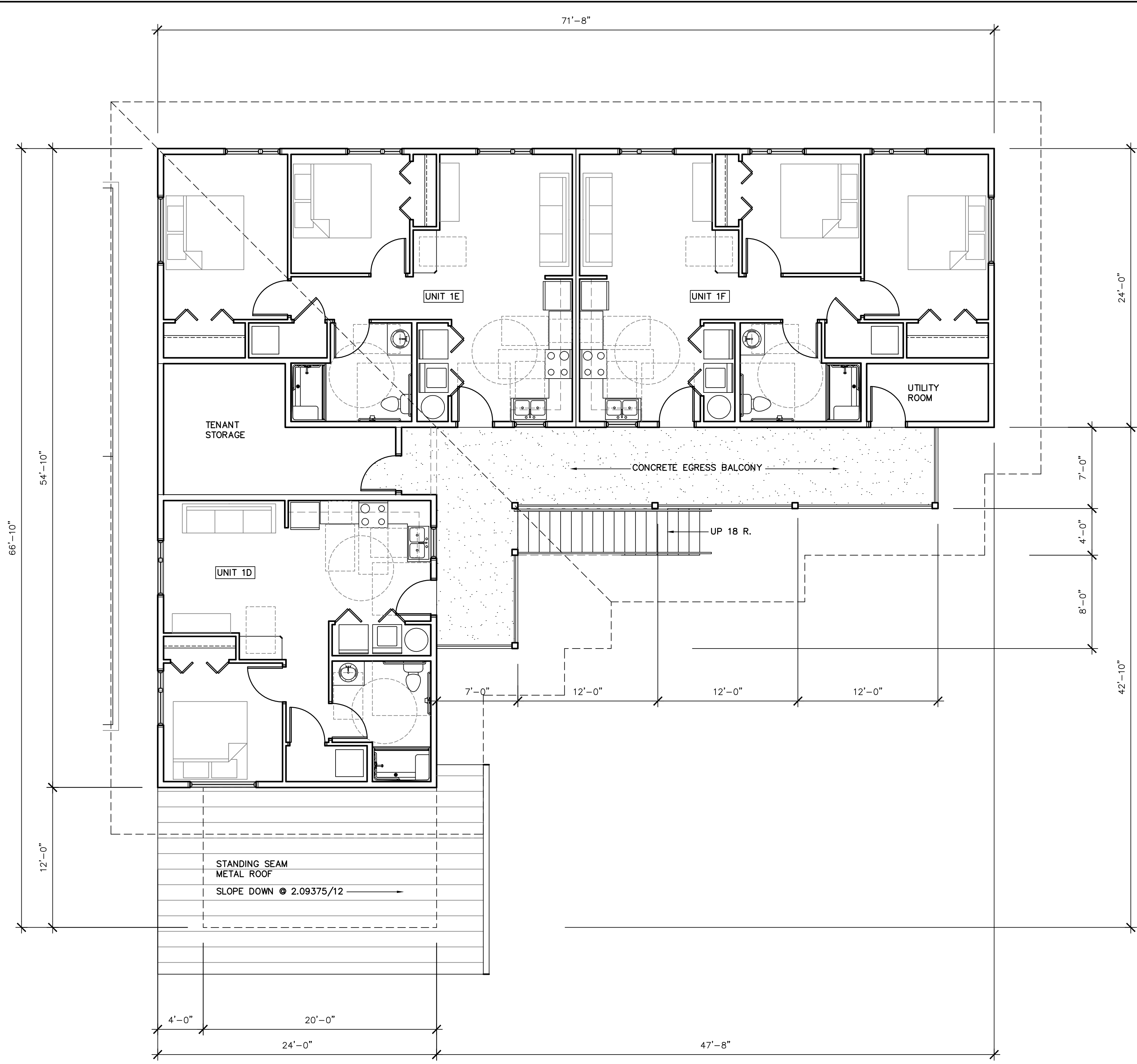
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BILLINGS, MONTANA 59101



SCHEMATIC DESIGN
BUILDING 1
MAIN FLOOR PLAN

A 3.1



BUILDING 1 AREAS

1A:	600 SF
1B:	797 SF
1C:	797 SF
1D:	600 SF
1E:	797 SF
1F:	797 SF
STORAGE/MECHANICAL:	512 SF
LEASING OFFICE:	240 SF
TOTAL:	5,140 SF
EGRESS BALCONY/STAIR:	445 SF

1 BUILDING 1 UPPER FLOOR PLAN
 A3.2 SCALE: 3/16" = 1'-0"

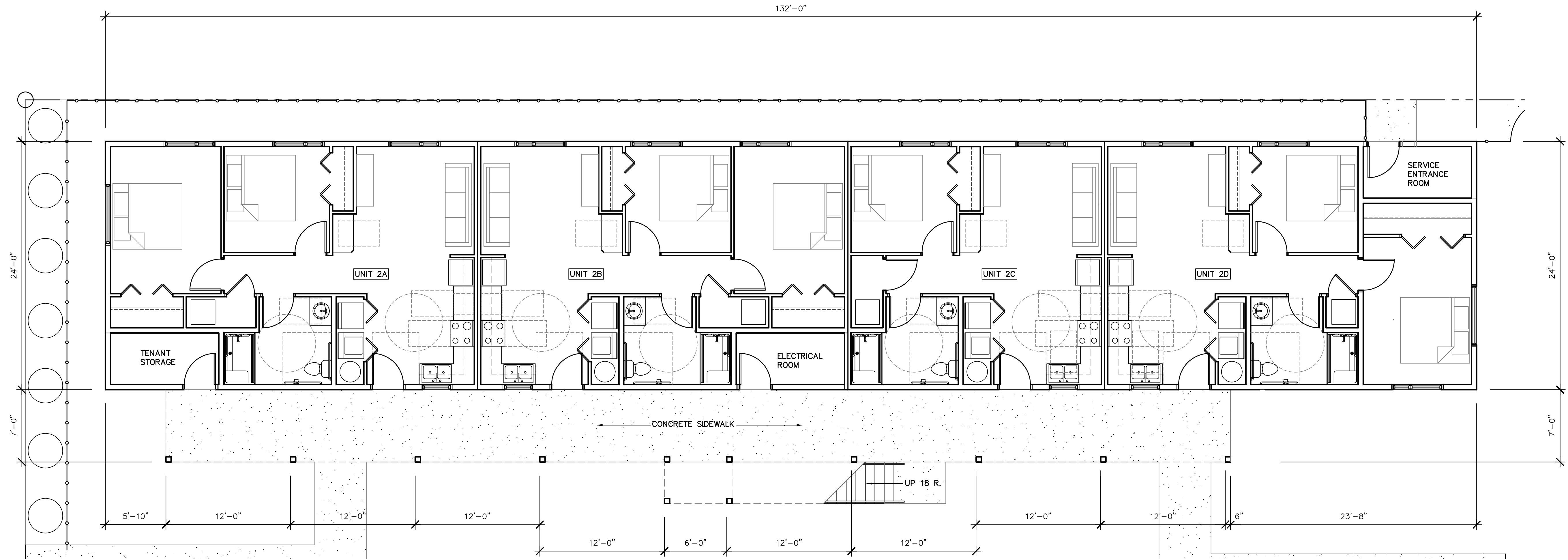
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DATE:	12/19/25
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SCHMATIC DESIGN
 BUILDING 1
 UPPER FLOOR PLAN

A 3.2



1 BUILDING 2 MAIN FLOOR PLAN
 A3.4 SCALE: 3/16" = 1'-0"

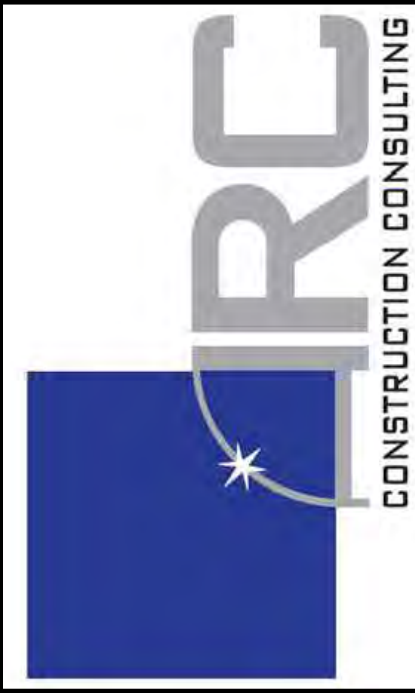
BUILDING 2 AREAS

2A:	797 SF
2B:	793 SF
2C:	592 SF
2D:	797 SF
2E:	797 SF
2F:	793 SF
2G:	592 SF
2H:	595 SF
STORAGE/MECHANICAL:	293 SF
TOTAL:	6,049 SF
EGRESS BALCONY/STAIR:	802 SF

PROJECT #: 2501
 DATE: 12/19/25
 DRAWN BY: CF
 REVISIONS:

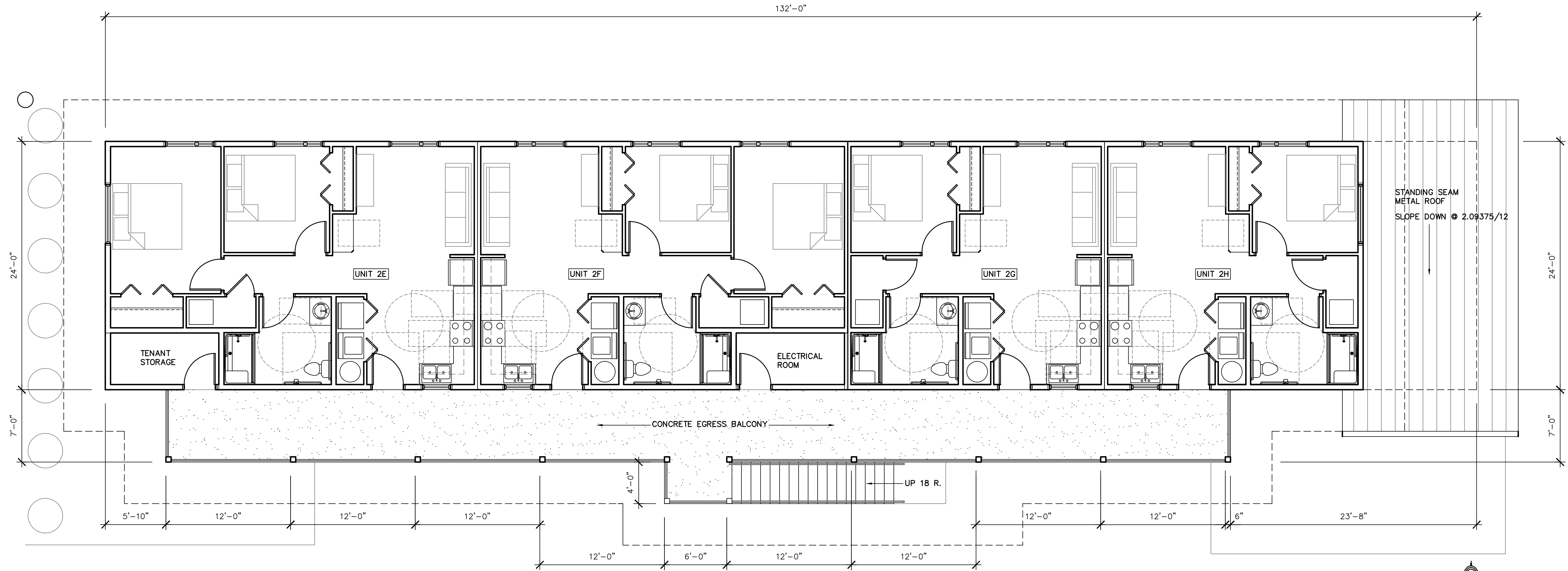
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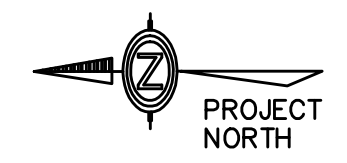


SCHEMATIC DESIGN
 BUILDING 2
 MAIN FLOOR PLAN

A 3.4



1 BUILDING 2 UPPER FLOOR PLAN
 A3.5 SCALE: 3/16" = 1'-0"



BUILDING 2 AREAS

2A:	797 SF
2B:	793 SF
2C:	592 SF
2D:	797 SF
2E:	797 SF
2F:	793 SF
2G:	592 SF
2H:	595 SF
STORAGE/MECHANICAL:	293 SF
TOTAL:	6,049 SF
EGRESS BALCONY/STAIR:	802 SF

