

CORNERSTONE FACILITIES ENGINEERING, INC.

To: Mike Kent w/copy to Adam Lassiter and Tim Booker (Mickelson Construction)

Date: 8-20-2020

Re: Renasant Project Narrative

From: Daniel B. Smith, PE

A meeting was held in the unoccupied building (hereafter called the East Building for the purpose of this project) of the Destin Renasant Bank. On-hand were:

- | | |
|-----------------|------------------------------------|
| • Mike Kent | Progressive Management of America |
| • Tim Booker | Mickelson Construction |
| • Adam Lassiter | Mickelson Construction |
| • Dan Smith | Cornerstone Facilities Engineering |

The purpose of the meeting was to establish the practicality of a design/build project to renovate the building into a functioning bank occupancy and have the project completed and ready for occupancy in January 2021. The building was visually inspected, and Mickelson Construction was briefed on what the goals of this project were and the timeline for execution.

This document serves as an outline and a summary for the Owner and for the involved parties' coordinating efforts. This overview will use a combination of drawings and photographs to help illustrate the project's direction. Please find attached (next page) a listing of major tasks and the status of each. This narrative will present information in the order of tasks listed on this spreadsheet.

The summary of the on-site meeting is to have presented to Mike Kent a design build price for renovating the East Building from its current condition into a functional bank facility. The time frame for developing this priced proposal is to deliver the proposal to Mike Kent by close of business on September 4, 2020. It is noted that Cornerstone Facilities Engineering and Mickelson Construction do not have any financial interests between the firms. However, over a 20 year period our two firms have worked together on several projects and believe we can work together effectively and economically for the Renasant Bank. Cornerstone will provide for Mickelson all needed drawings for permitting and Mickelson will be the General Contractor and responsible for tasks outlined in this narrative.

Renasant Bank Destin Building Renovation Summary

PROJECT TASKS	STATUS AS OF 8-20-2020	SUPPORTING DOCUMENTS/REMARKS	COSTS
Civil -			
Development Order & Civil Plans to support driveway and site modifications	In Progress	Drawings S1 and S2, Project Narrative 8-20-2020	\$13,400.00
Contractor Bid for Civil Work Items	Awaiting DO Design		TBD
East Building Activities			
Architectural			
Professional Services	Proposal in Process	Project Narrative 8-20-2020	TBD
Exterior			
Demo Existing Entry Detail, Build New	In Design, Reviewed w/General Contractor	Project Narrative 8-20-2020	TBD
Exterior Painting and Trim	In Design, Reviewed w/General Contractor	Project Narrative 8-20-2020	TBD
Interior			
Demo walls, flooring and Acoustical Ceiling System	Preliminary Drawings, Reviewed w/General Contractor	Drawing A1, Project Narrative 8-20-2020	TBD
Construct new interior walls	Preliminary Drawings, Reviewed w/General Contractor	Drawings A2 and A3, Project Narrative 8-20-2020	TBD
Install new interior doors	Preliminary Drawings, Reviewed w/General Contractor	Drawings A2 and A3, Project Narrative 8-20-2020	TBD
Install Interior fixed glass	Preliminary Drawings, Reviewed w/General Contractor	Drawing A3, Project Narrative Dated 8-20-2020	TBD
Install new ceiling system	Ceiling basis Armstrong 1728 tile	Drawing A3, Project Narrative Dated 8-20-2020	TBD
Interior Painting	Reviewed w/General Contractor	Drawing A2, Project Narrative Dated 8-20-2020	TBD
Install new tile flooring w/vinyl base	Reviewed w/General Contractor	Drawing A2, Project Narrative Dated 8-20-2020, Use DAL Tile "Volume 1.0", 12-inch square format, as cost basis	TBD
Install new Kitchen cabinets and sink	Reviewed w/General Contractor	Drawing A2, Project Narrative Dated 8-20-2020	TBD
HVAC			
Install new HVAC grilles	Reviewed w/General Contractor	Project Narrative Dated 8-20-2020	TBD
Electrical			
Install new Receptacles, lights and J-boxes for IT/Com	Reviewed w/General Contractor	Project Narrative Dated 8-20-2020	TBD
Install new LED Ceiling Light Fixtures	Reviewed w/General Contractor	Drawing A3, Project Narrative Dated 8-20-2020	TBD
Plumbing			
Modify break room plumbing and install new SS sink	Reviewed w/General Contractor	Drawings A1 and A2, Project Narrative Dated 8-20-2020	TBD
Furniture/Millwork/Décor	Work by Others Independent of the General Contractor's work		TBD
Contingencies			
HVAC - Possible Roof Top Unit Repairs	Coordinating a test/inspection to determine condition of unit		TBD

PROJECT TASKS DISCUSSION

Civil

Currently Cornerstone is preparing a development order (DO) package for the City of Destin. This is required to obtain permission to provide for the automated teller exit from the bank's parking lot and connect the East Building's parking area with the current parking area of the East Building. This work will include a bid package for the civil improvements. The current site plan and the preliminary proposed site plan (drawings S1 and S2 respectively) are attached at the end of this narrative for reference. Note we may have to make some changes and certainly will be adding more details as we complete this task.

We expect to be able to deliver the next generation of design data for review in another three weeks.

Architectural

Professional Services – In order for any General Contractor to obtain the building permit to renovate the building, signed and sealed drawings will be required. Cornerstone will work with Mickelson and Renasant Bank to prepare the needed drawings and respond to any questions the City of Destin Building Inspection Department may have.

