

COLORADO CULTURAL RESOURCE SURVEY

Architectural Inventory Form

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I. IDENTIFICATION

- 1. Resource number: **5ST130.4**
- 2. Temporary number: **N/A**
- 3. County: **Summit**
- 4. City: **Breckenridge**
- 5. Historic building name: **Bank of Breckenridge /
Engle Bros. Exchange Bank**
- 6. Current building name: **The Exchange Building**
- 7. Building address: **100 S. Ridge Street**
- 8. Owner name: **Exchange Building Ltd.**
Owner address: **P.O. Box 588
Breckenridge, CO 80424**

II. GEOGRAPHIC INFORMATION

- 9. P.M. **6th** Township **6S** Range **77W**
SW¹/₄ of **SW¹/₄** of **NE¹/₄** of **SW¹/₄** of section **31**
- 10. UTM reference
Zone **13**
Easting: **410224**
Northing: **4370568**
- 11. USGS quad name: **Breckenridge, Colorado**
Year: **1970 (Photorevised 1987) 7.5'**
- 12. Lot(s): **30-32** Block: **11**
Addition: **Abbett Addition** Year of Addition **pre-1900**
- 13. Boundary Description and Justification: **This legally defined
parcel encompasses but does not exceed the land historically
associated with this property.**

- 22. Architectural style /
building type:

**Late 19th and Early
Twentieth Century American
Movements / Commercial Style**

Official Eligibility Determination

(OAHP use only)

- Date _____ Initials _____
- ___ Determined Eligible - National Register
 - ___ Determined Not Eligible - National Register
 - ___ Determined Eligible - State Register
 - ___ Determined Not Eligible - State Register
 - ___ Needs Data
 - ___ Contributes to eligible National Register District
 - ___ Noncontributing to eligible National Register District

III. ARCHITECTURAL DESCRIPTION

- 14. Building plan (footprint, shape):
Rectangular Plan (originally)
- 15. Dimensions in feet: **~4648 square feet**
- 16. Number of stories: **Two**
- 17. Primary external wall material
Wood / Horizontal Siding
- 18. Roof configuration (enter one):
Gabled Roof / Front Gabled Roof
- 19. Primary external roof material (enter one):
Asphalt Roof / Composition Roof
- 20. Special features (enter all that apply):
**False Front
Decorative Cornice
Stained Glass**

21. General Architectural Description

Built in 1881, the Bank of Breckenridge building has now occupied the southeast corner of South Ridge Street and East Lincoln Avenue for more than 120 years. Fronting toward Ridge Street to the west, the two-story historic structure measures 20' N-S by 80' E-W. The building's facade is set back 18' from the curb at Ridge Street, while the north elevation is set in just 6' from Lincoln Avenue. The original bank building is supported by a stone foundation, reinforced in later years with concrete. The bank is of wood frame construction, and its exterior walls are clad with painted beige color, 6-inch-wide, horizontal wood siding, with painted blue/grey 1" by 6" corner boards. The roof is a tall, moderately-pitched front gable, covered with corrugated steel roofing material, laid over 1x wood decking. The roof eaves are boxed, and are painted blue/grey color. The building features a false front facade on the west elevation, adorned with a decorative cornice with scrolled brackets and painted gold color projecting panels. Below the decorative false front, the building features a symmetrically-arranged facade. A set of paired wood-paneled entry doors, each with one large upper sash light, are centered on the facade. Above the doors, there is a stained glass transom light with the building's address "100" set within the stained glass design. The entry doors are flanked on either side by large 2/2 double-hung sash display windows. On the facade's second story, there are three 4/4 double-hung sash windows, each with a pedimented arch. (The pedimented window arches are representative of the Greek Revival style of architecture, while the bracketed cornice is modestly indicative of the Italianate style of architecture.)

Please see continuation sheet.

29. Construction History (include description and dates of major additions, alterations, or demolitions:

The Bank of Breckenridge was constructed in 1881 as a prominent two-story commercial building featuring a false front facade, and with Greek Revival and Italianate style details. The original structure measured 20' N-S by 50' E-W. By June 1886, a 20' by 30' addition had been built onto the bank's original east (rear) elevation. According to Sanborn insurance maps, the addition served as a dwelling through at least 1914. In 1979, a large, two-story, L-shaped addition was built to the south of the original bank building.

23. Landscape or setting special features:

The Bank of Breckenridge / Engle Bros. Exchange Bank is located at the southeast corner of South Ridge Street and East Lincoln Avenue. The building fronts toward Ridge Street to the east.