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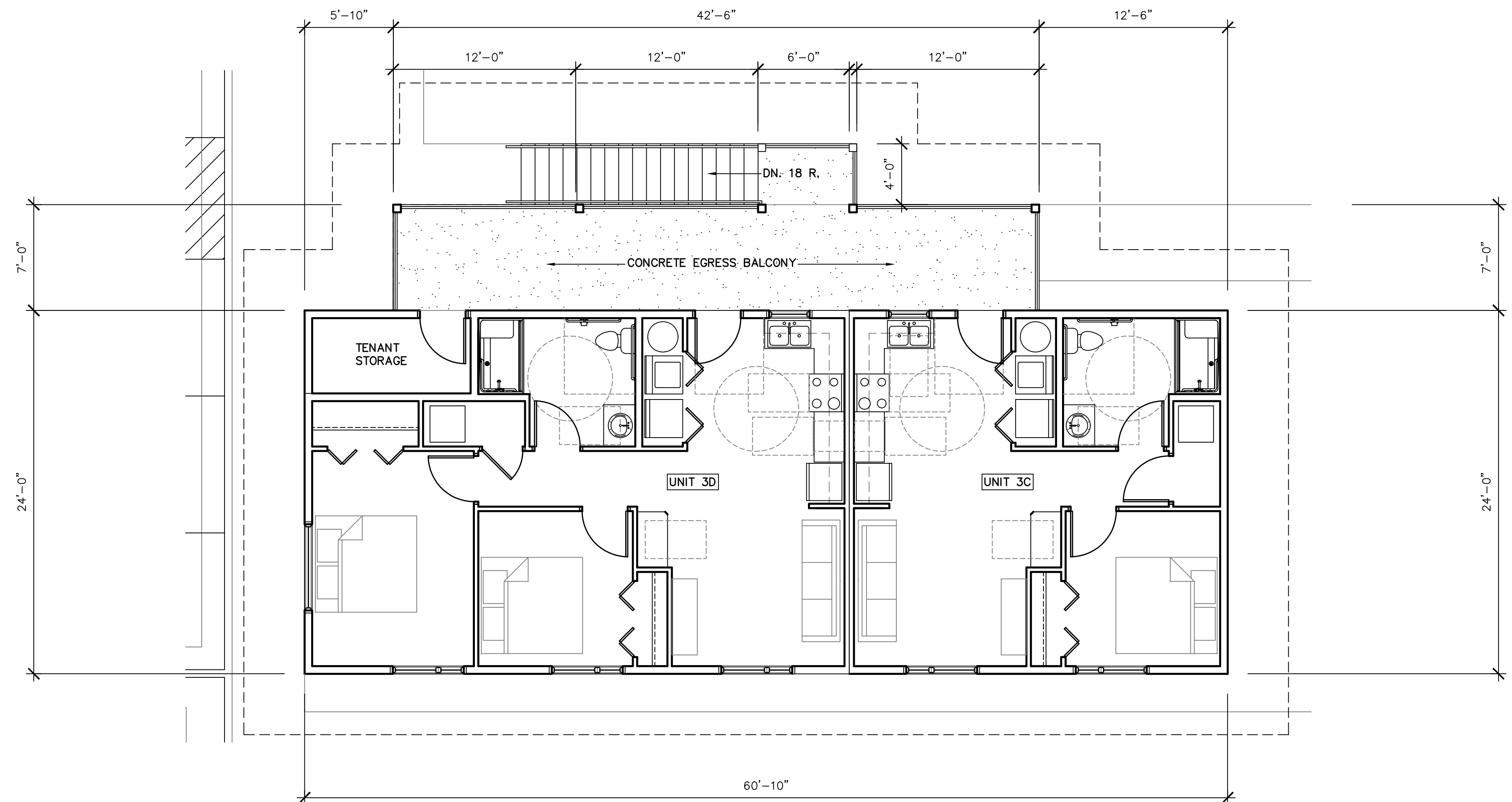
SCHEMATIC DESIGN
 BUILDING 2
 UPPER FLOOR PLAN

A 3.5

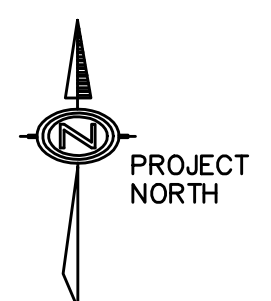
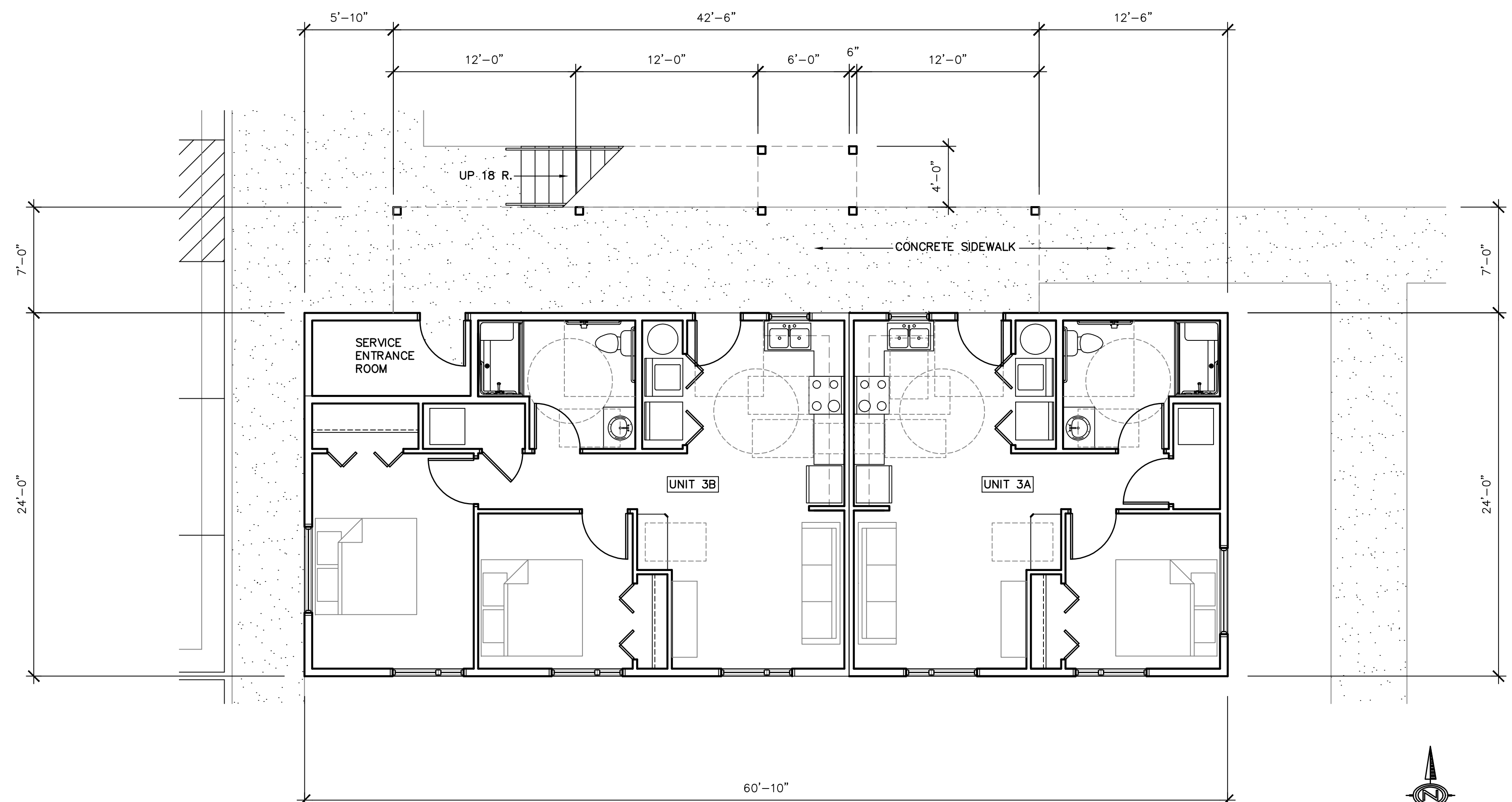
BUILDING 3 AREAS

3A:	595 SF
3B:	797 SF
3C:	595 SF
3D:	797 SF
STORAGE/MECHANICAL:	118 SF
TOTAL:	3,020 SF
EGRESS BALCONY/STAIR:	384 SF

1 BUILDING 3 UPPER FLOOR PLAN
A3.7 SCALE: 3/16" = 1'-0"



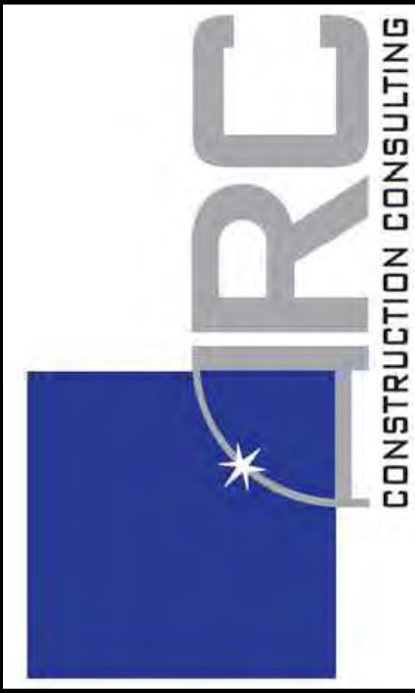
2 BUILDING 3 MAIN FLOOR PLAN
A3.7 SCALE: 3/16" = 1'-0"



PROJECT #:	2501
DATE:	12/19/25
DRAWN BY:	CF
REVISIONS:	

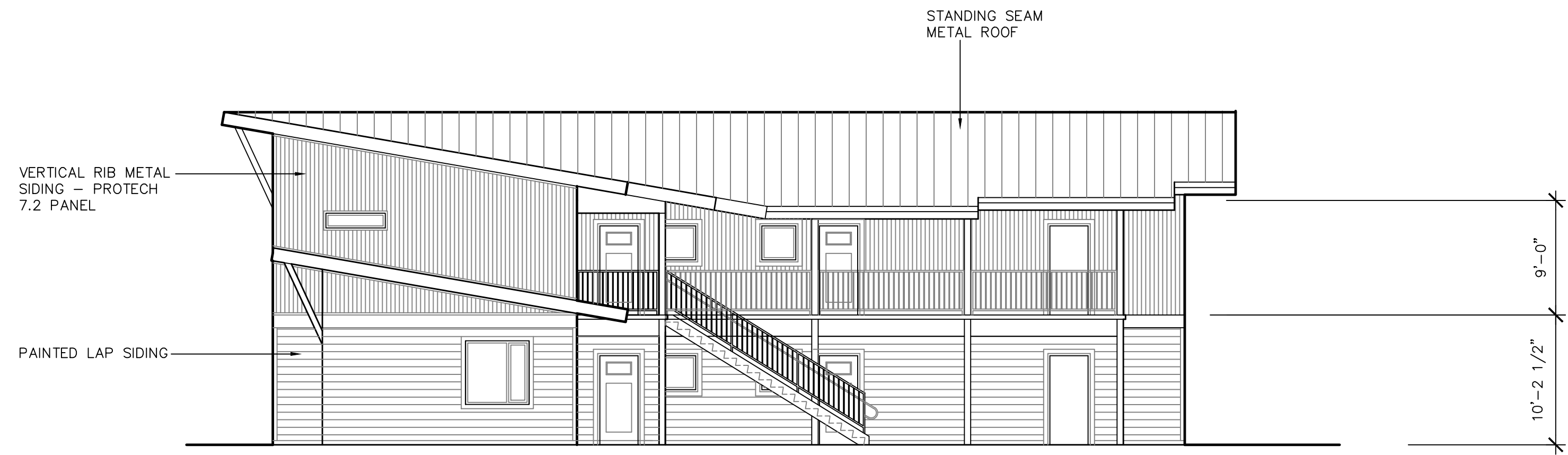
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SCHEMATIC DESIGN
BUILDING 3
MAIN FLOOR PLAN
UPPER FLOOR PLAN

A 3.7



1 SOUTH ELEVATION
A4.1 SCALE: 1/8" = 1'-0"

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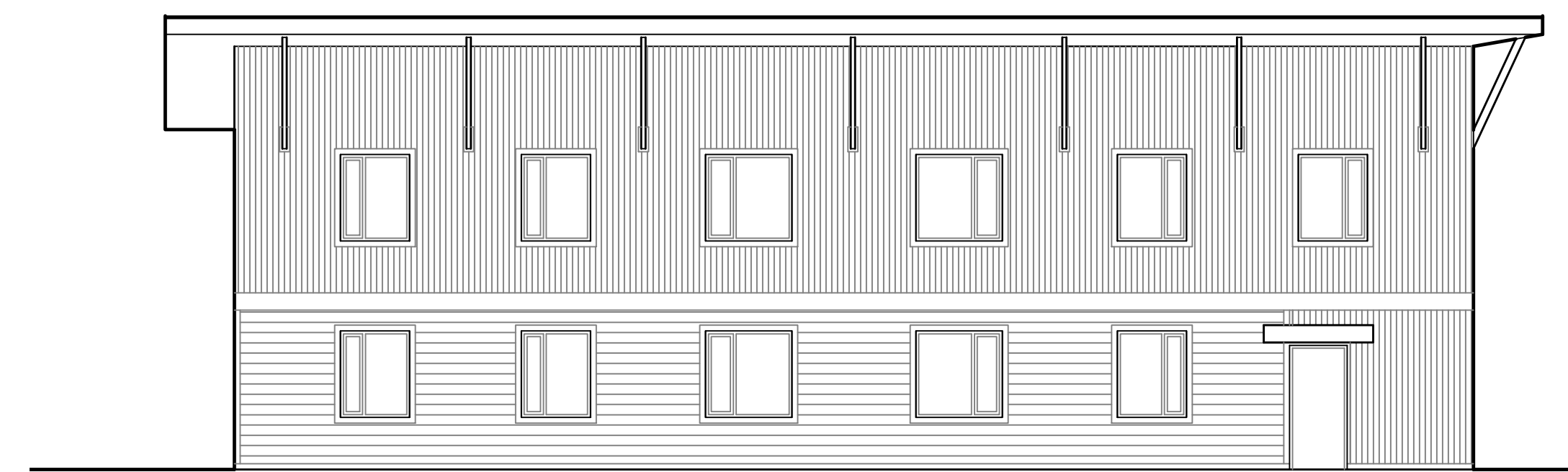