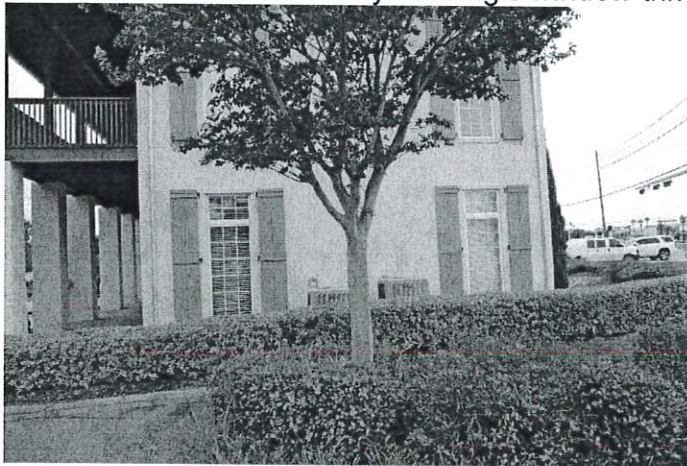
Exterior of Building – The East Building will have its exterior modified to better match the appearance of the existing, two story bank building. The following photograph help explain the scope of this work.



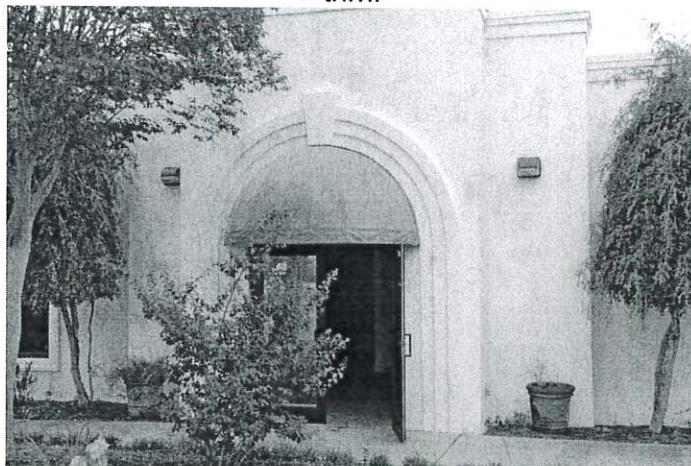
The entire exterior of the building will be painted to match the color of the two story bank building.



Each of the four windows on the building will have faux shutter trim installed to coordinate with the two-story building's window trim.



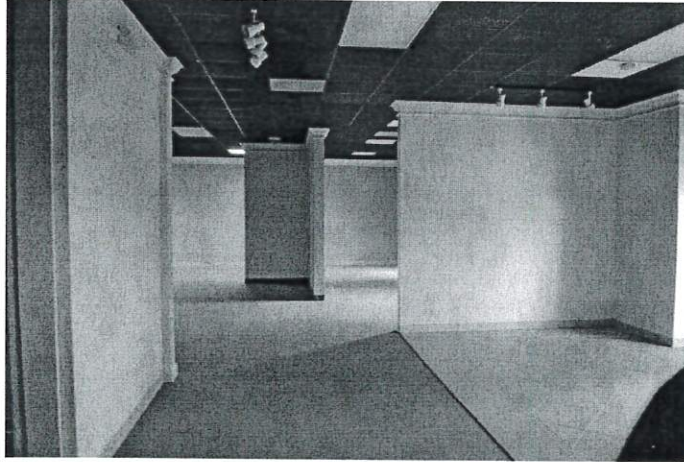
View of window trim to be emulated for the East Building and the color of the walls and trim.



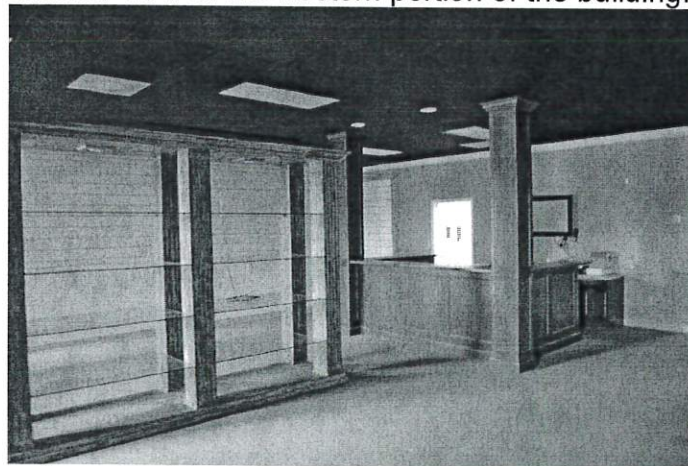
The arched trim of the main entry will be removed and replaced with rectilinear trim and a small, standing seam metal roof to serve as rain protection for entry/exit. The standing seam roofing is again to match the appearance of the two-story bank building. This detail will have its cost separated for the Owner's review.

Interior of the Building – Please find attached at the end of this narrative the preliminary drawings developed thus far for the project. While not completely detailed, the meeting with the General Contractor, and this submittal have established the types of materials required to carry out the tasks in order to be able to complete a priced proposal for construction services.

Demolish Interior Walls and Floor Finishes – The walls that are not shaded on drawing A2 will be removed and disposed of. Drawing A1 shows the items to be removed. The floor finishes for all rooms will be removed except for the restrooms which are in good condition. The following photographs illustrate the existing wall and interior conditions to be removed.



Interior view of the western portion of the building.



