

PUBLIC NOTICE & AGENDA PLAN COMMISSION City Hall Forum - 100 State Street, Beloit, WI 53511 7:00 PM Wednesday, March 18, 2020

- 1. CALL TO ORDER AND ROLL CALL
- 2. MINUTES
 - 2.a. Consideration of the minutes from the March 4, 2020 Plan Commission meeting Attachment
- 3. PUBLIC HEARINGS
 - 3.a. Consideration of a Conditional Use Permit to allow ground-floor office space in the CBD-1, Central Business District-Core, for the property located at 444 E Grand Avenue Attachment
- 4. STATUS REPORT ON PRIOR PLAN COMMISSION ITEMS
- 5. ADJOURNMENT
- ** Please note that, upon reasonable notice, at least 24 hours in advance, efforts will be made to accommodate the needs of disabled individuals through appropriate aids and services. For additional information to request this service, please contact the City Clerk's Office at 364-6680, 100 State Street, Beloit, WI 53511.



MINUTES PLAN COMMISSION City Hall Forum - 100 State Street, Beloit, WI 53511 7:00 PM Wednesday, March 4, 2020

1. CALL TO ORDER AND ROLL CALL

Meeting was called to order by Chairperson Faragher at 7:00PM. Commissioner Haynes, Robson, Weeden, Faragher, Johnson, Finnegan, and Councilor Preuschl were present.

2. MINUTES

2.a. Consideration of the minutes of the February 5, 2020 Plan Commission meeting Motion made by Commissioner Robson to approve the minutes and seconded by Commissioner Ruster. Motion carried, voice vote.

3. REPORTS

3.a. Consideration of a resolution approving a one-lot Extraterritorial Certified Survey Map for the property located at 3501 and 3503 E Shopiere Lane in the Town of Turtle Community Development Director Julie Christensen presented the staff report and recommendation.

Commissioner Weeden asked if that site was owned by Rock County. Ms. Christensen stated that it was. Commissioner Ruster asked if this was in addition to the building being planned near Interstate 43 or something different. Drew Pennington, Director of Planning and Building Services, stated that this is the salt shed project. Duane Jorgenson, 1438 South Orchard St, Janesville Wisconsin, Director of Public Works for Rock County, stated that the salt shed will be located on the site of the Certified Survey map.

Motion made by Commissioner Haynes and seconded by Commissioner Robson. Motion carried, voice vote.

4. PUBLIC HEARINGS

4.a. Consideration of a Planned Unit Development Master Land Use Plan for the Beloit Snapper's Stadium Redevelopment on the properties located at 202, 217, 220, and 232 Shirland Avenue; 55 Water Street; and portions of 225 Shirland Avenue and 101 Water Street

Community Development Director Julie Christensen presented the staff report and recommendation.

Commissioner Robson asked how much negotiation the applicant had with South Beloit in regards to the new parking lot in Illinois. Commissioner Robson also asked how they came up with the standard of four persons per vehicle in the ordinance, and how long ago did they set that standard. Ms. Christensen said that the standard for an entertainment venue in the Zoning Ordinance is from the late 1990s when the Zoning Ordinance was rewritten, and the applicant states that this is a developmental standard for baseball stadiums.

Commissioner Finnegan stated that many people would walk to this stadium because of the free parking downtown, and they could go get food downtown before the game.

Commissioner Faragher opened the public hearing.

Andrew Cunningham, 325 South Lafayette Blvd, South Bend, Indiana, representing Jones Petrie Rafinski, for the Riverbend Stadium, stated that the stadium will have a capacity of 3,500 people and will be home to the Beloit Snappers minor league baseball team. It will also be a community entertainment center and will provide a destination for athletic events. Mr. Cunningham stated that the required number of spaces for this stadium would be 875 spaces. He explained that there will be 111 spaces in the north lot and 115 spaces south of the stadium. He went on to explain the parking study, and the rationale for how they came up with the total parking spaces available of 1,043.

Mr. Cunningham mentioned that they plan to add a path between the stadium and Rock River. He explained that JPR conducted an Endangered Species review to make sure they are not creating any negative impacts specifically to the bald eagles in the area. Federal guidelines want a 660 foot buffer from any of the bald eagles nests, and they plan to stay roughly 1,000 feet from the eagles.