BUILDING 1
ELEVATIONS
SD

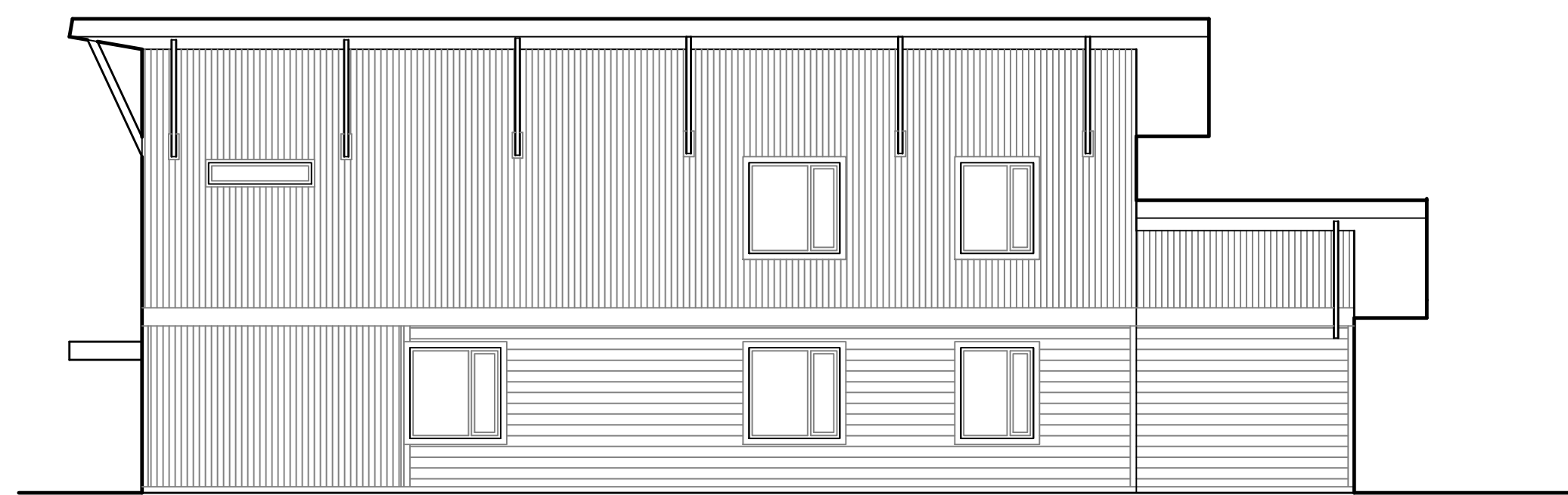
A 4.1



2 EAST ELEVATION
A4.1 SCALE: 1/8" = 1'-0"



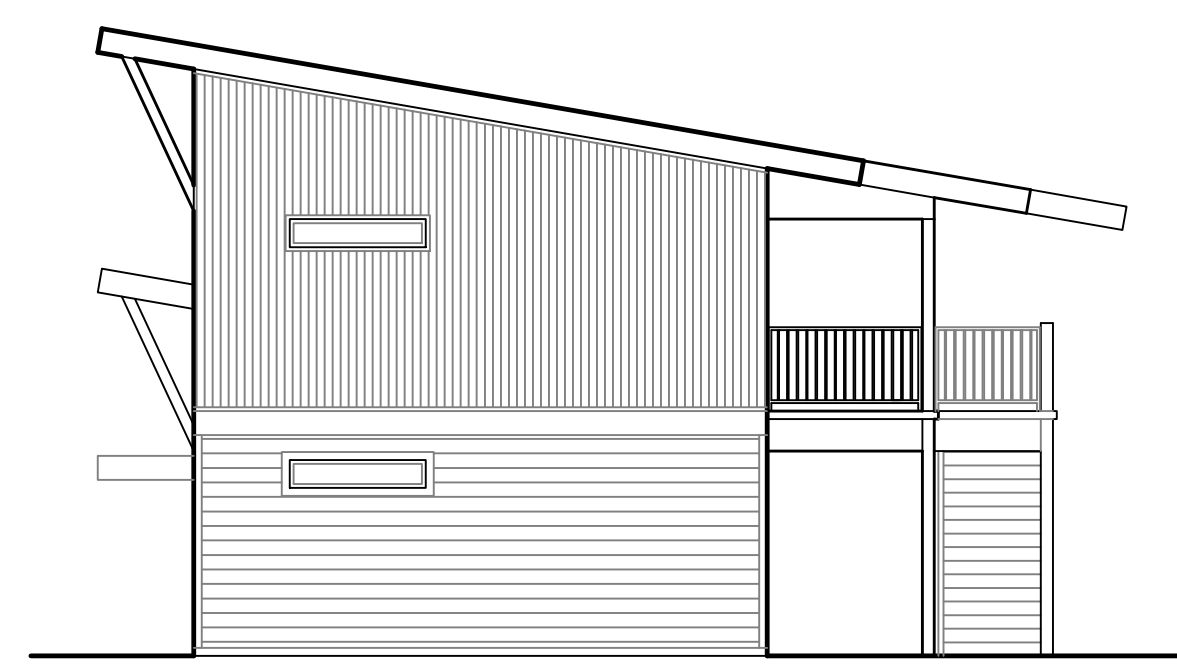
3 NORTH ELEVATION
A4.1 SCALE: 1/8" = 1'-0"



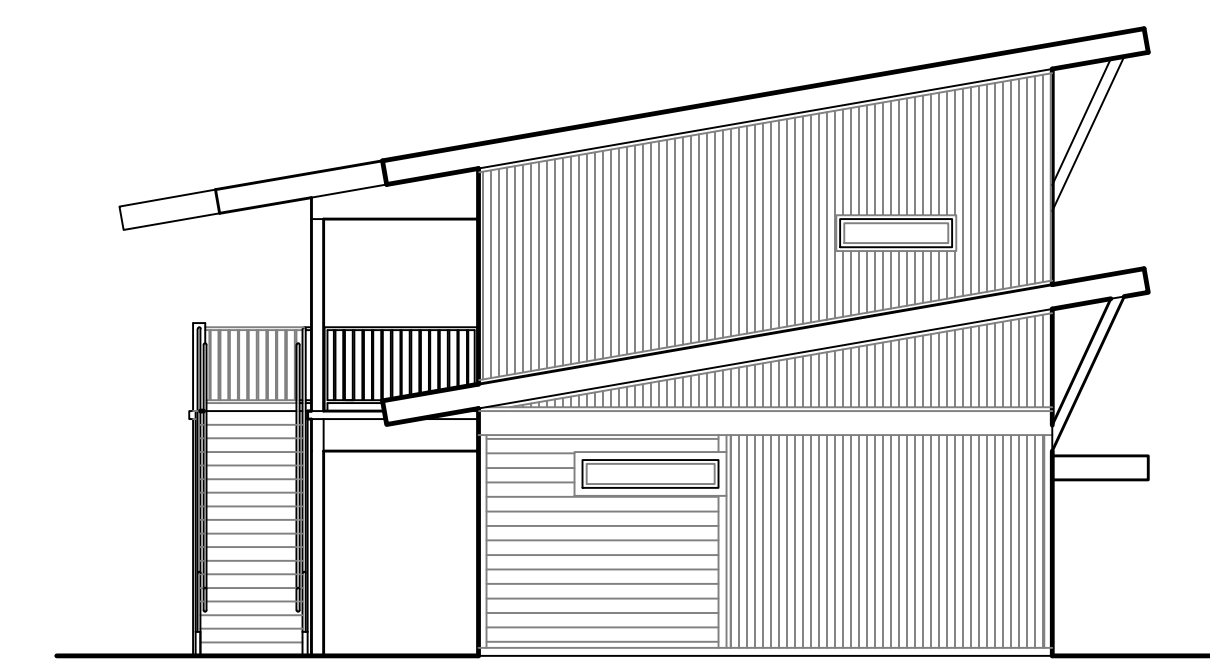
4 WEST ELEVATION
A4.1 SCALE: 1/8" = 1'-0"



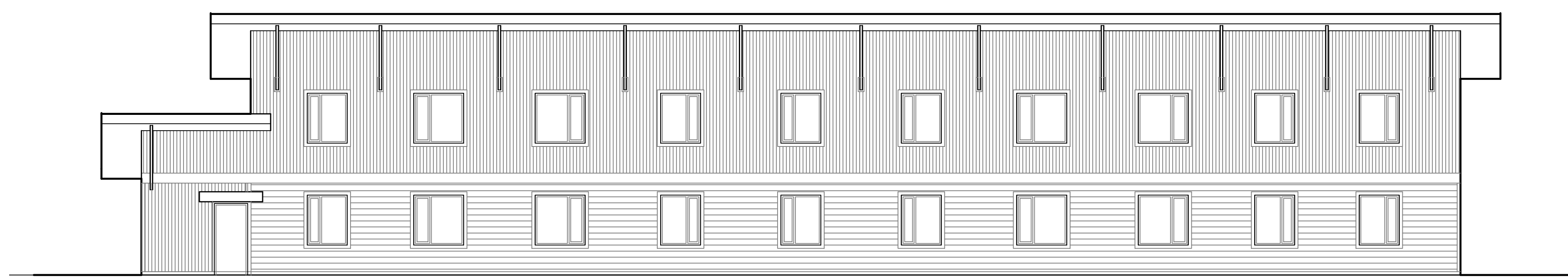
1 WEST ELEVATION
A4.2 SCALE: 1/8" = 1'-0"



2 NORTH ELEVATION
A4.2 SCALE: 1/8" = 1'-0"



3 SOUTH ELEVATION
A4.2 SCALE: 1/8" = 1'-0"

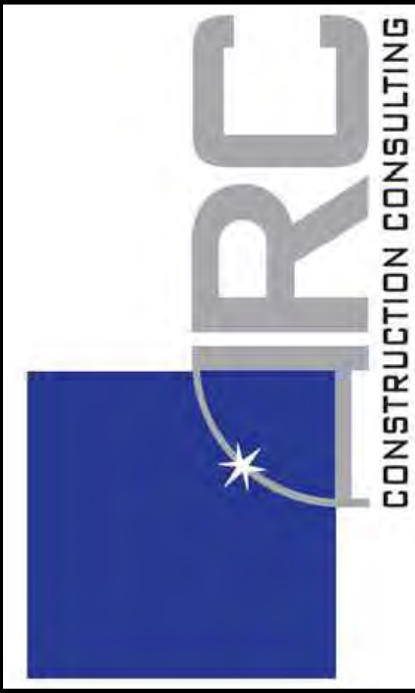


4 EAST ELEVATION
A4.2 SCALE: 1/8" = 1'-0"

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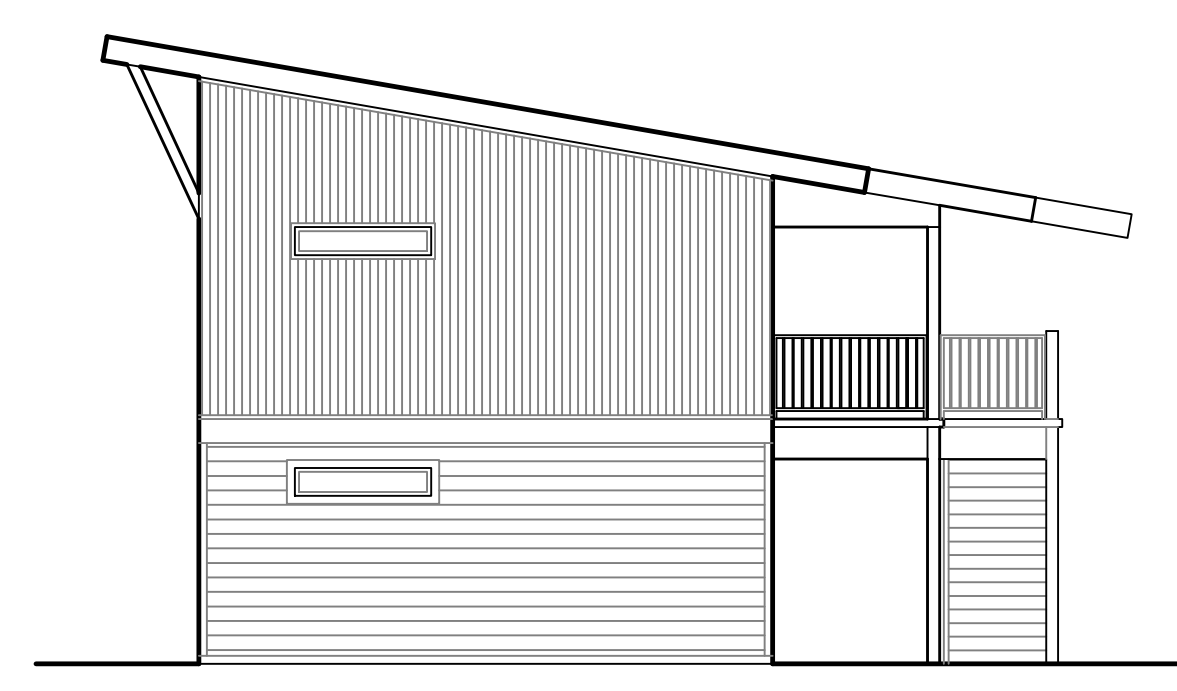