View of east portion of building. The black ceiling grid and acoustical tile will be removed and disposed of along with the carpeting. The shiplap siding on the interior side of the exterior wall see above will also be removed.

Construct New Interior Walls – The new walls are indicated on drawing A2 as unshaded walls. These will be constructed using galvanized steel studs with gypsum board (sheetrock) attached to the studs. A cross-section of the typical new wall is shown on drawing A3.

Install New Interior Doors – New birch doors with steel frames will be used to provide access and security to the interior rooms. Note that interior doors will have lever sets with keyed security locks except for

- Door between “Waiting Area RM#12” and “Hallway RM #13” and
- Door between “Main Lobby RM #1” and “Waiting Area RM #8”

These two doors will have combination lock lever sets to keep the public side of the interior secure from the private side of the interior. Doors on the restrooms and the door into the breakroom will remain and not be replaced. All exterior doors will remain.

Install Interior Fixed Glass – Rooms numbers 3, 8 and 18 will have four foot by four foot, tempered glazing set in steel frames to permit line of sight into and out of these rooms. See drawing A2 for the layout.

Install New Ceiling System – The new grid will be white and in a two-foot by two-foot configuration. A fissured acoustical ceiling tile, such as Armstrong’s 1728 series will be installed. Drawing A3 shows a typical building cross section with the ceiling elevation noted. The ceiling system in the restrooms is already this type so no ceiling system work is required in those two rooms.



Existing ceiling system in restrooms. No new work required.

Interior Painting – Once all the construction work is completed, all the interior walls, including the restrooms, will be prepared and then painted with two coats of acrylic latex.

Interior Flooring – All floors, except the two restrooms will receive new tile flooring. For the purpose of the priced proposal, the material for all new flooring is specified at DAL Tile Volume 1, glazed porcelain tile in a 12-inch square format. Information on this type of tile follows the drawings at the end of this narrative. If the Owner selects another type of tile, the pricing can be adjusted based on the variance in material costs.

Install New Kitchen Cabinets and Sink – As shown on drawing A2, the break room will receive new cabinets and a stainless steel, two compartment sink. Minor plumbing adjustments are required.

HVAC – The basic work of the HVAC sub-contractor shall be to modify the supply grille layout to match the new floor plan. Note that as of this time there is a concern over the condition of the roof top unit, and we are trying to verify this as soon as possible.

Electrical – While the existing electrical system has ample capacity there are significant tasks to develop new home runs for the revised ceiling mounted light fixtures. These fixtures are specified as LED ceiling mount units and information on a good quality fixture follows the drawings at the end of this narrative. The contractor will plan for 116 of these new LED's.

In addition to the lighting fixture modifications the new floor plan requires reconfiguration of wall receptacles for 120 volt power. The pricing of the design/build will include this effort. Also, in each work area, the electrical sub-contractor will provide a wall mounted junction box with conduit to allow access of a separate, communications sub-contractor to pull cable for telephony and computer connections.

Plumbing – The work involving modification to the Break Room for the new sink will be included in the priced proposal from the General Contractor.

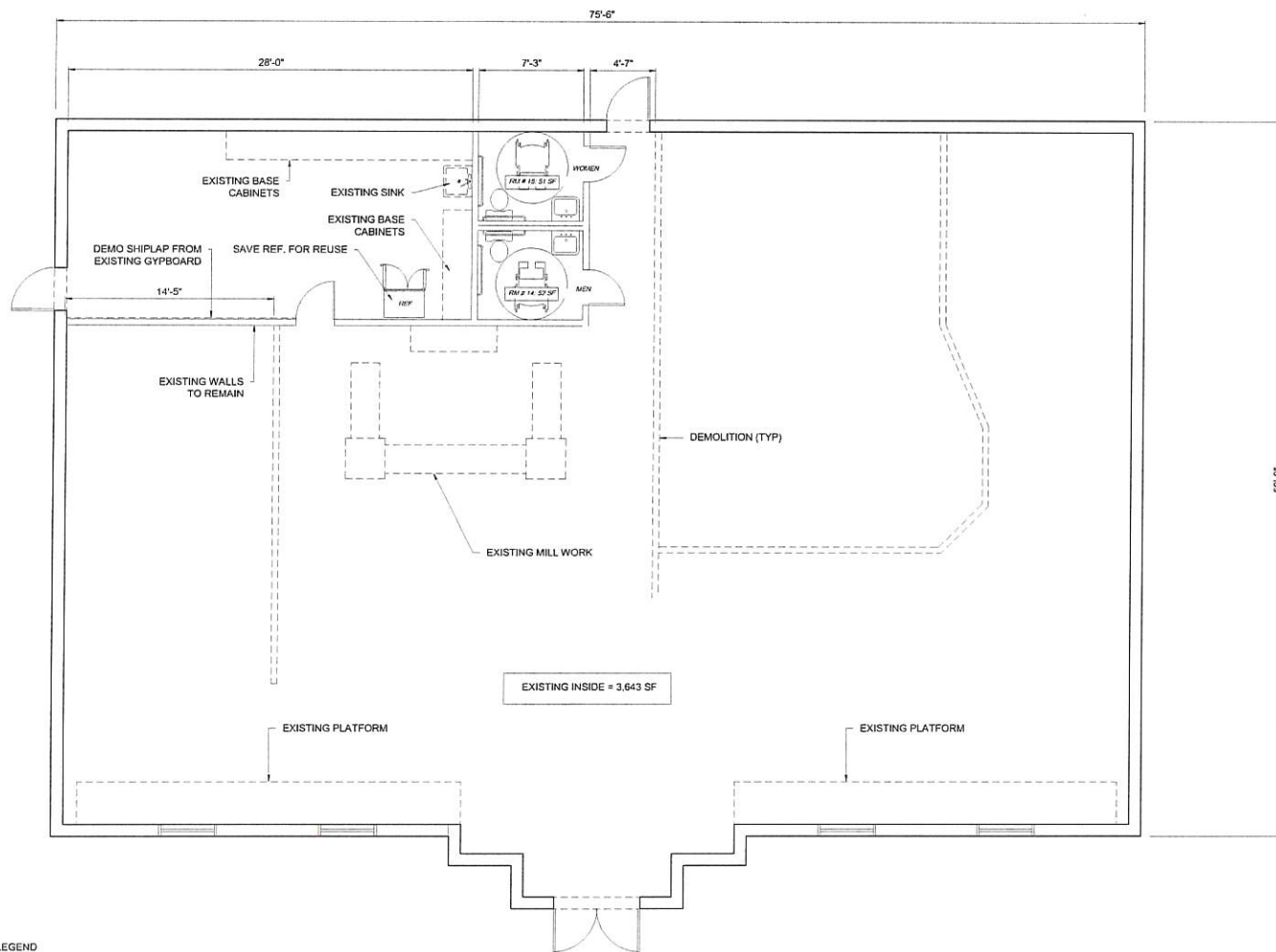
Furniture/Millwork/Décor – The Owner or Owner's Representative shall employ a separate contractor to provide furniture and other décor items for the renovation. This firm shall also dictate colors and related interior data.