Commissioner Robson asked if there will be any picnic tables or docks along the river. Mr. Cunningham stated there will be benches, but they have not looked into picnic tables. Mr. Cunningham mentioned that they are trying to stay away from the floodplain, and out of the water to preserve the vegetation as much as possible.

Commissioner Weeden asked if there will be any meeting rooms. Mr. Cunningham stated there was not going to be any meeting rooms to be used or rented by the public. Commissioner Ruster asked what will be done to assure the Commissioners will have a parking spot when meetings are held and how will they insure that people don't park at Regal Beloit. Mr. Cunningham stated they will not be utilizing the Regal Beloit parking lot, and that typically signage is used to address those types of issues.

Commissioner Weeden asked what modifications JPR has done to avoid the floodplain issues, and if fill had to be brought in to raise the elevation. Mr. Cunningham stated

they had to set any occupied space at least two feet above the base flood elevation. Ms. Christensen stated that when the City was performing the cleanup of the site, the DNR required fill to be brought in and raised the site. The City ended up raising it out of the floodplain and filed a Letter of Map amendment related to the floodplain issue.

Commissioner Faragher stated that one of the City Engineering's PUD requirements states the path between Shirland Ave and the stadium will not be allowed to be brick, so what material are they using for the crosswalk. Mr. Cunningham stated they will be using a brick like pattern as a decorative concrete, which will be easier to maintain than the brick pavers. Commissioner Faragher asked if they are going to limit the fireworks from concerned citizens that they think are disruptive.

Anita Williams, 911 Bushnell St, Beloit, stated her concerns about the Bluff Street community having to deal with the loud noises from the ballfield, fireworks, and traffic when the stadium is occupied. Ms. Williams explained how the Near Eastside neighborhood and beyond can hear the events downtown and suggested putting limitations on the number of games that they can have fireworks.

Commissioner Weeden asked if anyone was speaking on behalf of the applicant or representing the applicant.

John Gackstetter, 222 South Wisconsin Street, Janesville Wisconsin, is representing Hendricks Commercial Properties (HCP) who is developing the project for the Riverbend Stadium Authority. Mr. Gackstetter stated that the fireworks will be an operational consideration and not something handled by HCP. He suggested that there will be an approval process through the fire department or other city staff for the fireworks. Commissioner Weeden asked if this PUD request was contingent on Beloit retaining the minor league franchise. Mr. Gackstetter answered that it is not, as their understanding with Major League Baseball is that there will be a minor league team in Beloit.

Commissioner Weeden asked if HCP will be managing the stadium operations, maintenance, and scheduling or who will be maintaining it. Mr. Gackstetter stated that HCP will not be involved in any of the operations, maintenance, or ownership; the ownership of the stadium stays with the Riverbend Stadium Authority and that they are currently seeking non-profit status for the authority.

Lori Curtis Luther, City Manager of Beloit, stated that her role on the Riverbend Stadium Authority board, as a voting ex officio member, is in her capacity as the City Manager for the City of Beloit. However, when the City of Beloit is negotiating the lease agreement with the Riverbend Stadium Authority, she will not be involved in any conversations or meetings as a member of the Stadium Authority. She will be representing the City. Ms. Curtis-Luther's stated that her role on the board is to look out for the best interest of the City of Beloit at large as the City Manager. It will

provide an opportunity for the City, as the City Manager will have a standing seat on the board. She added that although it is an ex-officio position, she does have the ability to vote on items where there is no conflict of interest.

Rick Broderick, 200 State Street, Regal Beloit, wanted to express his concerns about parking for the stadium. He has staff who may still use the parking lot during game times, and he does not want patrons of the stadium to use their parking lot. He also is concerned about possible damage to vehicles and will be evaluating whether they need to provide fencing.

Commissioner Faragher closed the public hearing.

Motion made by Commissioner Haynes to amend condition six from soccer games to appropriate athletic events which was seconded by Robson. Motion carried, voice vote.

Motion made by Commissioner Robson and seconded by Commissioner Weeden to approve the PUD, as amended. Motion carried, voice vote.