BUILDING 2
ELEVATIONS
SD

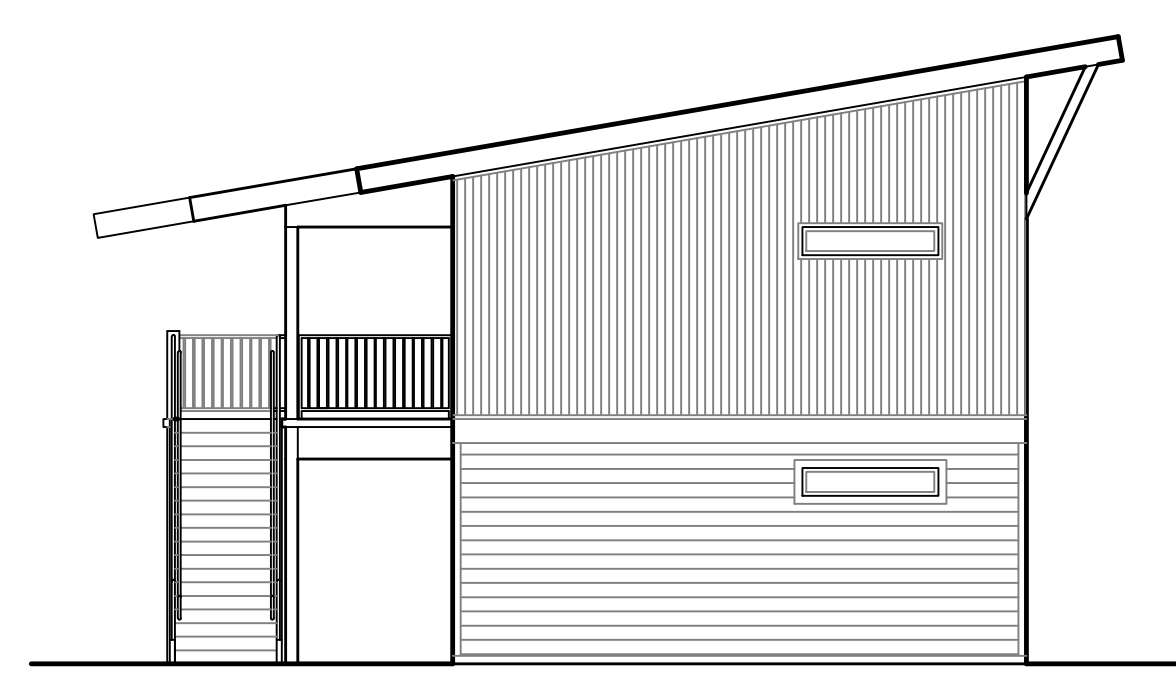
A 4.2



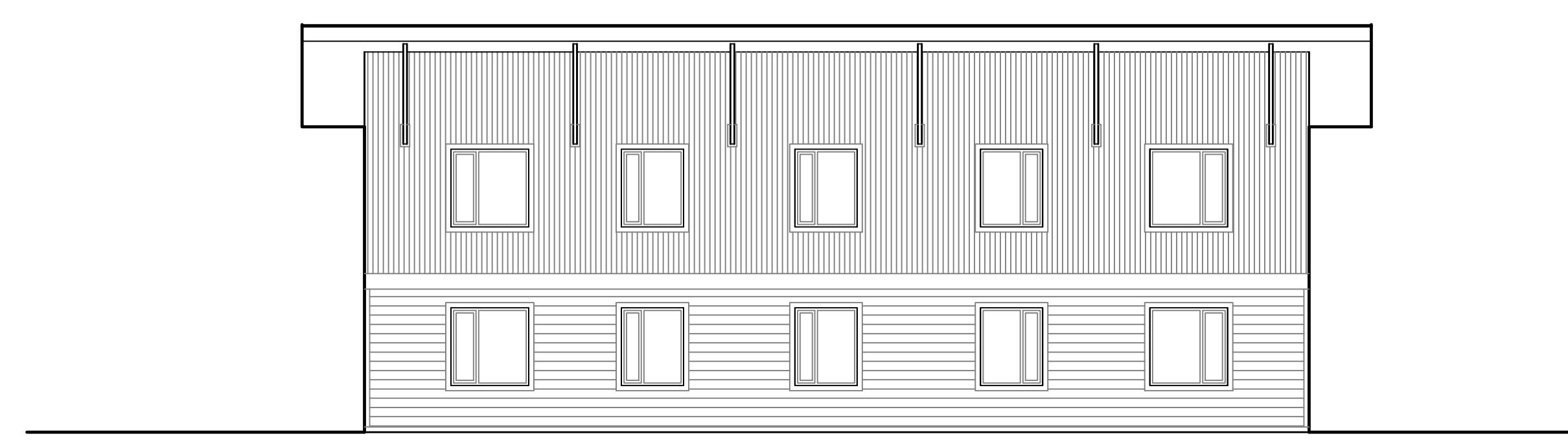
1 NORTH ELEVATION
A4.3 SCALE: 1/8" = 1'-0"



2 EAST ELEVATION
A4.3 SCALE: 1/8" = 1'-0"



3 WEST ELEVATION
A4.3 SCALE: 1/8" = 1'-0"

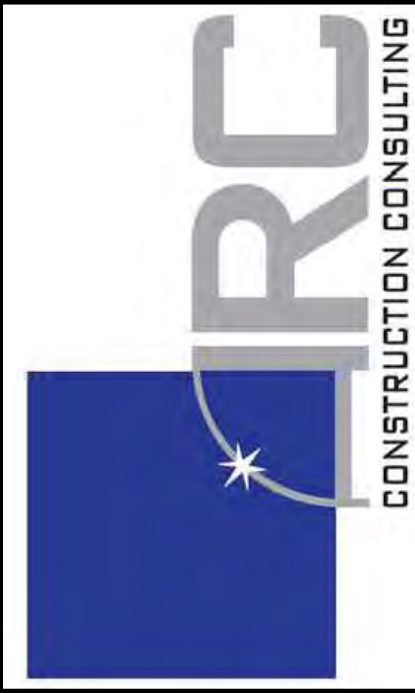


4 SOUTH ELEVATION
A4.3 SCALE: 1/8" = 1'-0"

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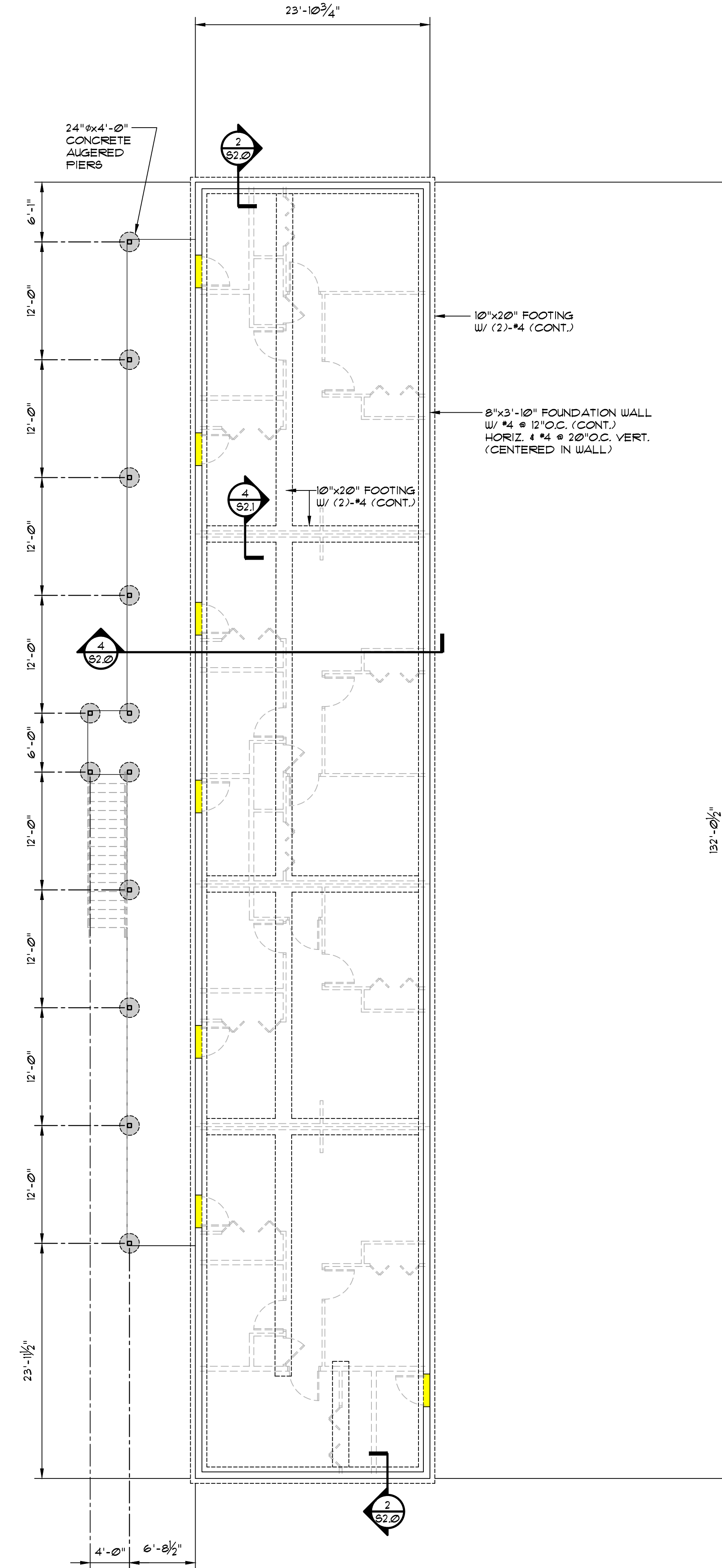
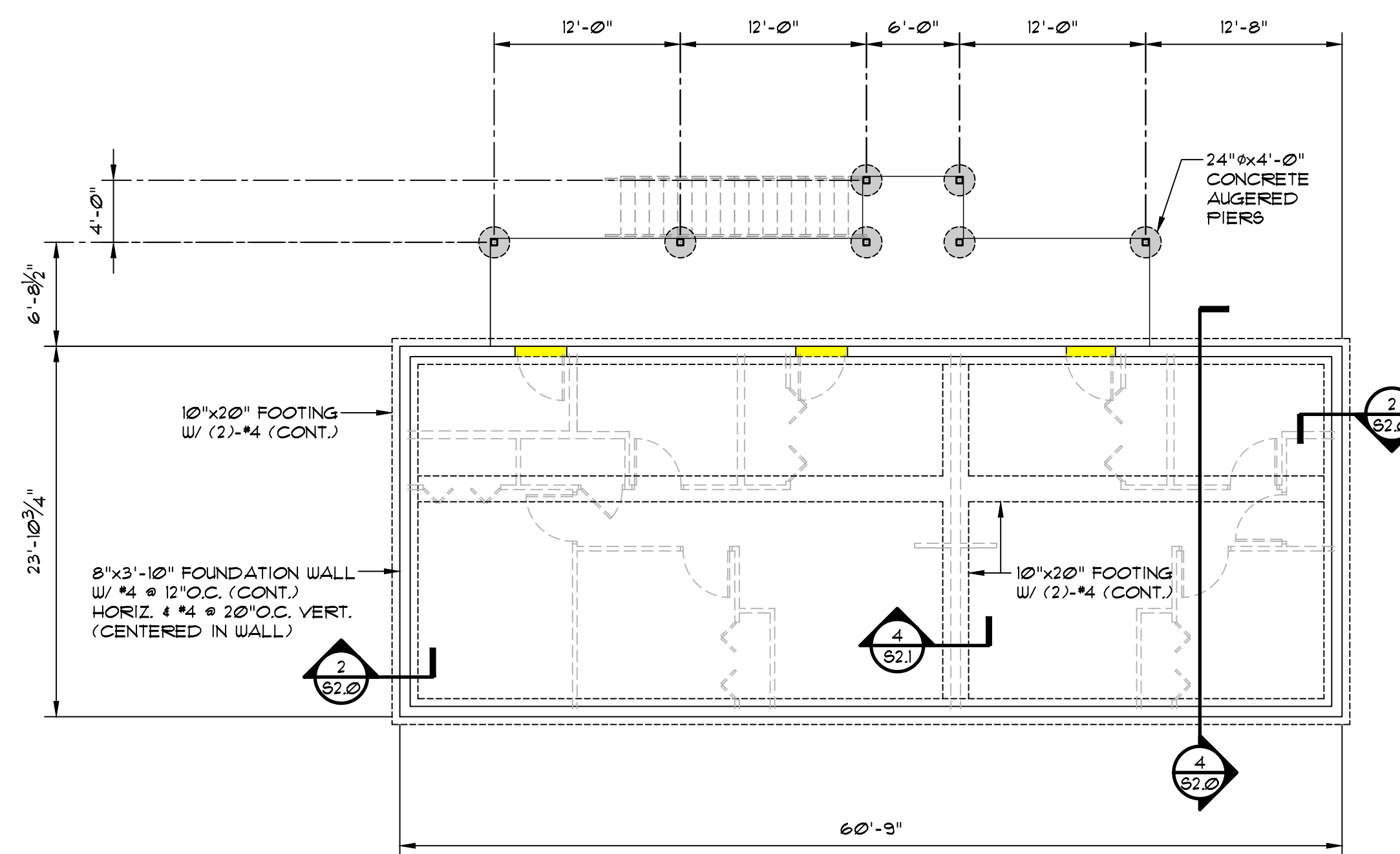
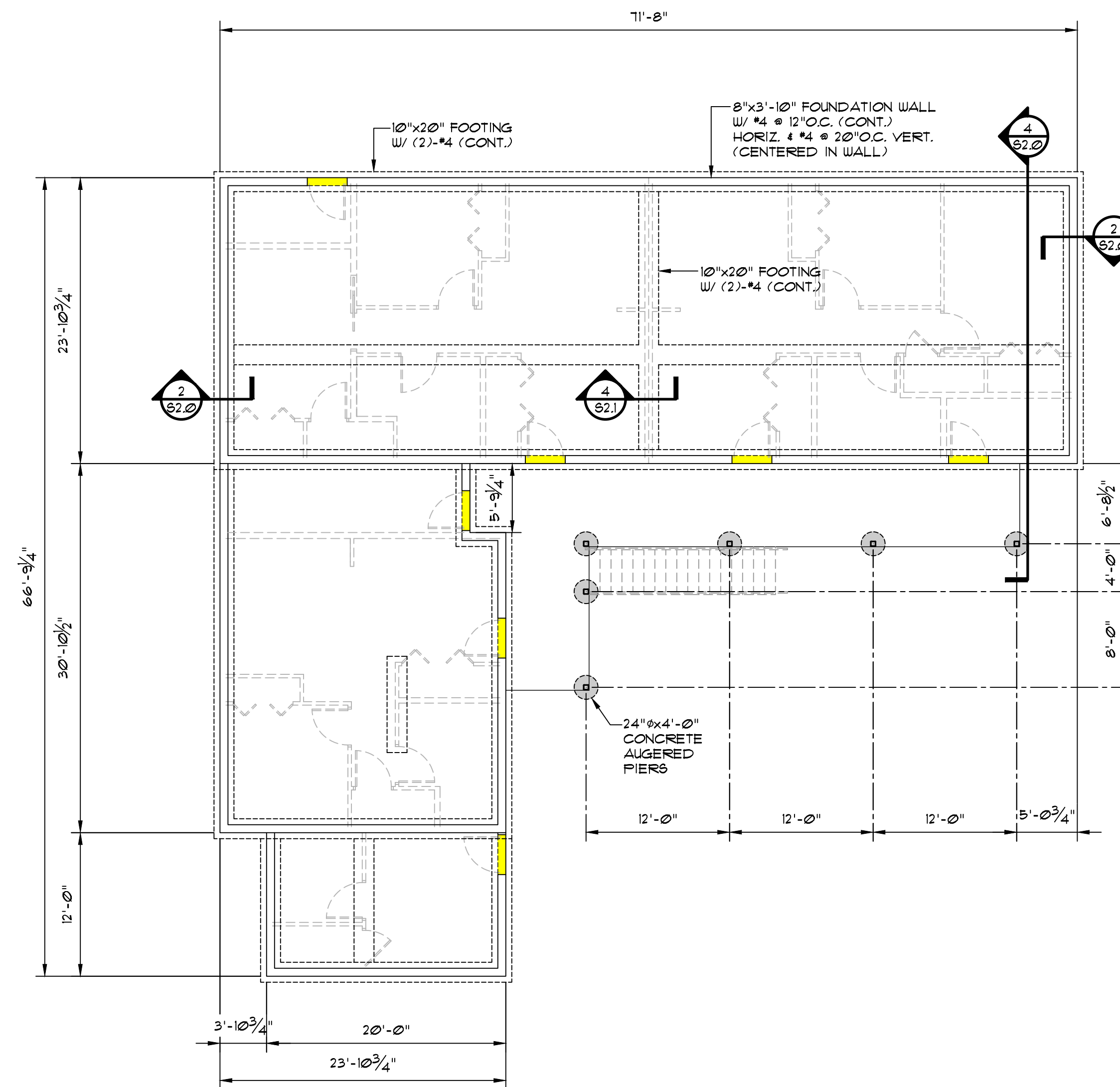