Contingencies-

HVAC – As of this date we have engaged a contractor to verify the condition of the roof top unit. As soon as possible we will state if this primary piece of equipment requires major repairs and the approximate costs.

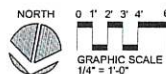
Drawings and data follow this page. An update shall follow as soon as information allows. In the meantime, please feel to call on me if there are any questions or comments.

ATTACHMENTS FOLLOWS THIS PAGE



- LEGEND
- ===== EXISTING FEATURES TO REMAIN
 - ITEMS TO BE SELECTIVELY DEMOLISHED

EXISTING SITE PLAN & DEMOLITION

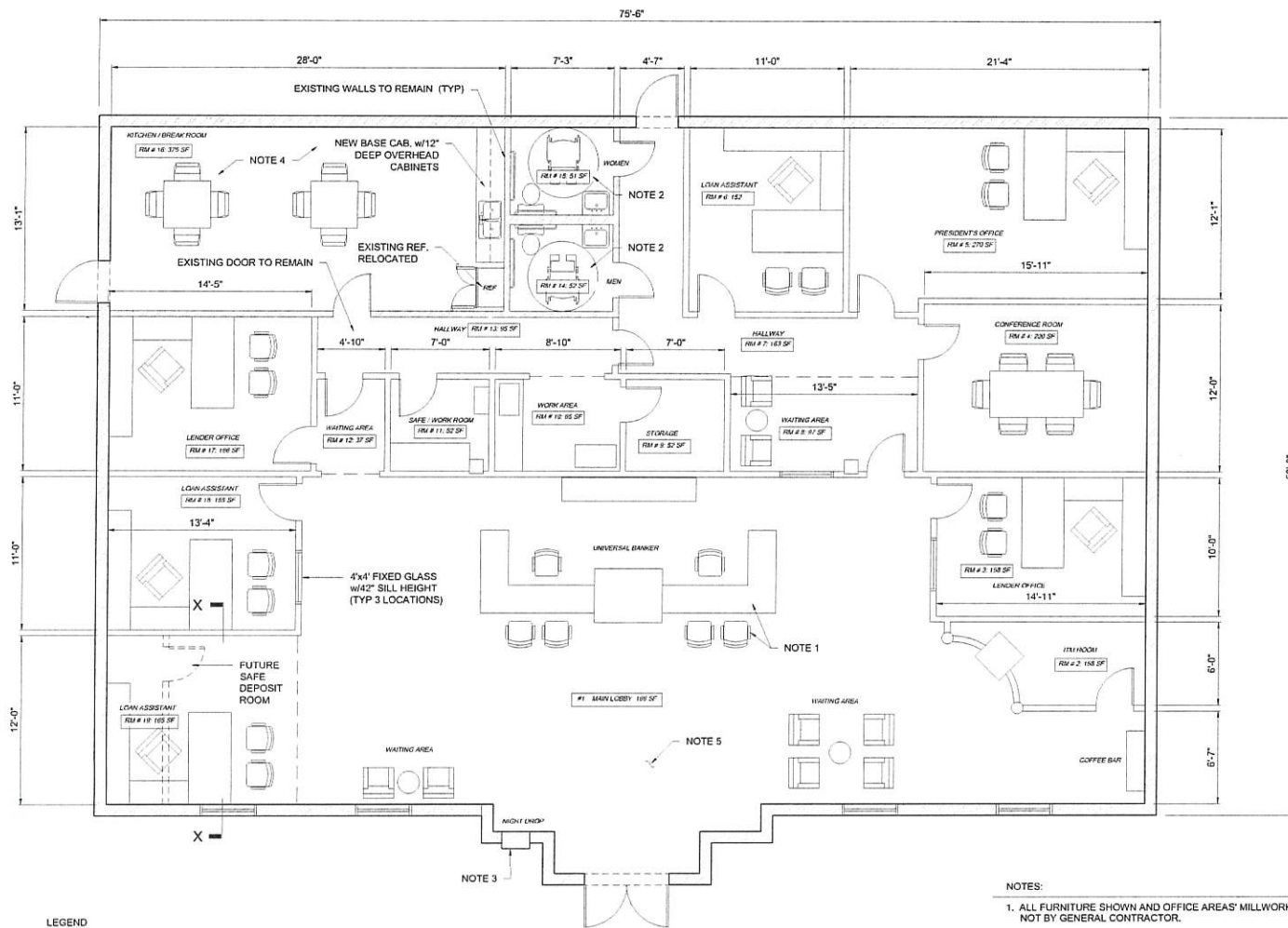


A	FOR APPROVAL	
	Revision/Issue	Date

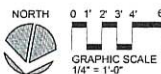
CORNERSTONE FACILITIES ENGINEERING, INC. P.O. Box 12782 Pensacola, Florida 32511 (904) 232-1159	
CERTIFICATE OF AUTHORIZATION #07543	

RENASANT BANK EAST BUILDING DESTIN, FLORIDA EXISTING SITE PLAN & DEMOLITION	
--	--