4.b. Consideration of a Zoning Map Amendment to change the zoning from Central Business District - Fringe (CBD-2) and Public Lands & Institutions (PLI) to Planned Unit Development (PUD) for the properties located at 202, 217, 220 and 232 Shirland Avenue; 55 Water Street; and portions of 225 Shirland Avenue and 101 Water Street Community Development Director Julie Christensen presented the staff report and recommendation.

Commissioner Faragher opened and closed public hearing.

Motion made by Commissioner Haynes and seconded by Commissioner Robson. Motion carried, voice vote.

4.c. Consideration of a Zoning Map Amendment to change the zoning from Central Business District - Core (CBD-1) and Public Lands & Institutions (PLI) to Planned Unit Development (PUD) for the properties located at 500 Cross Street and part of 208 W. Grand Avenue.

Community Development Director Julie Christensen presented the staff report and recommendation.

Commissioner Faragher opened and closed public hearing.

Motion made by Commissioner Haynes and seconded by Commissioner Johnson. Motion carried, voice vote.

5. **REPORTS**

5.a. Consideration of the proposed vacation of a portion of Water Street located between the lift station driveway to Shirland Avenue

Community Development Director Julie Christensen presented the staff report and recommendation.

Councilor Preuschl asked who will be paying for the cul-du-sac. Ms. Christensen said the Stadium Authority will be. There will be a development agreement and lease agreement. One or both of these agreements will outline who is responsible for the public improvements, and the City Council will see these documents in the near future. The PUD is conditioned upon those agreements being executed.

Motion made by Commissioner Johnson and seconded by Commissioner Ruster. Motion carried, voice vote.

6. STATUS REPORT ON PRIOR PLAN COMMISSION ITEMS

Ms. Christensen stated that final plats for Eagles Ridge will be coming in the near future.

7. ADJOURNMENT

Motion was made by Commissioner Haynes, seconded by Commissioner Ruster to adjourn the meeting. Motion passed, voice vote. Meeting was adjourned at 8:10PM.

Respectfully submitted by Amber DesRoberts.

Beloit WISCONSIN

REPORT TO THE PLAN COMMISSION

Plan Commission Meeting Date: March 18, 2020

Agenda Item: 3(a)

File Number: CU-2020-01

General Information

Applicant: Russ Endres of Wisconsin Management Company

Owner: Beloit Hotel LLC

Address/Location: 444 E. Grand Avenue (a/k/a 434 E. Grand Avenue)

Applicant's Request: The applicant has filed an application for a Conditional Use Permit to allow ground-floor office space in the CBD-1, Central Business District - Core, for the property located at 444 E. Grand Avenue.

Background

The applicant is in the process of recruiting new tenants for the space being vacated by the Turtle Creek Bookstore on the ground floor of the subject building. One of the potential tenants would operate a news office and the other storefront space is still be marketed. The application and proposed floor plan are attached. In an effort to encourage retail storefronts in the downtown, office uses are only allowed on the ground-floor in the CBD zoning district when reviewed & approved through a Conditional Use Permit. The applicant has not proposed any changes to the exterior of this historic building at this time.

Staff Analysis

Existing Conditions: The 3-story building on the subject property is known as the Hilton House Hotel, a mixed-use building constructed in 1904. The building is locally landmarked and listed on the National & State Registers of Historic Places. The building was renovated with City support in 2000-2001 and currently consists of ground-floor retail with apartments above. The Turtle Creek Bookstore has operated in ground-floor space leased by Beloit College since 2001 as part of a community-wide effort to rejuvenate downtown. The bookstore recently announced a planned closure in May 2020. The building is connected to an underground parking structure on the adjacent property to the south addressed as 306 Pleasant Street.

Surrounding Land Use and Zoning: The subject property is one of the most recognizable properties in the Central Business District, and anchors the corner of E. Grand Avenue and Pleasant Street. The mixed-use Phoenix building is located to the west of the subject property, and the recently renovated Beloit College CELEB building and Truk't restaurant are located to the north (across E. Grand Avenue). There is a bank to the east of the subject property and a public parking lot to the rear (south). All of the surrounding properties are zoned CBD-1, Central Business District – Core.