BUILDING 3
ELEVATIONS
SD

A 4.3

12/19/25 25241s1.0.dwg

printed scale: 1/8" = 1'-0"



1 FOUNDATION PLAN
1/8" = 1'-0"

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SKYVIEW APARTMENTS
3rd AVENUE NORTH & NORTH 17th STREET
BOSMONT



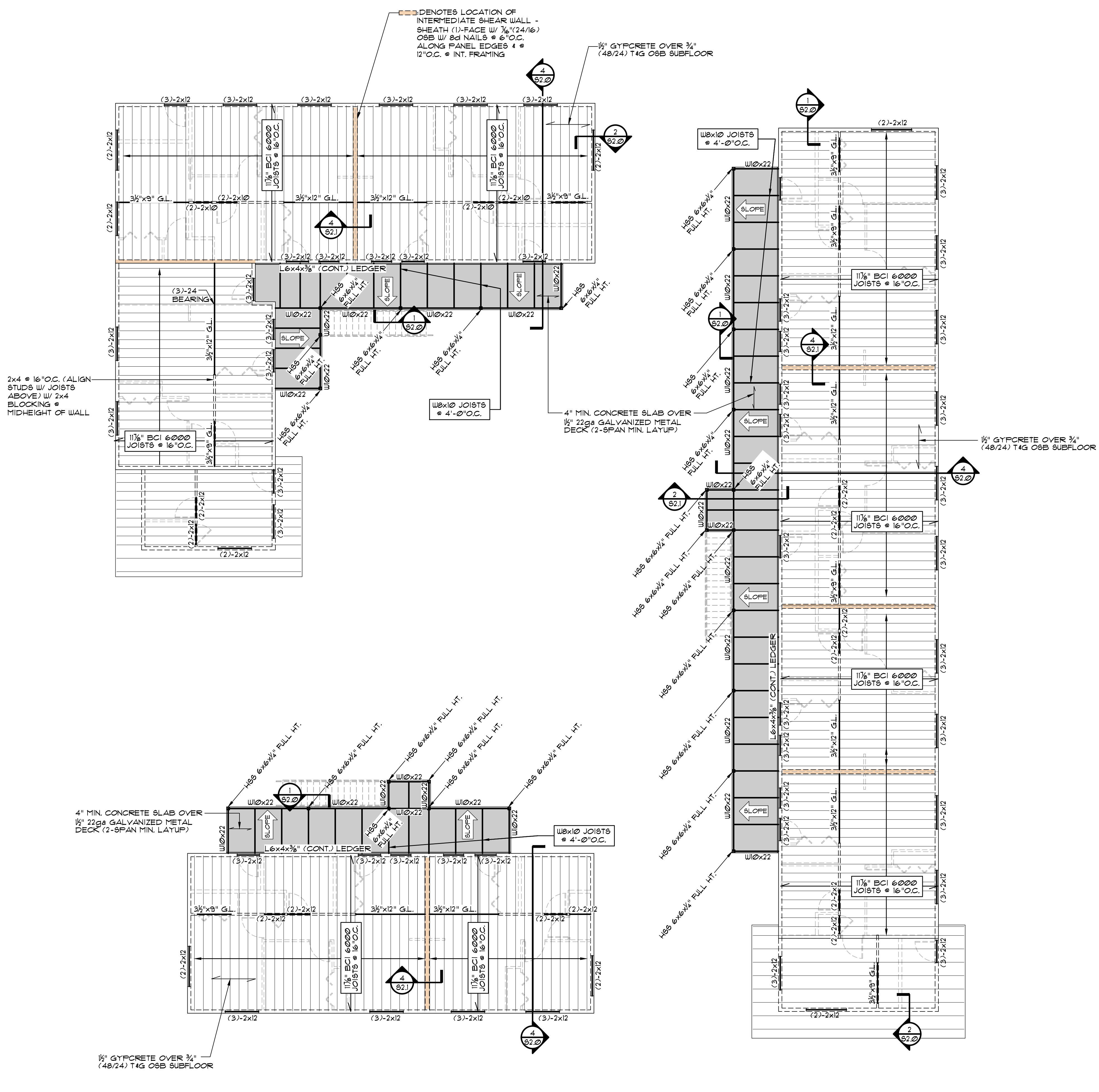
Foundation
Plan

S1.0

PROGRESS PRINTS
NOT FOR
CONSTRUCTION
12/19/25

12/19/25 25241s1.2.dwg

printed scale: 1/8" = 1'-0"



ALL INTERIOR HEADERS / BEAMS TO BEAR ON (2)-2x4 STUDS UNLESS NOTED OTHERWISE - STUDS TO BE STITCHED TOGETHER W/ 16d RING-SHANKED NAILS @ 12\"/>

ALL TRUSS-TO-TRUSS CONNECTIONS BY PRE-ENGINEERED TRUSS MANUFACTURER

ALL EXTERIOR WALL OPENING JAMBS TO BE FRAMED W/ (2)-2x6 BEARING TRIMMERS & (2)-2x6 FULL HT. KING STUDS UNLESS NOTED OTHERWISE

FLOOR FRAMING PLAN
2nd FLOOR
1/8" = 1'-0"

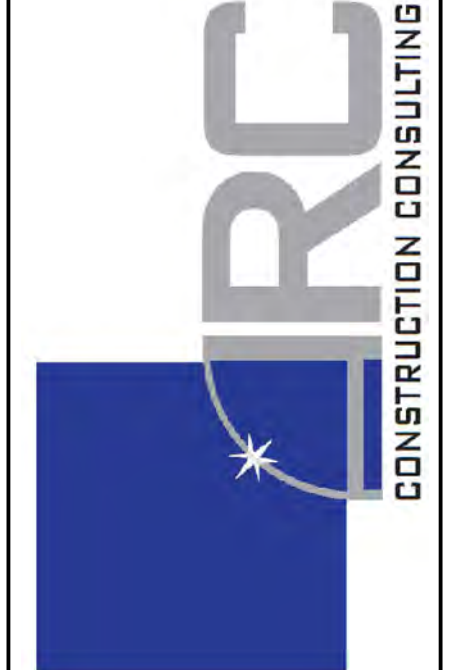


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SKYVIEW APARTMENTS
3rd AVENUE NORTH & NORTH 17th STREET