Date	AUGUST 20, 2020	Sheet	A1
Scale	AS SHOWN		
Drawn by	RT		



FUTURE FLOOR PLAN



OFFICE AREA SQ. FOOT

1	MAIN LOBBY	1268
2	ITM ROOM	71
3	LENDER OFFICE	158
4	CONFERENCE ROOM	2005
5	PRESIDENT'S OFFICE	270
6	LOAN ASSISTANT	152
7	HALLWAY	163
8	WAITING AREA	97
9	STORAGE	52
10	WORK AREA	65
11	SAFE / WORK ROOM	52
12	HALLWAY	37
13	HALLWAY	37
14	MEN'S RESTROOM	52
15	WOMEN'S RESTROOM	51
16	KITCHEN / BREAK ROOM	375
17	LENDER OFFICE	166
18	LOAN ASSISTANT	155
19	LOAN ASSISTANT	165

INSIDE AREA TOTAL.... 3,643

SF AREA DOES NOT INCLUDE THE EXTERIOR WALL. ALL INTERIOR ROOMS ARE TO THE CENTERLINE OF INTERIOR WALLS.

A	FOR APPROVAL	Date
Revision/Issue		

FOR NAME AND ADDRESS

CORNERSTONE FACILITIES ENGINEERING, INC.

P.O. Box 12762
Pensacola, Florida 32511
(904) 232-1719

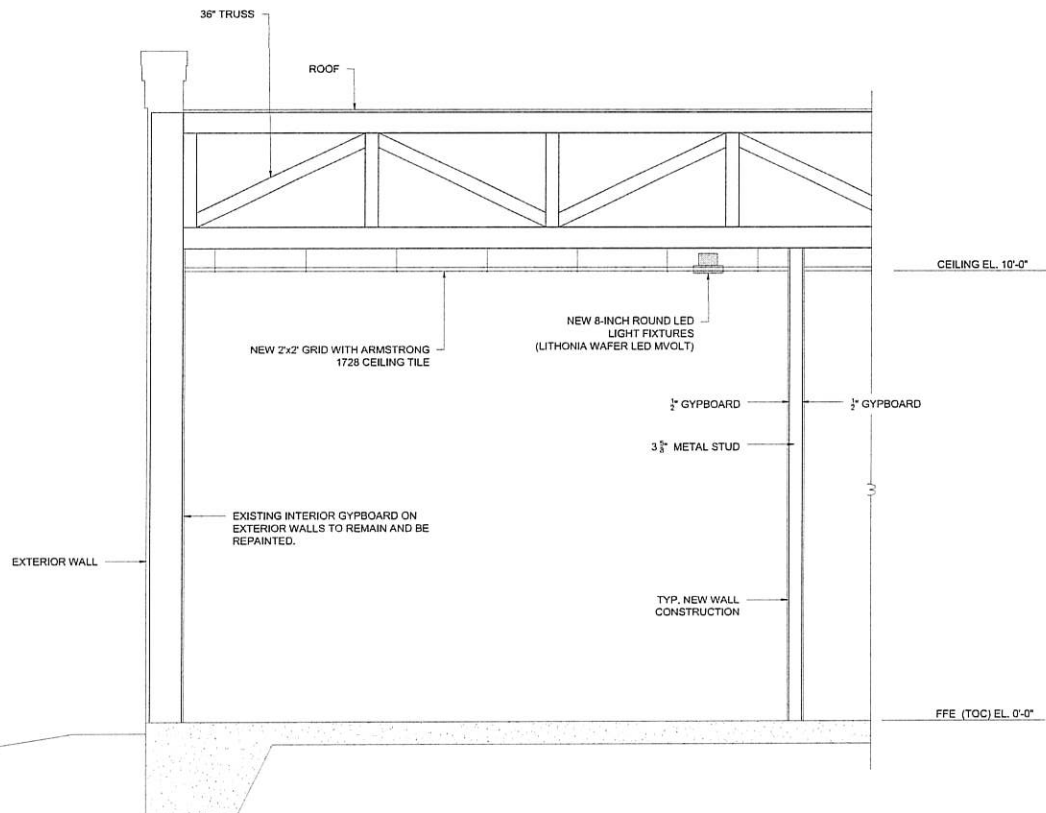
CERTIFICATE OF AUTHORIZATION
427542

FOR NAME AND ADDRESS

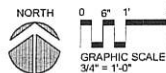
RENASANT BANK EAST BUILDING
DESTIN, FLORIDA

