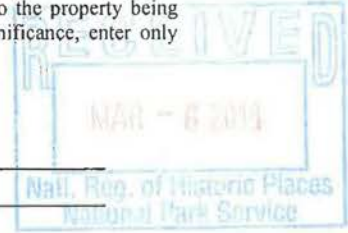


United States Department of the Interior
National Park Service

SC-2331

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.



1. Name of Property

Historic name: Commercial Credit Company Building

Other names/site number: B-2230

Name of related multiple property listing:

N/A

(Enter "N/A" if property is not part of a multiple property listing)

2. Location

Street & number: 300-314 St. Paul Place

City or town: Baltimore State: MD County: Independent City

Not For Publication: N/A Vicinity: N/A

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,


I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

national statewide local

Applicable National Register Criteria:

A B C D

	Director/SHPO	3.2.2018
Signature of certifying official/Title:		Date
<u>Maryland Historical Trust</u>		
State or Federal agency/bureau or Tribal Government		

In my opinion, the property <input type="checkbox"/> meets <input type="checkbox"/> does not meet the National Register criteria.	
Signature of commenting official:	Date
Title :	State or Federal agency/bureau or Tribal Government

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4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:)

Patrick Andrews

4/17/2018

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only **one** box.)

- Building(s)
- District
- Site
- Structure
- Object

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Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>1</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE – Business

Current Functions

(Enter categories from instructions.)

COMMERCE – Business

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7. Description

Architectural Classification

(Enter categories from instructions.)

MODERN MOVEMENT

Materials: (enter categories from instructions.)

Principal exterior materials of the property: METAL/Aluminum, STONE/Granite

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Commercial Credit Company Building stands at 300-314 St. Paul Place in the Cathedral Hill neighborhood of downtown Baltimore. The Modern building was constructed between 1954 and 1957 by the prominent New York architectural firm of Harrison and Abramovitz for the Commercial Credit Company. Clad primarily in gray aluminum panels with a slightly projecting gray Deer Isle granite base, the 19-story building is bounded by St. Paul Place to the east, E. Saratoga Street to the south, Lovegrove Street to the west and Elizabeth Court to the north.

The site has a significant slope in grade to the east creating a stepped façade, with a 19-story tower to the east, a 5-story portion in the center and a 2-story portion to the west. There are concrete sidewalks along all elevations and no other significant site features. The surrounding area consists largely of multi-story, early 20th to early 21st century commercial buildings with scattered open parking lots. In general, the Commercial Credit Company Building is of

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generally comparable scale to the surrounding buildings. To the north and south of the building, on the west side of St. Paul Place, are commercial buildings of comparable scale although with an early 20th century construction date. To the east of the building is an open, landscaped median, which separates the north and south traffic lanes of St. Paul Place. To the east of the building, on the west side of Lovegrove Street, is an early 20th century office building. The Cathedral Hill Historic District (NR 1987) is located directly to the west.

Narrative Description

The east, primary elevation faces St. Paul Place and is twenty-four bays wide (Photographs #1-3 and 7). The 1st floor is clad in granite panels in the outermost bays with a glazed aluminum curtain wall in the center, which is slightly recessed from the granite (Photograph #2). The center of the curtain wall, which dates to 2002, contains two double-leaf glazed aluminum doors within a multi-light aluminum surround. Above the entrance is open metal lettering that reads "OneMain Financial." To the south of the primary entrance is a double-leaf glazed aluminum door. The entrance location is original to the building but the door itself dates to 2002. To the north of the primary entrance was an additional entrance opening that was retrofitted with glazing in 2002. Above the curtain wall is a triangular aluminum canopy that supports a centered aluminum flagpole. The canopy and flagpole also date to 2002. The 2nd through 19th floors are slightly recessed from the 1st floor. The 2nd floor is entirely clad in banded, full-height 1-light aluminum windows and there is a simple glass and aluminum railing that is flush with the 1st floor footprint. The 3rd through 18th floors are entirely clad in angled aluminum panels separated by simple aluminum pilasters and punctuated by the original 1-light aluminum windows. These windows, as those throughout the building, operate with a vertical center pivot. The 19th floor window bays have no infill, as the 19th floor contains mechanical space and its footprint is smaller than that of the floors below.