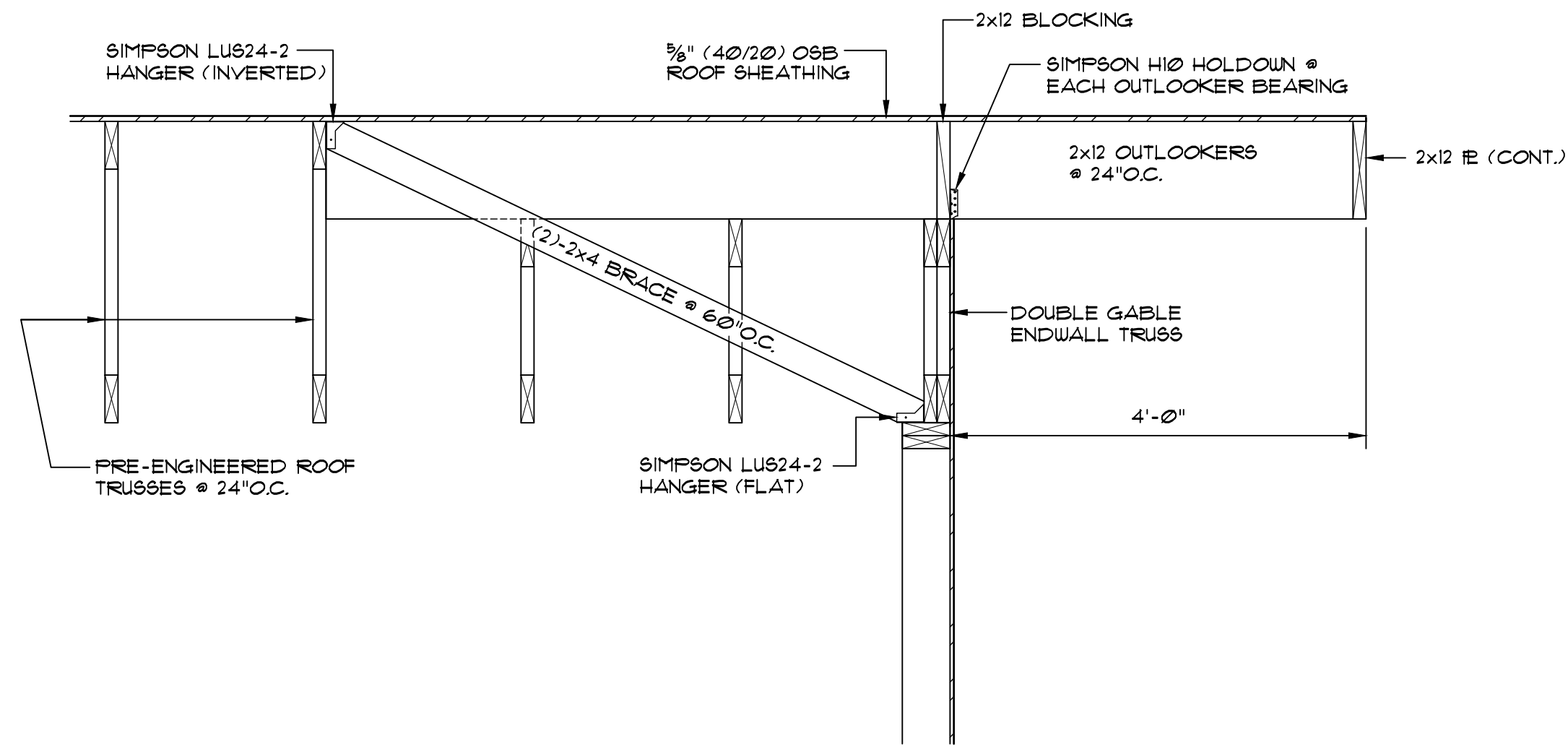
Framing Plan

S1.2

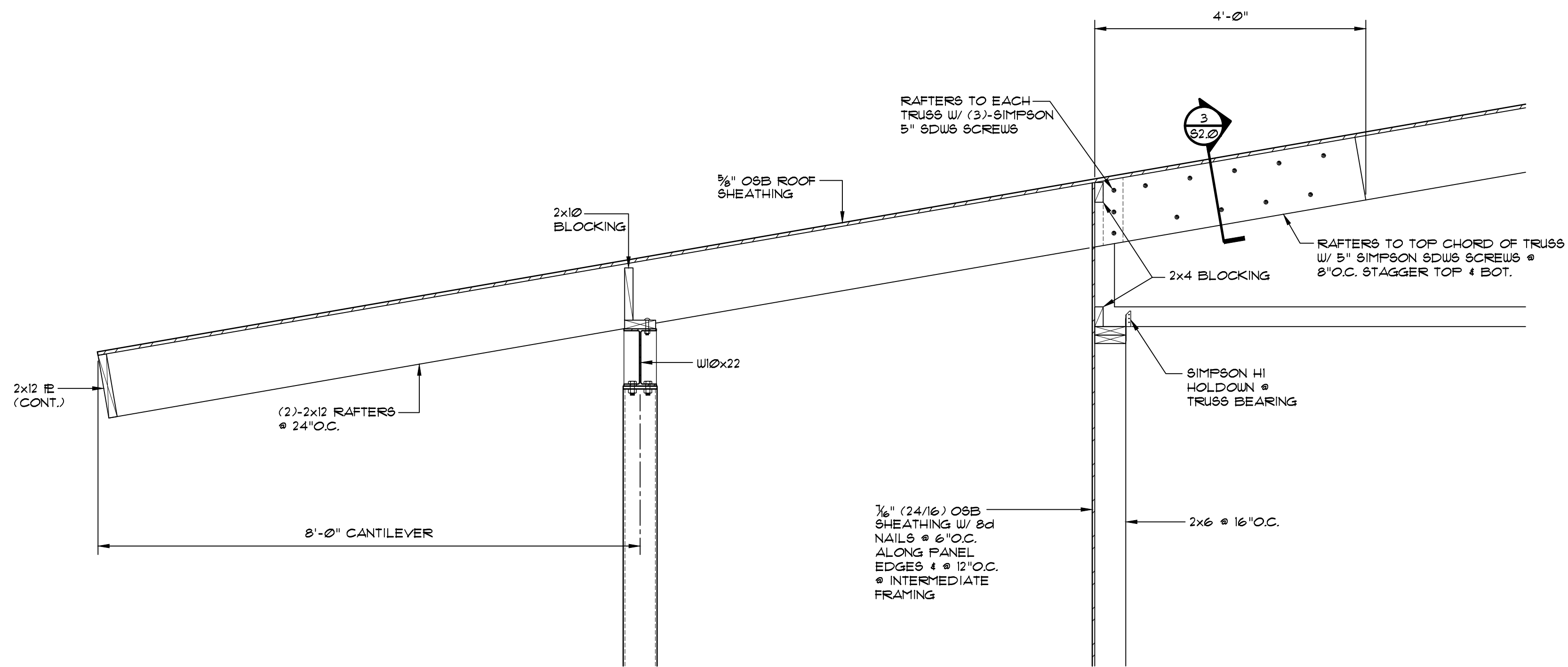
PROGRESS PRINTS
NOT FOR CONSTRUCTION
12/19/25

12/19/25 25241s2.1.dwg

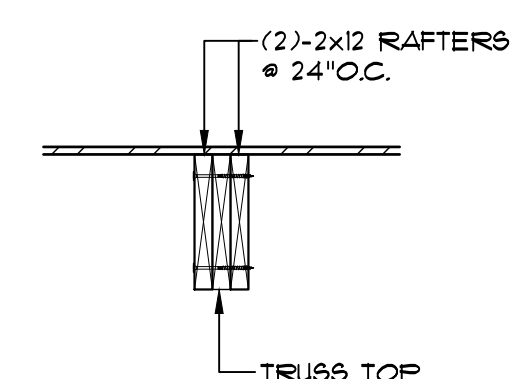
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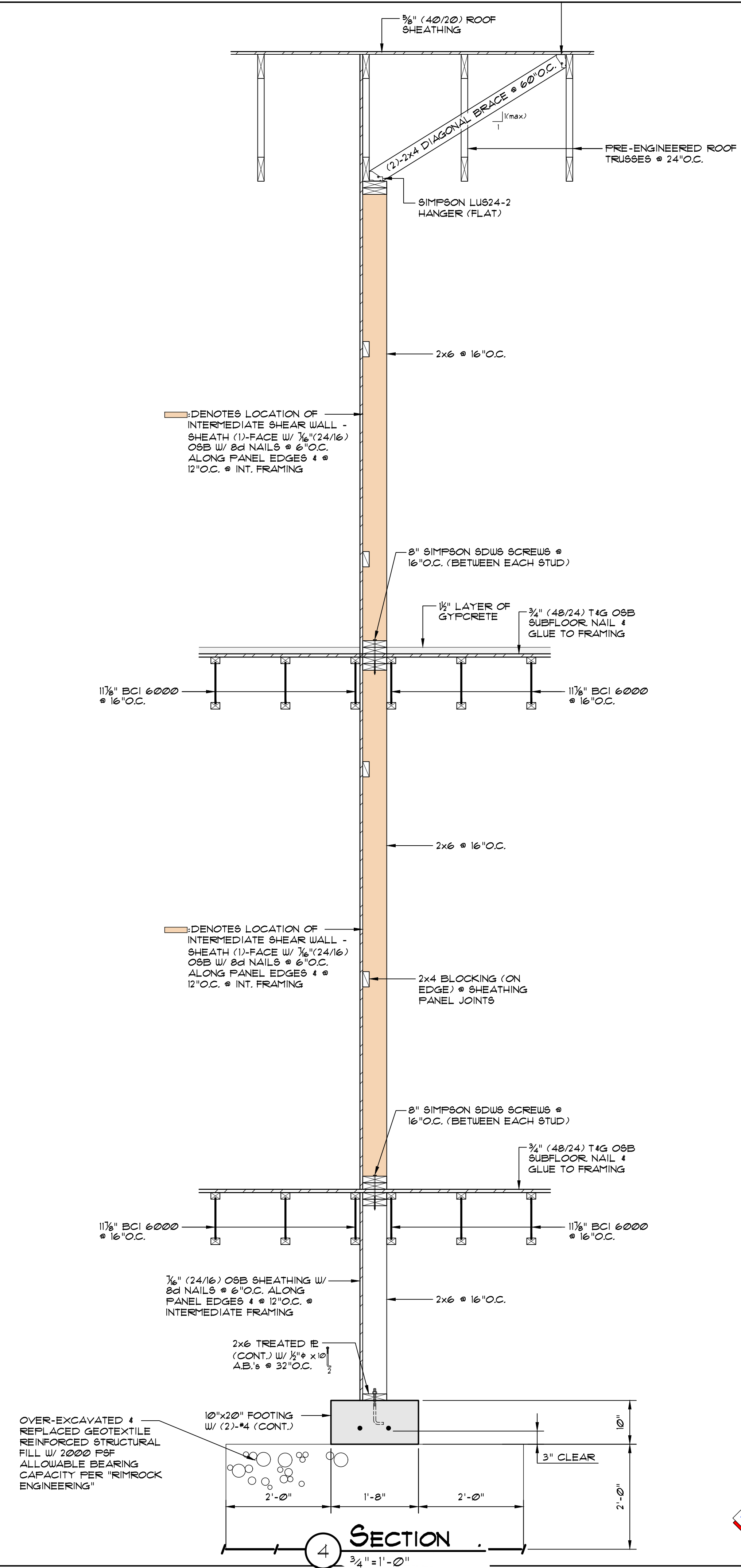
SECTION 1
3/4" = 1'-0"



SECTION 2
3/4" = 1'-0"



SECTION 3
3/4" = 1'-0"



SECTION 4
3/4" = 1'-0"

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SKYVIEW APARTMENTS
3rd AVENUE NORTH & NORTH 17th STREET
M O N T E R O S . C O M



Details & Sections

S2.1

PROGRESS PRINTS
NOT FOR CONSTRUCTION
12/19/25

STRUCTURAL NOTES (CONT.)

WOOD FRAMING

- ALL WOOD FRAMING MATERIALS SHALL BE SURFACE DRIED WITH A MAXIMUM OF 9% MOISTURE CONTENT.
- ALL LUMBER FLOOR OR ROOF FRAMING SHALL BE BRACED AT MIDSPAN AND NO MORE THAN 8'-0" CENTERS WITH FULL DEPTH BLOCKING.
- ALL FRAMING EXPOSED TO THE WEATHER OR EXPOSED TO CONCRETE OR MASONRY SHALL BE PRESSURE TREATED IN ACCORDANCE WITH THE AMERICAN WOOD PRESERVES ASSOCIATION SPECIFICATIONS.
- BOLT HOLES SHALL BE CAREFULLY DRILLED NOT MORE THAN 1/8" LARGER THAN THE BOLT DIAMETER. BOLTED CONNECTIONS SHALL BE SNUGGED TIGHT BY NOT TO THE EXTENT OF CRUSHING THE WOOD UNDER WASHERS.
- WOOD MEMBERS SHALL BE BOLTED WITH A307 HOT DIPPED GALVANIZED BOLTS.

WOOD JOISTS:

- BCI JOIST FABRICATOR TO SUPPLY CONTRACTOR WITH INSTALLATION GUIDELINES, SHOP DRAWINGS INDICATING LENGTH & SPACING REQUIREMENTS & DETAILING AS REQUIRED FOR INSTALLATION.
- BCI BLOCKING & NECESSARY HARDWARE FOR INSTALLATION TO BE PROVIDED BY JOIST MANUFACTURER.
- TJI JOIST SUBSTITUTE TO BE EQUAL QUALITY & PERFORMANCE TO BCI'S SPECIFIED.
- WOOD JOISTS SHALL NOT BE CUT, NOTCHED, COPE, DRILLED, NOR OTHERWISE ALTERED IN ANY WAY UNLESS SPECIFICALLY CONDUCTED IN ACCORDANCE WITH THE MANUFACTURER'S WRITTEN REQUIREMENTS.
- ALL ROOF JOISTS SHALL BE POSITED WITH NATURAL CAMBER TURNED "UP"

WOOD TRUSSES:

- ROOF TRUSS DESIGN LOADS ARE 30 PSF SNOW + ADDITIONAL SNOW DRIFT LOADS ON PLAN + 8 PSF DEAD TOP CHORD & 7 PSF DEAD BOTTOM CHORD. ADDITIONALLY, BOTTOM CHORDS SHALL BE DESIGNED FOR 10 PSF ATTIC LIVE LOAD (ASSUMED ATTIC ACCESS OPENING IS SMALLER THAN 20'x30')
- TRUSS SUPPLIER TO FURNISH CONTRACTOR WITH SHOP DRAWINGS. INCLUDED IN THIS SUBMITTAL ARE STRESS DIAGRAMS, CONNECTOR DESIGNATIONS AND BRIDGING AND/OR BLOCKING REQUIREMENTS.
- ADDITIONALLY, TRUSS MANUFACTURER IS TO PROVIDE INSTRUCTIONS TO CONTRACTOR FOR INSTALLATION OF PREMANUFACTURED TRUSS UNITS.
- TRUSS DRAWINGS ARE DIAGRAMMATICAL & ARE THEREFORE INTENDED TO ESTABLISH OUTLINES OF TRUSS CONFIGURATIONS.
- TRUSS DESIGN TO ACCOUNT FOR SECONDARY BENDING STRESSES DUE TO DEAD, LIVE, AND WIND LOADS SHALL BE CONSIDERED BY THE MANUFACTURER.
- TRUSS MEMBERS AND COMPONENTS SHALL NOT BE CUT, NOTCHED, OR ALTERED IN ANY WAY WITHOUT THE WRITTEN APPROVAL OF THE ENGINEER.
- WOOD TRUSSES SHALL BE ERECTED IN ACCORDANCE WITH THE TRUSS MANUFACTURER'S REQUIREMENTS BY AN EXPERIENCED CONTRACTOR.