FUTURE FLOOR PLAN

Date	AUGUST 20, 2020	Sheet	A2
Drawn	AS SHOWN		
Checked By	RT		



SECTION "X-X"



A	FOR APPROVAL	
	Revision/Issue	Date

CORNERSTONE FACILITIES ENGINEERING, INC. P.O. Box 17283 Pompano Beach, Florida 33061 (954) 232-1759 CERTIFICATE OF AUTHORIZATION #27542	
--	--

RENASANT BANK EAST BUILDING DESTIN, FLORIDA SECTION	
--	--

Date	AUGUST 20, 2020	Sheet	A3
Drawn	AS SHOWN		
Checked	RT		

FOR RENASANT BANK USE 8-INCH ROUND, SEE PAGE 2



Wafer™ LED MVOLT

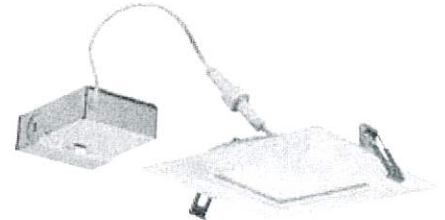
Recessed Downlighting for Shallow Ceiling Plenum Applications

Ultra-Thin Recessed Downlighting with Remote Driver Box for Quick, Simple and Housing-Free Installation.

Affordable, Wafer 4", 6" and 8" LED Downlights provide high-quality light output and efficiency while eliminating the need for recessed housings. The innovative, slim design allows for easy retrofit, remodel or new construction installation from below the ceiling. **With its narrow design, the Wafer can be installed in applications with only 2" plenum clearance.** The Wafer LED downlight is wet location listed – making it ideal for use in a breadth of outdoor residential, hospitality, commercial and multifamily applications.

Key Features:

- Quality, housing-free downlighting ideal for shallow ceilings
- IC rated – safe to install in direct contact with insulation
- Edge-lit LED technology provides even illumination
- Available in 2700K, 3000K, 3500K, 4000K, and 5000K color temperatures
- Universal 120-277V, 50/60Hz remote driver box
- 0 to 10V dimming down to 10%
- Suitable for wet locations



4" Wafer LED Downlight



6" Wafer LED Downlight



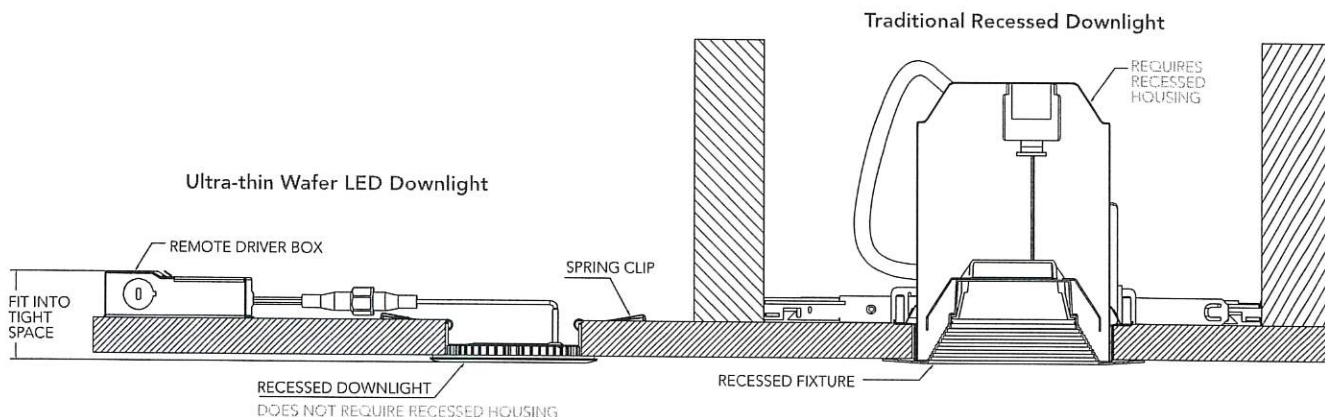
8" Wafer LED Downlight

Learn more about the Wafer LED recessed downlight at www.lithonia.com

Wafer™ LED MVOLT Recessed Downlight

The ultra-thin Wafer LED redefines recessed downlighting installations. With the narrow design and remote driver box, the Wafer LED can be installed in confined, hard to reach spaces such as closets, bathrooms, hallways, stairwells and outside soffits. These and other areas with a shallow plenum often make it impossible to install traditional recessed housings.

Make installation quick and simple with the Wafer LED series.