Proposed Ground-Floor Office Use:

The attached floor plan illustrates the design concept. The applicant has proposed the subdivision of the retail portion of the bookstore space into an eastern suite (#102) to be renovated into conference rooms, offices, and bathrooms for a news office. This portion of the space is at the corner and is elevated a few feet above

street/ground level, so access will be via existing stairs inside the existing E. Grand Ave entrance and a lift that will be accessed from a new common lobby and storefront entrance at street level. A new western suite (#101) will be left intact while vacant according to the construction schedule, and will be accessed through the existing entry doors on E. Grand Avenue. A proposed rear suite (#103) includes access to the existing loading dock. According to the applicant, there are no tenant commitments for suites 101 or 103 at this time.

The attached Public Notice was sent to the owners of surrounding properties. Planning staff received one comment expressing concern about the loss of retail space downtown. The Downtown Beloit Association (DBA) Design Review Committee will need to review any exterior changes, along with the Beloit Landmarks Commission due to the building's historic designation. It will be important to maintain a clear glass storefront, which is required by the Design Guidelines and Zoning Code. Missing trim along the front facade will need to be repaired and/or replaced.

Off-Street Parking Requirements: There are no minimum off-street parking requirements in the Central Business District, which is served by on-street parking and City-owned public parking lots. The subject property will be served by the existing underground parking garage for apartment residents, along with the public parking lot to the rear and on-street parking along E. Grand Ave and Pleasant Street.

City of Beloit Comprehensive Plan: The City's Downtown Plan recommends *Planned Mixed Uses* for the subject property. This request and the underlying CBD zoning classification are consistent with this recommendation. Consideration of this request supports City of Beloit Strategic Goal #3 by encouraging economic growth.

Municipal Utilities: The subject property receives the full range of municipal services.

Review Agent Comments: No comments or concerns have been submitted.

Findings of Fact: Based on Section 2-504 of the Zoning Ordinance, the Plan Commission shall make a recommendation based on the following considerations:

- a. Whether the establishment, maintenance, or operation of the conditional use will be detrimental to or endanger the public health, safety, morals, comfort, or general welfare;
 - The proposed office use will not create any negative externalities in the CBD.
- b. Whether the conditional use will be injurious to the use and enjoyment of other property in the immediate vicinity for purposes already permitted;
 - The proposed office uses will largely operate during weekday daytime hours, and will be quiet and therefore compatible with the apartments above and next door. In addition, the proposed office use will not generate any need for parking spaces on nights & weekends.
- C. Whether the conditional use will substantially diminish or impair property values within the neighborhood of the subject property;
 - Throughout its long lifetime, the building on the subject property has evolved with the changing economic landscape - from a hotel that became obsolete in terms of amenities to ground-level retail with upper floor housing. Now that brick-and-mortar bookstores have been increasingly replaced with online bookstores, a third era of ground floor uses will bring reinvestment and vitality to the subject property that will support and enhance nearby property values.
- d. Whether the establishment of the conditional use will impede the normal and orderly development and improvement of the surrounding property;
 - The surrounding area is fully developed.

- e. Whether the exterior architectural design or site layout of the proposed conditional use is so dissimilar or otherwise incompatible with existing or proposed development in the immediate neighborhood that it will cause a depreciation in property values;
 - Due to the building's historic status, any proposed exterior changes will need approval from the Beloit Landmarks Commission and DBA Design Review Committee.
- f. Whether adequate utilities, access roads, drainage or other necessary facilities will be available to serve the proposed use at the time of its occupancy or use;
 - Adequate facilities and infrastructure are available and currently serve the property.
- g. Whether adequate measures will be taken to minimize traffic congestion; and
 - The proposed office uses are not expected to generate any significant traffic, and have parking demands that will allow shared parking with the nearby bars & restaurants.
- h. Whether the conditional use will comply with all applicable regulations of the Zoning Ordinance.
 - The proposed office uses will comply with all other applicable regulations.