WOOD STUD WALLS:

- PROVIDE FULL DEPTH BLOCKING AT MIDHEIGHT ALL INTERIOR BEARING STUD WALLS
- PROVIDE 2x BLOCKING (ON EDGE IF SHEATHING IS ON 1-FACE & FLAT IF SHEATHING IS ON 2-FACES) AT SHEATHING PANEL JOINTS IN SHEAR WALLS.
- BEARING WALLS TO HAVE DOUBLE (CONT.) 2x6 TOP PLATES W/ STAGGERED SPLICES UNLESS NOTED OTHERWISE.
- BOTTOM WALL PLATES OR VERTICAL STUDS IN CONTACT WITH CONCRETE TO BE PRESSURE TREATED.
- PROVIDE 2x6 @ 16" O.C. VERTICAL FRAMING @ ALL BEARING & EXTERIOR WALLS UNLESS NOTED OTHERWISE.
- PROVIDE DOUBLE BEARING TRIMMER STUDS & DOUBLE FULL HT. KING STUDS @ ALL EXTERIOR WALL OPENING JAMBS UNLESS NOTED OTHERWISE.
- PROVIDE STUD PACKS BENEATH GIRDER TRUSSES OR BEAMS EQUAL TO OR GREATER THAN THE WIDTH OF THE MEMBER BEING SUPPORTED UNLESS NOTED OTHERWISE.
- LAMINATIONS OF STUD PACKS TO BE STITCHED TOGETHER W/ 16d RING-SHANKED NAILS @ 12" O.C.
- STUD PACKS, POSTS, & BLOCKING TO BE STACKED CONTINUOUSLY TO FOUNDATION UNLESS NOTED OTHERWISE.

PLYWOOD AND OSB SHEATHING:

- ALL PLYWOOD AND OSB CONSTRUCTION SHALL BE IN CONFORMANCE WITH THE AMERICAN PLYWOOD ASSOCIATION (APA) SPECIFICATIONS.

ROOF & FLOOR DIAPHRAGMS:

- INSTALL PLYWOOD OR OSB PANELS WITH THE LONG DIMENSION OF THE PANELS ACROSS THE SUPPORTS AND WITH THE PANEL CONTINUOUS OVER TWO OR MORE SPANS. STAGGER PANEL END JOINTS. ALLOW 1/4" SPACING BETWEEN PANEL ENDS & EDGES UNLESS OTHERWISE RECOMMENDED BY PANEL MANUFACTURER. (SEE SHEAR DIAPHRAGM ELEVATION)

SHEAR WALLS:

- INSTALL PLYWOOD OR OSB PANELS WITH THE LONG DIMENSION OF THE PANELS ACROSS THE SUPPORTS AND WITH THE PANEL CONTINUOUS OVER TWO OR MORE SPANS. PANELS TO BE ORIENTED VERTICALLY OR HORIZONTALLY.
- PROVIDE 2x4 BLOCKING (FLAT TO PANEL) AT UNSUPPORTED PANEL EDGES AS FOLLOWS:
ROOF AND FLOORS = AT AREAS INDICATED ON PLANS.
WALLS = ALL EXTERIOR WALLS AND INTERIOR WALLS AS SHOWN ON PLANS.

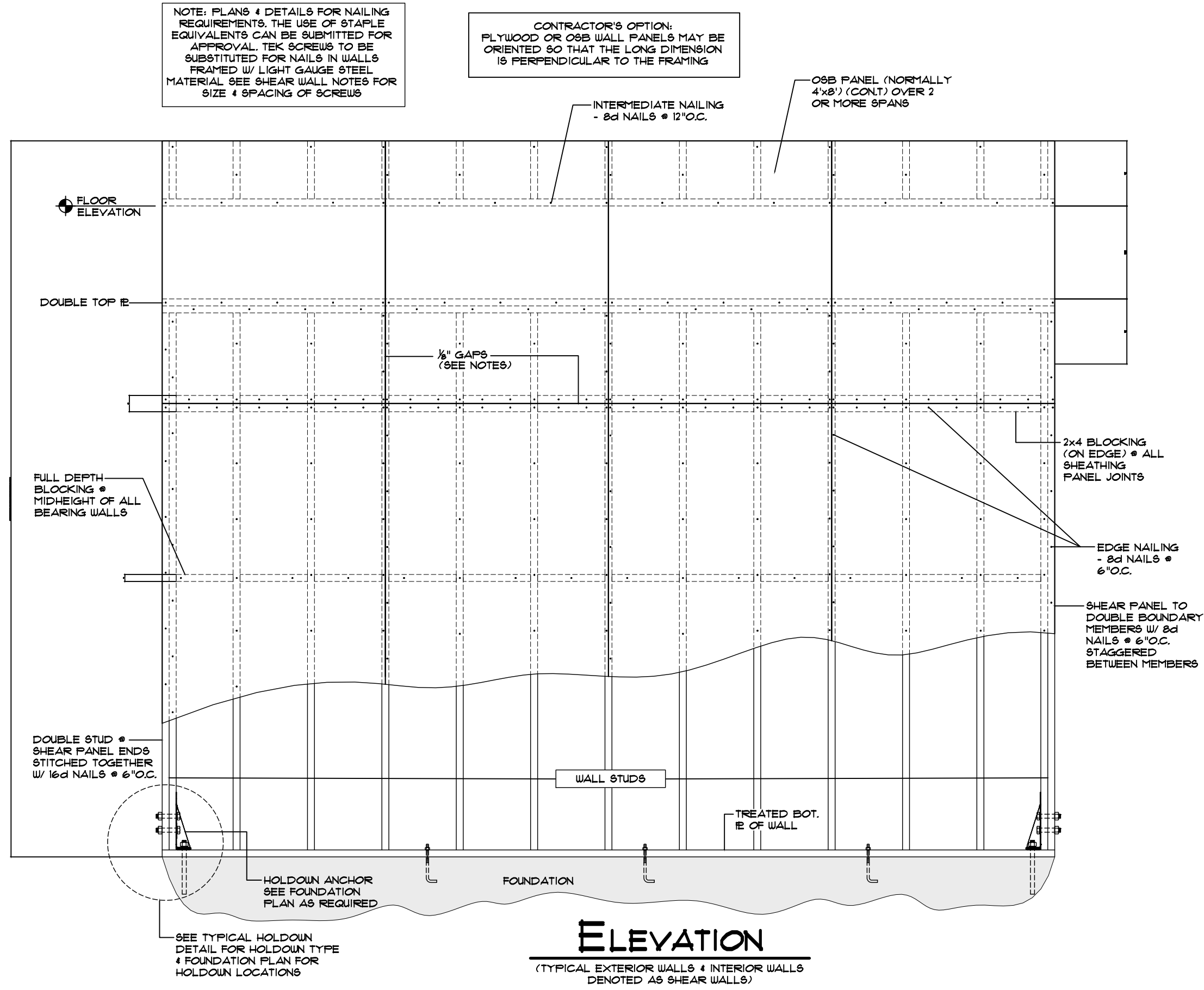
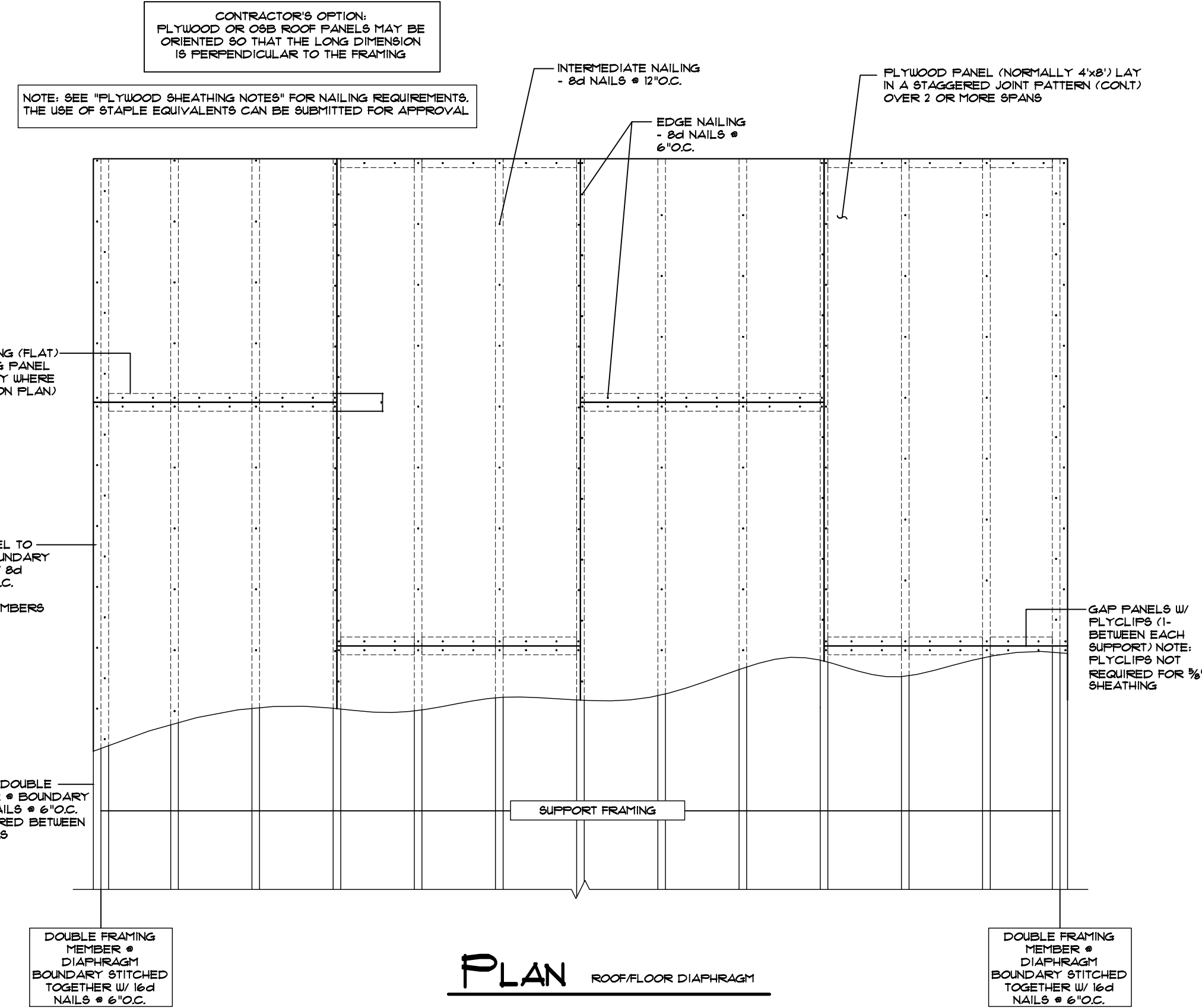
MATERIALS:

DIMENSIONAL FRAMING:

- LUMBER - #1 HEM FIR: Fb = 975 PSI, Fv = 150 PSI, E = 1.5x10⁶ PSI
- 2x4 FRAMING - #1 HEM FIR (CONSTRUCTION GRADE): Fb = 925 PSI, Fv = 135 PSI, E = 1.5x10⁶ PSI
- LVL BEAMS:
1 3/4" = Fv = 285 PSI, Fb = 2800 PSI, E = 2.0x10⁶ PSI
3/2" or WIDER = Fv = 285 PSI, Fb = 3100 PSI, E = 2.0x10⁶ PSI
- GLU-LAM BEAMS (V8 ORIENTATION): Fv = 265 PSI, Fb = 2400 PSI, E = 1.8x10⁶ PSI
- POSTS: HEM FIR #1
- VERSA-STUD 1.7 2400: Fv = 285 PSI, Fb = 2400 PSI, Fc = 3000 PSI, E = 1.7x10⁶ PSI

NAILING SCHEDULE:

CONNECTION	ATTACHMENT
JOIST TO SILL OR GIRDER, TOENAIL	(3)-10d
BRIDGING TO JOIST, TOENAIL EACH END	(2)-10d
SOLE PLATE TO JOIST OR BLOCKING, FACE NAIL	(3)-10d TOENAILS
TOP PLATE TO STUD, END NAIL	(2)-16d
STUD TO SOLE PLATE	(4)-8d TOENAIL or (2)-16d
DOUBLE STUDS, FACE NAIL	16d @ 24" O.C.
DOUBLE TOP PLATES, FACE NAIL	16d @ 16" O.C.
BUILT-UP STUD PACKS	20d @ 6" O.C.
TOP PLATES, LAPS AND INTERSECTIONS, FACE NAIL	(2)-16d
CONTINUOUS HEADER, TWO PIECES	16d @ 15" O.C.
ROOF JOISTS TO PLATE, TOENAIL	(3)-10d
CONTINUOUS HEADER TO STUD, TOENAIL	(4)-10d
ROOF JOISTS, LAPS OVER PARTITIONS, FACE NAIL	(3)-10d
ROOF JOISTS TO PARALLEL RAFTERS, FACE NAIL	(3)-16d
BUILT-UP CORNER STUDS	20d @ 24" O.C.
BUILT-UP CORNER BEAMS	20d @ 32" O.C.
3/8" (40/20) OSB ROOF SHEATHING (LAY SHEATHING IN STAGGERED CONFIGURATIONS AT PANEL EDGE)	8d @ 6" O.C. @ EDGES OR 15"x16ga STAPLES @ 6" O.C. @ PANEL EDGES & @ 12" O.C. @ INT. FRAMING. (STAPLES ONLY PERMITTED IF ALL DIAPHRAGM PANEL JOINTS ARE BLOCKED)
1/2" (GRADE 2-M-W) OSB WALL SHEATHING (2x BLOCKING @ ALL PANEL JOINTS)	8d @ 6" O.C. @ EDGES OR 15"x16ga STAPLES @ 6" O.C. @ PANEL EDGES & @ 12" O.C. @ INT. FRAMING.
3/4" (48/24) T&G OSB SUBFLOOR (NAILING + CONTINUOUS BEAD OF CONSTRUCTION ADHESIVE)	8d @ 6" O.C. @ EDGES OR 15"x16ga STAPLES @ 6" O.C. @ PANEL EDGES & @ 12" O.C. @ INT. FRAMING.
1/2" (32/16) TREATED PLYWOOD TO BE USED TO SHEATH ALL BUILT-UP EXTERIOR COLUMNS OR SOFFITS WHERE MOISTURE MAY ACCUMULATE	#8 SHEATHING TEKS @ 6" O.C. @ EDGES & @ 12" O.C. @ INTERMEDIATE FRAMING (GALVANIZED NAILING)



PROJECT #: 2501
DATE: 12/4/23
DRAWN BY: TB

REVISIONS:



SKYVIEW APARTMENTS
3rd AVENUE NORTH & NORTH 17th STREET
BIRMINGHAM, ALABAMA



Notes Cont.