Ordering Information

EXAMPLE: WF8 LED 30K MVOLT 90CRI MW

Wafer LED MVOLT

Series	Lamp	CCT/W/Lumens	Voltage	CRI	Finish	Accessories: Order as separate catalog number.
WF4	4" round Wafer LED downlight	LED 27K 2700K/10.6W/660L 30K 3000K/9.6W/675L 35K 3500K/10.2W/740L 40K 4000K/10W/765L 50K 5000K/10.4W/780L	(blank) 120V Only MVOLT Multi-Volt 120-277V	(blank) 90CRI 90CRI	MW Matte White MB Matte Black BN Brushed Nickel ORB Oil-Rubbed Bronze SN ¹ Satin Nickel	WF8643 Pan U Universal new construction pan WFJB U Remodel joist bar for 4" & 6"
WF6	6" round Wafer LED downlight	LED 27K 2700K/13.8W/1000L 30K 3000K/13W/1020L 35K 3500K/13.4W/1100L 40K 4000K/13.6W/1200L 50K 5000K/14.4W/1210L				
	LL LED Low Lumen LED	27K 2700K/12.7W/780L 30K 3000K/12.6W/865L 35K 3500K/12W/840L 40K 4000K/12.9W/944L 50K 5000K/12W/900L				
WF8	8" round Wafer LED downlight	LED 30K 3000K/20W/1620L 35K 3500K/20W/1650L 40K 4000K/20W/1680L 50K 5000K/20W/1710L				
WF4 SQ B	4" square Wafer LED downlight, baffle trim	LED 27K 2700K/10.4W/610L 30K 3000K/10.3W/620L 35K 3500K/10.2W/630L 40K 4000K/10.2W/650L 50K 5000K/10.2W/670L				
WF4 SQ S	4" square Wafer LED downlight, smooth trim					
WF6 SQ B	6" square Wafer LED downlight, baffle trim	LED 27K 2700K/13.9W/860L 30K 3000K/13.4W/880L 35K 3500K/13.2W/900L 40K 4000K/13.9W/920L 50K 5000K/14W/980L				
WF6 SQ S	6" square Wafer LED downlight, smooth trim					
WF8 SQ B	8" square Wafer LED downlight, baffle trim	LED 30K 3000K/17.9W/1475L 35K 3500K/18.4W/1490L 40K 4000K/18.4W/1500L 50K 5000K/18.3W/1520L				
WF8 SQ S	8" square Wafer LED downlight, smooth trim					

¹ Available with WF8.



Matte White



Matte Black



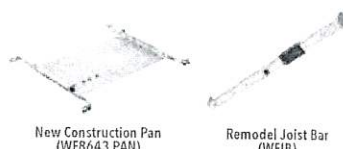
Brushed Nickel



Oil Rubbed Bronze



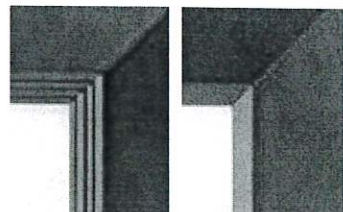
Satin Nickel



New Construction Pan (WF8643 PAN)

Remodel Joist Bar (WFJB)

Square Trim Options



Baffle

Smooth

Visit www.lithonia.com for more information.

One Lithonia Way, Conyers, GA 30012 | Phone: 800.315.4935 | www.acuitybrands.com
© 2018 Acuity Brands Lighting, Inc. All Rights Reserved. | LL_3129_0718

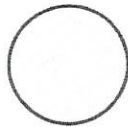
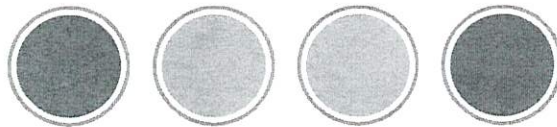
AcuityBrands.

With soft cement block and
edges, this "Noaltile"

ProExchange (<https://www.tradeproexchange.com/>)



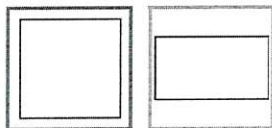
COLOR (10) : SONIC WHITE VL75



FLOOR | WALL | COUNTERTOP

Volume 1.0

GLAZED PORCELAIN



[Contact Us \(/contact-us\)](/contact-us)

SIZE (2) : SELECT

[Locations \(/store-locator\)](/store-locator)[Cart \(/cart\)](/cart)

12 X 12

6 X 6

[My Account](#)[ProExchange \(https://www.tradeexchange.com/\)](https://www.tradeexchange.com/)

FINISH (1) : MATTE

Matte

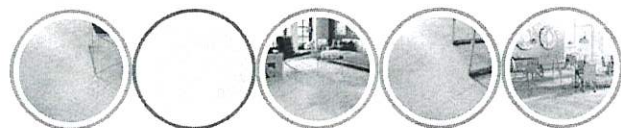
[PRODUCTS](#) [STYLE STUDIO](#) [ABOUT US](#) [TRADE PROS](#)

ORDER SAMPLE

Choose a Color, Shape
and Finish above to
order a sample

Want to see this product
in person?

FIND A

[SHOWROOM \(/STORE-LOCATOR\)](/STORE-LOCATOR)









[Contact Us \(/contact-us\)](/contact-us)
[Locations \(/store-locator\)](/store-locator)
[Cart \(/cart\)](/cart)
[My Account](#)
[ProExchange \(https://www.tradeproexchange.com/\)](https://www.tradeproexchange.com/)
[PRODUCTS](#)
[STYLE STUDIO](#)
[ABOUT US](#)
[TRADE PROS](#)


CONCRETE LOOK

USAGE

SPECIAL FEATURES

MATERIAL

 FLOOR	 WALL	 COUNTERTOP	 STEPWISE	 MADE IN THE USA	 PRE-CONSUMER
✓	✓	✓			
					

SPECIAL USAGE

ADDITIONAL SPECIAL FEATURES

DESCRIPTION

DOCUMENTS

This Made in USA product, not only comes in a rich palette of hues but also offers StepWise™ (<https://www.daltile.com/why-daltile/innovation-and-technology/stepwise>) technology. With its soft cement look and handsome pressed edges, this


[Contact Us \(/contact-us\)](/contact-us)
[Locations \(/store-locator\)](/store-locator)
[Cart \(/cart\)](/cart)

TUNE INTO COLOR, SIZE, AND SLIP RESISTANCE

COMMERCIAL SETTINGS ARE SURE TO MAKE AMPLE USE OF VERSATILE VOLUME 1.0™. THIS MADE IN USA PRODUCT NOT ONLY COMES IN A RICH PALETTE OF HUES, BUT ALSO OFFERS OUR HIGH-DCOF STEPWISE™ (HTTPS://WWW.DAL TILE.COM/WHY-DAL TILE/INNOVATION-AND-TECHNOLOGY/STEPWISE) TECHNOLOGY. WITH ITS SOFT CEMENT LOOK AND HANDSOME PRESSED EDGES, THIS ADAPTABLE GLAZED PORCELAIN TILE WILL HELP TRANSFORM ANY ENVIRONMENT.