STAFF RECOMMENDATION:

The Planning & Building Services Division recommends <u>approval</u> of a Conditional Use Permit to allow ground-floor office space in the CBD-1, Central Business District - Core, for the property located at 444 E. Grand Avenue, based on the above Findings of Fact and subject to the following conditions:

- 1. This Conditional Use Permit authorizes the use of the ground floor in the historic building located at 444 E. Grand Avenue (a/k/a 434 E. Grand Avenue) as office space.
- 2. In order to promote an attractive main street environment in accordance with the Downtown Beloit Association Design Guidelines, the ground floor windows shall remain clear and may not be tinted, glazed with reflective material, or covered with materials to block visibility.
- 3. Any major changes in the adopted conditions or use of the property shall be approved by the Plan Commission and City Council by amending this Conditional Use Permit. The Director of Planning & Building Services may approve minor changes administratively.

Code Requirements:

In addition to the above permit conditions, the following provisions of existing City Ordinances shall apply:

- 1. All proposed exterior changes to this historic building require a Certificate of Appropriateness from the Beloit Landmarks Commission and an Architectural Review Certificate from the City's Planning Division, which shall consult with the DBA Design Review Committee prior to approval. All alterations shall comply with the ground-floor transparency requirements for properties zoned CBD-1. The missing trim along the front façade shall be repaired and/or replaced if necessary prior to occupancy.
- 2. All new office spaces shall comply with the International Building Code and the Americans with Disabilities Act.
- 3. In accordance with Section 2-506 of the Zoning Ordinance, the applicant shall have twelve (12) months from the date of CUP issuance to complete construction and commence use of the offices, or the CUP shall lapse and be of no further effect.

ATTACHMENTS: CUP Decision Form, Photos, Floor Plan, Application, Public Notice, & Mailing List.

Beloit Plan Commission Conditional Use Permit Decision Form

When reviewing an application for a conditional use, the local government must look to the requirements and conditions found in the local zoning ordinance and determine if the applicant meets those requirements and conditions. The local government must provide **substantial evidence** supporting their decision to grant or deny the permit, and to impose additional conditions on the permit. Substantial evidence means **facts and information**, directly relating to the requirements and conditions, that a reasonable person would accept in support of a conclusion. Personal preferences and speculation are not sufficient forms of evidence. All requirements and conditions imposed by the local government must be reasonable, and to the extent practicable, measurable.

Ordinance Requirements

List ordinance requirements related to the conditional use permit:

- 1. All proposed exterior changes to this historic building require a Certificate of Appropriateness from the Beloit Landmarks Commission and an Architectural Review Certificate from the City's Planning Division, which shall consult with the DBA Design Review Committee prior to approval. All alterations shall comply with the ground-floor transparency requirements for properties zoned CBD-1. The missing trim along the front façade shall be repaired and/or replaced if necessary prior to occupancy.
 - **Substantial Evidence**: The Historic Preservation Ordinance requires review & approval of all exterior changes to historic landmark buildings. The Architectural Review Code requires review & approval of all exterior changes to commercial buildings, which must be consistent with the DBA's Design Guidelines. There are no active permits or approvals in place for this project. A piece of trim is missing from the front façade, which is a code violation.
- 2. All new office spaces shall comply with the International Building Code and the Americans with Disabilities Act.
 - **Substantial Evidence:** The bookstore currently occupies all of the storefront space and has one lift for disabled patrons. If this space is to be subdivided, it is imperative that both office suites remain ADA-compliant. In addition, all building alterations must comply with the Building Code.
- 3. In accordance with Section 2-506 of the Zoning Ordinance, the applicant shall have twelve (12) months from the date of CUP issuance to complete construction and commence use of the offices, or the CUP shall lapse and be of no further effect.
 - **Substantial Evidence:** This requirement encourages the applicant to proceed with construction of the approved improvements in a timely manner.