S3.1

PROGRESS PRINTS
NOT FOR CONSTRUCTION
12/19/23

12/19/25 25241s3-NOTES.dwg

printed scale: 1/8" = 1'-0"



CONSULTING DESIGN SOLUTIONS, INC.
7540 Churchill Road Manhattan, MT 59741
Phone: (406) 282-7082

MECHANICAL SCHEMATIC DESIGN NARRATIVE

PROJECT: Skyview Apartments in Billings, MT

Date: December 19, 2025

HVAC SYSTEMS

The project consists of 3 separate buildings. Each building consists of 2 stories of residential above full crawlspace. Building 1 consists of 6 units with an office and riser room at level 1 and storage rooms on both floors. Building 2 consists of 8 units with riser room at level 1 and storage rooms on both floors. Building 3 consists of 4 units with riser room at level 1 and storage rooms on both floors.

Design Parameters for HVAC Design:

(Information for Billings, MT from ASHRAE Fundamentals Weather Data)

- Summer:
 - Outdoor Design Conditions: 94.9°F db, 62.6°F wb, 25.0 MPH wind speed.
 - Indoor Design Conditions: 73.0°F db at 40%RH (or less).
- Winter:
 - Outdoor Design Conditions: -15.8°F db, 18.0 MPH wind speed.
 - (-25°F will be used in design load calculations)
 - Indoor Design Conditions: 70°F db, 15-20% RH.

Building Ventilation and Exhaust systems. Per IECC Section C202 the buildings in this project fall under the definition of a Residential Building. As such, per IECC Section R403.6.1, the buildings/dwelling units are not required to have heat or energy recovery ventilation.

Per IMC the dwelling units will be treated as Commercial spaces and ventilated per IMC Section 403.3.2. The furnaces serving each dwelling unit will be provided with ~50/75 cfm of outside air to each unit, then ~25 cfm of mixed air will be ducted from each main level unit to the crawl space with a 3" diameter duct.

The crawl space of each building will be designed with an exhaust ventilation system consisting of an exhaust fan in the crawl space ducted to the exterior on Level 1.

The HVAC system in the residential units is to be a vertical Furnace with DX cooling and Natural Gas heating with condensing units or heat pumps mounted on concrete pads at exterior grade level.

Residential Unit systems are as follows:

- Each residential unit will have one furnace with an estimated input capacity of 44,000 BTU/hr (18 units total).
- Individual exhaust fans (or grilles) will be designed in each bathroom. Exhaust will be ducted to the exterior sidewall with a clearance of 3' to any operable opening part of the building.
- Units will have an intermittent kitchen exhaust hood designed and routed to the exterior with a clearance of 3' to any operable opening part of the building. The exhaust rate of the Kitchen Exhaust fan will be designed below 400 cfm to meet current Mechanical code.
- The Units will be designed to meet Mechanical ventilation for the space. Adequate ventilation air based on minimum airflows derived by Chapter 4 of the Mechanical code.

- Ductwork is required to be installed in ceilings and soffit spaces. Close coordination will be required with all other trades.
- Dryer venting will be extended to the exterior sidewall. A dryer booster fan will be required for each unit if the total ductwork distance does not meet the minimum mechanical requirements.
- All duct penetrations will be routed to the sides of the buildings facing away from the property.

Storage rooms and Mechanical rooms will be conditioned with an electric unit heater for primary heat.

Building 1 Office will be provided with a Wall mounted Fan Coil Unit and an electric unit heater for back up heat. The space will be provided with ventilation air by means of a bathroom exhaust fan and door/windows opening.

Water riser room will be conditioned with an electric unit heater.

PLUMBING SYSTEMS

- Plumbing systems for each building will be designed. Systems include domestic water, sanitary sewer, radon and natural gas.
- A radon system will be designed in the crawlspaces of each building. Risers from the crawl spaces to the roof will be required. Plans will include information for potential future radon fans in attic spaces.
- One Sanitary sewer main connection will be designed with a separate branch serving each building. PVC soil pipe will be specified for the vertical and horizontal sections of the sewer system. PVC is allowed for the vent piping.
- No building storm drainage will be included in design at this time.
- At Owner option, PVC pipe can be replaced with Cast Iron for better sound mitigation between floors the building for sanitary piping.
- One Water meter and service connection will be designed for the site with a separate branch serving each building.
- At this time, a manifold with shut off valves for cold water distribution will be designed for each unit in the mechanical/storage room. Cold water supply for each unit will be routed through the crawl space from the mechanical/storage room.
- Plumbing fixtures will be specified for each restroom and residential unit. These include kitchen sinks, toilets, bath/showers, floor drains, dishwashers, lavatories, and other miscellaneous fixtures. Domestic hot and cold piping and waste and vent piping will be designed.
- Residential units will be designed with an electric water heater.
- Residential hot water pipes will be designed with insulation to meet code.
- Foundation drains will be routed to sump pumps in each building crawl space.
- ADA fixtures including insulation will be required in all ADA units.
- Instant electric water heater will be required for the Building 1 Office restroom.
- Lawn sprinkler supply and back flow will be served by a well. No work will be shown on Plumbing plans.

TEMPERATURE CONTROLS

- Controls for the Building 1 Office are anticipated to be standalone digital programmable thermostats, will be required.
- Controls for the residential units are anticipated to be standalone digital programmable thermostats, Nest type.

UTILITIES

- A new 1-1/2" domestic water service is anticipated. This will serve all 3 buildings with separate branches off the main for each building. As long as city water pressure is a minimum of 60 psi, a booster system is not anticipated.

- A new 6" sewer service is anticipated. This will serve all 3 buildings with separate branches off the main for each building.
- A separate gas meter will be designed for each unit at this time. There will be 18 total gas meters (6 for Building 1, 8 for Building 2 and 4 for Building 3). Gas pressure will be 7" W.C.
 - Building 1 natural gas service will be sized for an estimated total of 264,000 BTU/hr with a manifold size of 1-1/4" pipe. Individual gas lines to each unit will be roughly 3/4" diameter.
 - Building 2 natural gas service will be sized for an estimated total of 352,000 BTU/hr with a manifold size of 1-1/2" pipe. Individual gas lines to each unit will be roughly 3/4" diameter.
 - Building 3 natural gas service will be sized for an estimated total of 176,000 BTU/hr with a manifold size of 1" pipe. Individual gas lines to each unit will be roughly 1/2" diameter.
- A new fire service will be required. Fire service size and routing will need to be coordinated with the fire sprinkler system designer and the civil engineer.

MECHANICAL SPACE REQUIREMENTS

- The following mechanical space requirements are anticipated at this time:
 - A water service and fire service room will be required in grade level room. A 10.5'x5' room is required.
 - Space on the exterior grade level will be required for condensing units (or heat pumps) serving the residential levels. The condensing units are anticipated to be 24"x24" mechanical units.
 - Lowered Ceiling Space or soffits will be required in each residential unit for the ductwork to be installed in.
 - Space for a furnace will be required in each residential unit. A closet with a minimum of 36"x36" will be required for the furnace, cooling coil, piping and ductwork connections for each unit.
 - Space for a domestic water heater will be required in each residential unit. A closet with a minimum of 30"x30" will be required for the water heater, expansion tank, and water service valves for each unit.

Submitted by:
 Ronald J. Alles,
 Consulting Design Solutions, Inc.



CONSULTING DESIGN SOLUTIONS, INC.
7540 Churchill Road Manhattan, MT 59741
Phone: (406) 282-7082

ELECTRICAL SCHEMATIC DESIGN NARRATIVE

PROJECT: Skyview Apartments in Billings, MT

Date: December 19, 2025

ELECTRICAL SERVICE:

- The project consists of 3 separate buildings. Each building consists of 2 stories of residential above full crawlspace. Building 1 consists of 6 units with an office and riser room at level 1 and storage rooms on both floors. Building 2 consists of 8 units with riser room at level 1 and storage rooms on both floors. Building 3 consists of 4 units with riser room at level 1 and storage rooms on both floors.
- Building 1 will require a 400A, 208Y/120V, 3phase, 4 wire electrical service.
- Building 2 will require a 600A, 208Y/120V, 3phase, 4 wire electrical service.
- Building 3 will require a 400A, 208Y/120V, 3phase, 4 wire electrical service.
- The electrical services will be wall mount and are required to be on the exterior of the building in a location acceptable to Northwestern Energy.
- The electrical service will require 2-3 pad-mounted utility transformer. Pad-mounted transformers are required to be free from any portion of the building above them. Requirements and locations to be coordinated with Northwestern Energy. Assumed locations are inside city sidewalks.

ELECTRICAL SERVICE METERING/DISTRIBUTION:

- Building 1
 - o 400A main and disconnect
 - o House Meter:
 - One (1): 100A, 1 Phase House Panel.
 - o Residential Units:
 - Six (6): 150A, 1 Phase Residential Tenants
- Building 2
 - o 600A main and disconnect
 - o House Meter:
 - One (1): 100A, 1 Phase House Panel.
 - o Residential Units:
 - Eight (8): 150A, 1 Phase Residential Tenants
- Building 3
 - o 400A main and disconnect
 - o House Meter:
 - One (1): 100A, 1 Phase House Panel.
 - o Residential Units:
 - Four (4): 150A, 1 Phase Residential Tenants
-

POWER:

- The common building space(s) will be designed to a complete level with mechanical and building equipment connections as well as general convenience receptacles throughout the space(s).
- The residential spaces will be designed to a complete level with mechanical and kitchen appliance connections as well as the required general convenience receptacles through the

- space(s) to meet NEC requirements.
- Heat Trace provisions/rough-in to be provided at all gutters and downspouts.
- Exterior of the building will be provided with general convenience receptacles.
- Power will be provided to a new irrigation well.

LIGHTING

- The lighting within the common building spaces will be designed to a complete level with exterior building mounted lighting and interior lighting.
- All light fixture will be LED. Efficiency, cost, maintainability and aesthetics are all factors that are considered while selecting light fixtures for the building.
- The residential spaces will be designed to a complete level with interior lighting.
- Existing street lighting is to remain.

Light Fixtures:

- Storage and mechanical spaces will be illuminated with LED strip fixtures.
- General lamp holders will be provided in the crawl space for basic illumination.
- Leasing office and Residential Units will be illuminated with 4" LED Junction Box downlights throughout. A mirror with integral LED will be specified at the bathroom vanity.
- The exterior perimeter will be lit with wall packs and wall sconces at unit entrances and along egress pathway.
- Emergency egress lighting will be provided by a combination of adjustable head emergency wall fixtures (leasing office) and by feeding pre-determined exterior LED light fixtures from a lighting inverter.
- Exit signs will be provided to mark the paths of egress.
- Site lighting will consist of bollard lights placed at intervals along sidewalk. Bollard located outside fence at gate access locations. No pole mounted lights to be provided.

Lighting Controls:

- Leasing office and storage spaces will be controlled by local occupancy sensors.
- Exterior building mounted lighting and site lighting will be controlled by a light load controller with an astronomic timeclock function.
- Residential unit lighting will be controlled from local switches within each of the spaces.

SPECIAL SYSTEMS

Fire Alarm:

- A digital addressable fire alarm system will be provided to monitor the fire suppression system, provide a manual detection system and notify the occupants upon a general alarm.
- Residential units will be provided with notification as required by the International Building Code.

Cameras:

- Security camera systems will be coordinated with the security contractor. Rough-ins will be provided as needed.

IT Infrastructure:

- A Telecommunication Terminal Backboard(TTB) will be designed within the mechanical room for each building for a common demarcation point for all communication utilities serving both the commercial and residential tenants. Seven (7) 2" conduits will be provided to the TTB from an underground communications vault. This will be specified for communication utility connections on the exterior of the building.
- Residential units will be provided with individual IT media panels. Each residential unit will be provided with two (2) CAT6, one (1) CoAx (RG6), and one (1) Fiber from the TTB to the units IT media panel. From the IT media panel additional category and coax cabling will be provided to the individual data or TV outlets shown on the plans.
- IT media panel to be provided in leasing office.

Access Control:

- All exterior fenced entry gate(s) to be provided with access controls rough-in. Raceways shall be

provided from the gate(s) to the access control panel in the Building 1 mechanical room.
Requirements to be coordinated with Security/Access controls provider.

Accessible Units:

- Two total units will be designed to be Type A accessible. Type A units will include specific sensory features for residents with hearing/vision impairments.

Submitted by: Kyle L. Heidema P.E. Consulting Design Solutions, Inc.