A PERFECT CANVAS

- Versatile cement look with subtle visual movement provides a strong base for designs
- A broad palette of 10 minimalistic, modern colors; mix and match for unique pattern designs
- Coordinating Keystones™ mosaics available

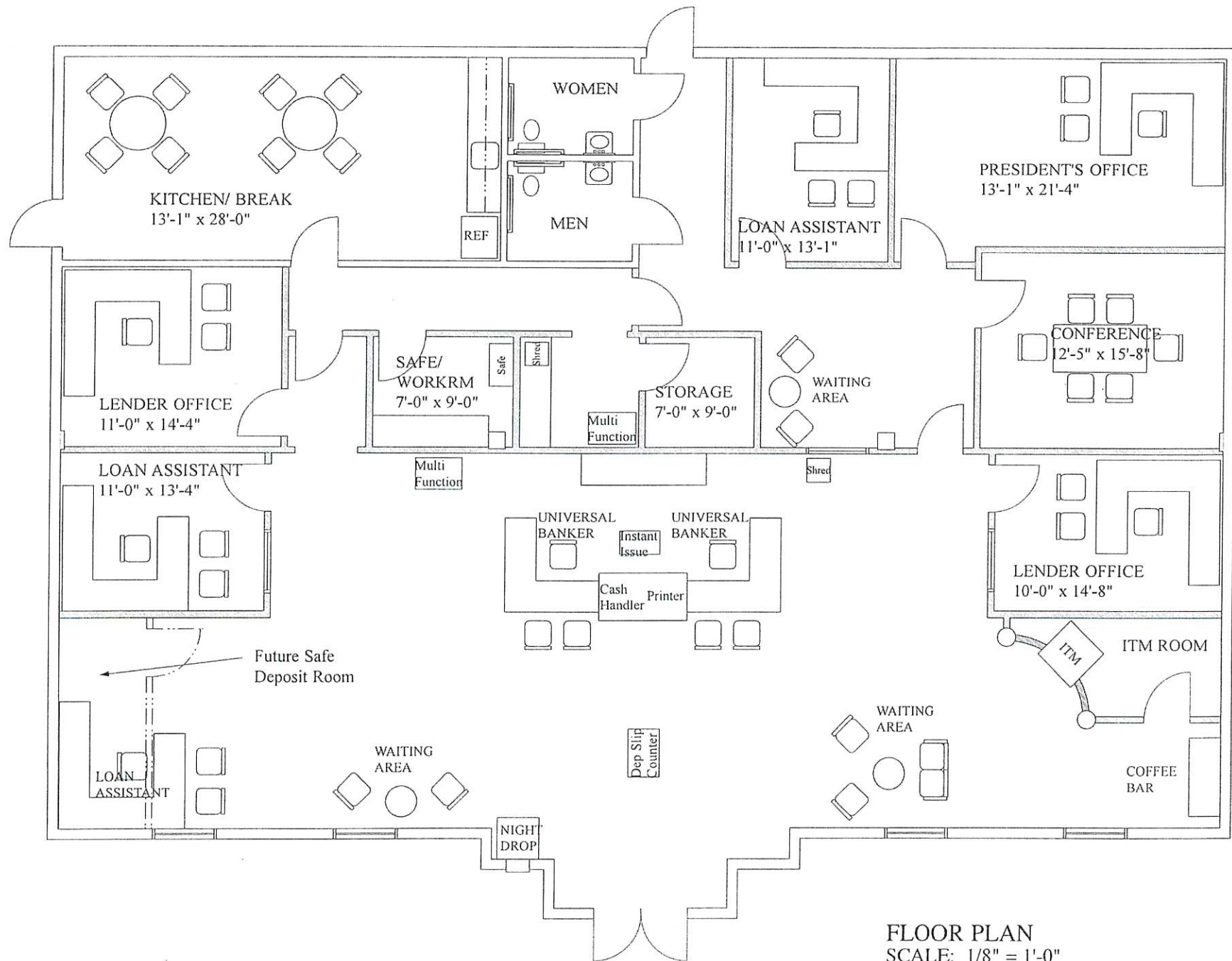
BUILT TO PERFORM

- StepWise™ (https://www.daltile.com/why-daltile/innovation-and-technology/stepwise) technology offers a high level of slip resistance, making it perfect for many commercial applications
- Made in the USA

SIZE & PHYSICAL DETAILS

Grout Floor Notes: Floor Non Rectified with Modular Sizes - 3/16" when installing tile with a length 15" or greater in a staggered brick-joint pattern; overlap should not exceed 33%.

POTENTIAL FUTURE FLOOR PLAN



FLOOR PLAN
SCALE: 1/8" = 1'-0"
July 20, 2020