Does the applicant meet all of the ordinance requirements? No	Yes,	after	the
steps above			

Permit Conditions

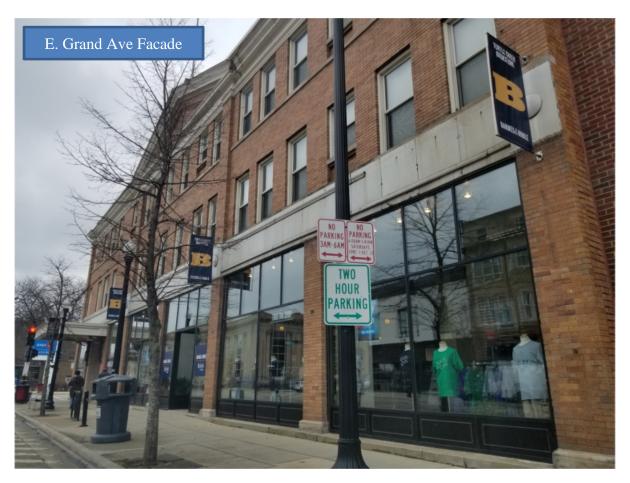
A local government is authorized to impose conditions on the permit that relate to the purpose of the ordinance. Conditions must be **reasonable**, and to the extent practicable, **measurable**. Conditions may limit the permit's duration, transfer, or renewal. List conditions imposed on the permit:

- 4. This Conditional Use Permit authorizes the use of the ground floor in the historic building located at 444 E. Grand Avenue (a/k/a 434 E. Grand Avenue) as office space.
 Substantial Evidence: In an effort to encourage retail storefronts in the downtown, office uses are only allowed on the ground-floor in the CBD zoning district when reviewed & approved through a Conditional Use Permit.
- 5. In order to promote an attractive main street environment in accordance with the Downtown Beloit Association Design Guidelines, the ground floor windows shall remain clear and may not be tinted, glazed with reflective material, or covered with materials to block visibility.
 - **Substantial Evidence**: First floor fenestration, or the ability to see into a business, is a long-accepted Main Street design principle and is adopted into the DBA Design Guidelines.
- 6. Any major changes in the adopted conditions or use of the property shall be approved by the Plan Commission and City Council by amending this Conditional Use Permit. The Director of Planning & Building Services may approve minor changes administratively.

 Substantial Evidence: Standardized condition to establish a process for future changes.

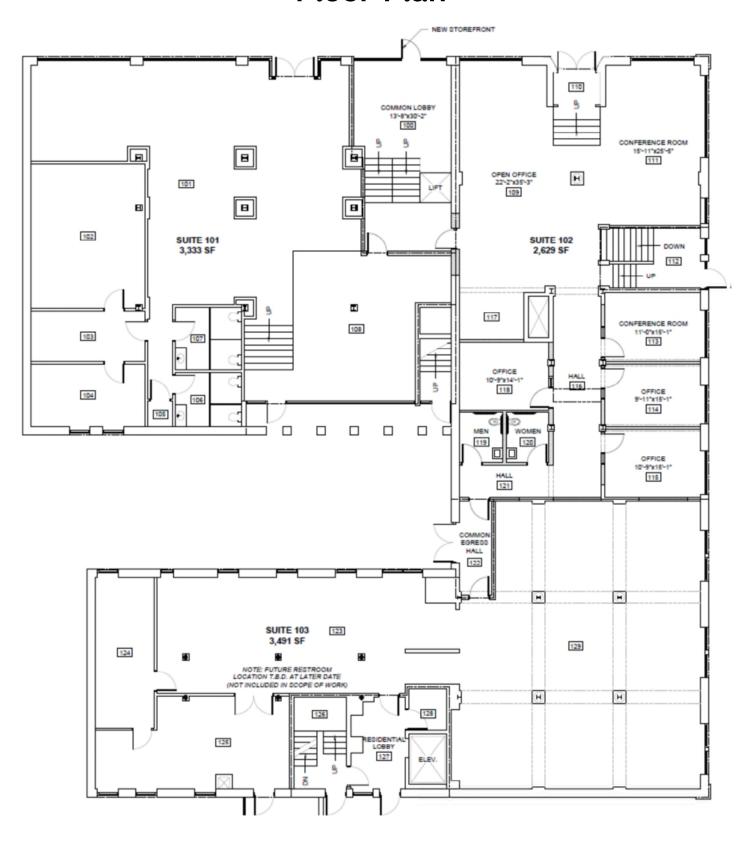
Decision:	Based on the	findings of fact,	conclusions	of law, and	the record	in this matte	er, the
permit is:							
Approv	ed, with the co	nditions stated	above				