24. Associated buildings, features, or objects

n/a

IV. ARCHITECTURAL HISTORY**25. Date of Construction:**

Estimate

Actual **1881**

Source of information:

Breckenridge Daily Journal, February 25, 1881

26. Architect:

unknown

Source of information:

n/a

27. Builder/ Contractor:

unknown

Source of information:

n/a

28. Original owner:

Whitney Newton

Source of information:

Summit County Clerk and Recorder, Grantee Record Book, December 15, 1880.

30. Original location: yes

Moved **no**

Date of move(s) **n/a**

V. HISTORICAL ASSOCIATIONS

31. Original use(s): **Commerce and Trade / Financial Institution**
32. Intermediate use(s): **Government / Post Office**
33. Current use(s): **Commerce and Trade / Professional**
34. Site type(s): **Professional Office Building**

35. Historical Background

With the Silver and Lead Carbonate Boom of 1879, county-seat merchants enjoyed a better cash flow, and for the first time, businessmen had the funds to invest in permanent architecture. Consequently, Breckenridge became the main banking town for Summit County when the Bank of Breckenridge was established in this building in February 1881.

The two-story, false-fronted, building was completed for Whitney Newton in 1881 at a cost of \$3000.00. The safe inside the new bank building cost a reported \$3600.00. In October of 1881 the balloon-frame-constructed building received an outside covering of milled clapboard siding from Chicago. The first floor of the structure exhibited a commercial storefront with a single front entry flanked with two large, two-over-two, glass display windows. The second floor had smaller, double-hung, vertically oriented windows, capped with pedimented arches typical of Greek Revival structures back east. A handsome, jig-sawed, decorative cornice, supported by fancy, lathe-turned, brackets frosted the top of the building's false front. A sign band separated its upper and lower floors.

The Bank of Breckenridge failed after only twenty-two months of operation, and Corning and Watson, a mining company, then opened its headquarters in the building in July of 1883. Eight months later - after an addition was added to the rear of the structure, and living quarters were established upstairs - the Warriors Mark Company, another mining firm, moved into the building. For a brief time, in 1888, the rooms of the former bank building were utilized as government offices by Summit County. Around the turn of the twentieth century, local miners, saloonkeepers, and bankers, George and Peter Engle, moved their Engle Bros. Exchange Bank into the building. About this same time, Peter Engle left the business to take up cattle ranching in Grand County. When the bank was finally incorporated in 1913, the bank's president, George Engle, had the single front door of the building changed to a set of double doors, to give the building a more prominent appearance. The two original display windows on either side of the entry door were retained. The building served as the Engle Bros. Exchange Bank until 1936, while members of the Engle family continued to reside in the building.

Please see continuation sheet.

36. Sources of Information

Breckenridge *Daily Journal*: February 25, 1881, October 13, 1881, February 1, 1882, December 18, 1882, July 23, 1883, August 6, 1884, February 28, 1888, March 2, 1888, January 5, 1901, September 12, 1913.

Sanborn Fire Insurance Maps, dated August 1883, August 1886, October 1890, January 1896, November 1902, and August 1914.

Summit County Clerk and Recorder, Grantee Record Book, December 15, 1880.

State Inventory Form. Colorado Historical Society, August 7, 1975.

Summit County Assessor Commercial Property Appraisal Record.

VI. SIGNIFICANCE

37. Local landmark designation:

Yes

No **XX**

Date of Designation: **n/a**

38. Applicable National Register Criteria

XX A. Associated with events that have made a significant contribution to the broad patterns of our history;

B. Associated with the lives of persons significant in our past;

XX C. Embodies the distinctive characteristics of a type, period, or method of construction, or represents the work of a master, or that possess high artistic values, or represents a significant and distinguishable entity whose components may lack individual distinction;

D. Has yielded, or may be likely to yield information important in history or prehistory;

Qualifies under Criteria Considerations A through G (see Manual).

XX Does not meet any of the above National Register criteria.

39. Area(s) of Significance:

Architecture; Commerce; Community Planning and Development; Economics

40. Period of Significance: **1881-1936**

41. Level of Significance:

National:

State:

Local: **XX**

42. Statement of Significance

The Bank of Breckenridge / Engle Bros. Exchange Bank is historically significant relative to National Register of Historic Places Criterion A for its association with Breckenridge's development as a successful Colorado mining town beginning in the late 1800s. Serving originally as the Bank of Breckenridge, and later for many years, until 1936, as the Engle Bros. Exchange Bank, this building was a cornerstone of Breckenridge's and Summit County's commercial and financial growth. The building is also architecturally significant, relative to National Register Criterion C, for its late 19th Century false-front commercial architectural style, and for its Greek Revival and Italianate detailing. Due to some loss of integrity, the building should be considered ineligible for individual listing in the National Register of Historic Places. The building, however, is individually eligible for local landmarking by the Town of Breckenridge, and it may be considered a contributing resource within the Breckenridge Historic District.