Denied, for the following reasons:





Floor Plan



CITY of BELOIT

Planning and Building Services Division

10	00 State Street, Beloit, WI 53511	Phone: (60	8) 364-6700	Fax: (608) 364-6609
	Conditional Use	e Permit	Applica	tion
(P	Please Type or Print)		File Numbe	r: Cn-2020-
1.	Address of subject property:	E EVAIVA	NO	110
2.	Legal description: 1015 8-6 13-60	tripinal of	at except w	128 75 FT LATINY
	If property has not been subdivided, attach	ch a copy of the	Complete leg	al description from deed.
	Property dimensions are: fee	it by	feet =	square feet.
	If more than two acres, give area in acres			acres.
	Tax Parcel Number(s): 12540			
4.	Owner of record: BELDIT HOTE	1. L. L.	Phone:	8.258.2000
	4601 TMOWING PK	wy sich	1. MAGE	M, WI 50/18
5.	Applicant's Name: RIES ETV	rcs	(min)	(24)
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6.	All existing use(s) on this property are	remin ?	multita	mid
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7.	THE FOLLOWING ACTION IS REOU	(C)	11.00	
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City of Beloit		Conditional Us	c Permit Appli	cation Form (co	ntinued)
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> www.beloitwi.gov Equal Opportunity Employer

NOTICE TO THE PUBLIC

March 5, 2020

To Whom It May Concern:

Russ Endres of Wisconsin Management Company has filed an application for a Conditional Use Permit to allow ground-floor office space in the CBD-1, Central Business District - Core, for the property located at:

444 E. Grand Avenue.

The applicant is in the process of recruiting new tenants for the space being vacated by the Turtle Creek Bookstore on the ground floor of the subject building. One of the potential tenants would operate a news office and the other would operate a medical office. In an effort to encourage retail storefronts in the downtown, office uses are only allowed on the ground-floor in the CBD zoning district when reviewed & approved through a Conditional Use Permit.

The following public hearings will be held regarding this proposed Conditional Use Permit:

<u>City Plan Commission:</u> Wednesday, March 18, 2020, at 7:00 PM, or as soon thereafter as the matter can be heard in The Forum, Beloit City Hall, 100 State Street.

<u>City Council:</u> Monday, April 6, 2020, at 7:00 PM, or as soon thereafter as the matter can be heard in The Forum, Beloit City Hall, 100 State Street.

THE PUBLIC IS INVITED TO ATTEND THESE HEARINGS.

We are interested in your opinion.

Anyone bringing handouts to the Plan Commission meeting $\underline{\text{must}}$ bring $\underline{\text{ten}}$ (10) copies and submit them to the Recording Secretary $\underline{\text{before}}$ the meeting begins. Staff is unable to leave the meeting area to make copies.

For additional information, please contact Drew Pennington, AICP in the Planning & Building Services Division at (608) 364-6711 or penningtond@beloitwi.gov. Comments will be accepted via telephone, email, and U.S. Mail.

CU-2020-01, 444 E. Grand Avenue, Ground-Floor Offices

Shauna El-Amin (Via Email) Downtown Beloit Association

Brian Morello (Via Email) CELEB – Beloit College

Beloit Hotel LLC 4801 Tradewinds Pkwy, Suite 101 Madison, WI 53718

Ann Shea-Conkle Hendricks Commercial Properties 525 Third Street, Suite 300 Beloit, WI 53511

James E. Doschadis 2634 Chatsworth Drive Beloit, WI 53511

Betsey Schmiechen Beloit Villager LLC 429 E. Grand Ave Beloit, WI 53511

The Flying Pig Treat Shops Inc. 431 E. Grand Ave Beloit, WI 53511

Haynes Grand Properties LLC 16050 Wood Mint Lane Unit A South Beloit, IL 61080

Beloit College Board of Trustees 700 College Street Beloit, WI 53511

BL Branch Group II LLC 100 Intrepid Lane Ste 1A Syracuse, NY 13205

BMO Harris Bank 500 E. Grand Ave Beloit, WI 53511