43. Assessment of historic physical integrity related to significance:

This building's historical integrity has been diminished to some extent by a large, two-story, L-shaped addition, built onto the east end of the historic south elevation in 1979-1980. The addition, though, is relatively well executed. Its design complements the original bank building's design, and the entire facade and both side elevations of the original building remain exposed.

VII. NATIONAL REGISTER ELIGIBILITY ASSESSMENT

44. National Register eligibility field assessment:

Eligible:

Not Eligible: **XX**

Need Data:

45. Is there National Register district potential?

Yes: **XX**

No:

Discuss: **This property is located within the boundaries of the Breckenridge Historic District which was listed in the National Register of Historic Places on April 9, 1980.**

If there is National Register district potential, is this building:

Contributing: **n/a**

Noncontributing: **n/a**

46. If the building is in an existing National Register district, is it:

Contributing: **XX**

Noncontributing:

VIII. RECORDING INFORMATION

47. Photograph numbers:

Roll: **BREC-16**

Frame(s): **6-11**

Negatives filed at: **Town of Breckenridge
150 Ski Hill Road
Breckenridge, Colorado 80424**

48. Report title: **Breckenridge Historic District Historical Building Survey**

49. Date: **May 7, 2002**

50. Recorders: **Carl McWilliams** **Rebecca Waugh**

51. Organizations: **Cultural Resource Historians** **Town of Breckenridge**

52. Addresses: **1607 Dogwood Court** **150 Ski Hill Road**
Fort Collins, Colorado 80525 **Breckenridge, Colorado 80424**

53. Phone numbers: **970/493-5270** **303/629-6966 ext. 142**

21. General Architectural Description (continued)

Above the entry doors, but below the second story windows, a non-historic wooden sign band, with gold lettering on a blue/grey background, advertises:

THE EXCHANGE 1880

(This sign is an apparent misnomer because the building originally housed the Bank of Breckenridge, and did not become the Engle Bros. Exchange Bank until circa 1900. Moreover, the building was actually constructed in 1881, not 1880 as the sign suggests.) On the building's south elevation there are four 1/1 double-hung sash first story windows, also with pedimented arches, and four 4/4 double-hung sash second story windows, with flat arches. On the north elevation's first story there are four 4-light, one 2-light, and one 4/4 double-hung window. On the north elevation's second story there are four 4/4 double-hung sash windows. (All of the north elevation's windows have flat arches.) There are four wood-paneled entry doors along the north elevation. Three of these doors have four upper sash lights, while the fourth door has one upper sash light, topped by a 4-light transom. This door also features an ornately carved lower panel and a projecting top rail. Another, very similar, door is located at the north end of the east elevation. A very early, approximately 20' by 30', addition to the original structure was constructed between September 1883 and June 1886. A large, two-story, L-shaped addition, to the south of the original structure, dates to 1979.

35. Historical Background (continued)

Later, the Breckenridge Post Office was quartered in the building from 1954 to 1961. Since then, the structure has served primarily as an office building. Although George Engle's daughter, Elizabeth Culbreath, initially maintained the first mortgage on the property for a while, Roger Grey purchased the building in 1961, and installed the first central heating system into the structure. Five years later, Carl Rennert, of the Levy-Rennert Company, purchased the building and renamed it the Cheryl-Jeannine Building, after his wife. Carl Rennert and Lester Steenrod leased the building to the Sub Shoppe of Aspen in 1971. The next owners were Larry Steenrod and Frank Wilson who rented out office space. Their former tenants include Frye, Smith and Associates; Larry Steenrod's Insurance Agency; U.S. Life Title Company; attorney Robert Israel; attorney Gerald Itkin; Ed Hook, a representative for the New England Life Insurance Company, and attorney William McGrath, who later occupied the same space with McGrath and Callan, PC.

The Exchange Building, LTD gained full ownership of the building in 1977, and added the large L-shaped addition to the structure in 1979. Around this same time, the building was condominiumized by the Exchange Partnership, and the Exchange Building Condo Association was formed. Since then, the original false-fronted bank building has housed the law offices of French, West, Wood, & Brown, PC; French, West, Brown, Huntley & Associates; and the Interiors by Design, Inc. studio. From 1992 to the present, tenants in the contemporary part of the complex have included French, West, Wood & Brown, PC; French, West, Brown, Huntley, and Thompson, PC; the office of Dr. John G. Warner, DDS; the CDS office; the offices of BRW, Inc.; and Mountain Marketing Associates.