The north elevation is similar to the south elevation. It is twenty-three bays wide on the 1st 2nd floors, twenty-two bays wide on the 3rd through 5th floors and twelve bays wide on the 6th through 19th floors (Photographs #3-4). The 1st floor is entirely clad in granite panels. In the center of the elevation are two garage-style metal doors. To the east of the doors are a single-leaf metal door and a 1-light aluminum window. On the 2nd floor, the four easternmost bays contain banded, full-height 1-light aluminum windows with a glass and aluminum railing to match the east and south elevations. The remainder of the 2nd floor is clad in granite panels

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with three aluminum vents at the west end and no other openings. The 3rd through 19th floor openings match those on the east, south and west elevations.

The west elevation is designed in three planes, with the 1st and 2nd floors extending to Lovegrove Street, the 3rd through 5th floors somewhat recessed to the east and the 6th through 19th floors even more recessed to the east (Photographs #4-6). The 1st and 2nd floors are entirely clad in granite panels with regularly spaced louvered aluminum vents. Near the south end of the 3rd floor is a late 20th century metal bridge that connects the building to 301 N. Charles Street to the west. This bridge was constructed when the buildings were briefly operated together. The remainder of the 3rd floor openings, along with the 4th through 19th floors, match those on the east and south elevations.

The south elevation faces E. Saratoga Street. It is twenty-three bays wide on the 1st and 2nd floors, twenty-two bays wide on the 3rd through 5th floors and twelve bays wide on the 6th through 19th floors (Photographs #6-7). The 1st floor is entirely clad in granite panels. From west to east are a double-wide garage-style metal door, four louvered aluminum vents a double-leaf metal door and a 1-light aluminum window. On the 2nd floor, the west end is also clad in granite panels with three louvered aluminum vents. The remainder of the floor is clad in banded, full-height 1-light aluminum windows with a glass and aluminum railing to match the east elevation. The openings on the 3rd through 19th floors match those on the east elevation.

The roof of the 2nd floor is flat with several large mechanical units (Photographs #4-6). The roof of the 5th floor is also flat. (Photographs #27-29) It was used as an open terrace in conjunction with the adjacent 6th floor boardroom and has a base of rusticated white marble chips. In the center of the terrace is the T-shaped hallway boardroom, which projects from the 6th floor plate and has a rounded west end. The north and south elevations have stucco cladding and banded, full-height 1-light aluminum windows, similar to those on the 2nd floor. The west elevation is also clad in stucco with a centered full-height 2-light aluminum window. The roof of the hallway is lower than that of the boardroom but both are flat. To the north and south of the boardroom are low stucco-clad walls that were originally used in conjunction with planting beds. To the west of the boardroom is a third low wall that conceals an open straight-run stairway that provides access to the 5th floor. The roof of the 19th floor is flat with EPDM roofing and mechanical equipment is scattered throughout (Photograph #44).

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Interior

The interior of the building has two basement levels and nineteen floors above grade. The sub-basement wholly contains mechanical areas and the basement contains service areas and a parking area with exposed concrete finishes to the west. There is a large ramp in the northwest corner that provides vehicular access between floors. On the 1st floor, the lobby area is in the center of the east elevation with flanking tenant spaces with no consistent arrangement. In the lobby, which has the highest level of original finish in the building, there are black marble floors, angled white marble walls, aluminum detailing and a drywall ceiling (Photographs #8 and 9). In 2002, portions of the lobby, as well as the entirety of the upper floors, were comprehensively renovated. The west wall of the lobby received new cladding of frosted glass and aluminum and the east wall contains a projecting glazed aluminum entrance vestibule. In the northwest corner is a wood security desk and access gates that also date to 2002. In the tenant spaces, the finishes all date to 2002 and include painted drywall partitions, wall to wall carpeting, dropped acoustical tile ceilings and fluorescent lighting (Photographs #12 and 13). To the southwest of the lobby is the original steel bank vault door (Photograph #11). The western half of the 1st floor plate contains parking. The Mezzanine contains tenant space to the east and parking to the west (Photograph #15). On the 2nd floor, the western half of the floor plate also contains parking. The eastern half of the floor plate contains cafeteria, kitchen, dining and meeting spaces (Photographs #16, 19, 20). The finishes in these spaces are also contemporary with painted drywall partitions, wall to wall carpeting, tile flooring, dropped acoustical tile ceilings and fluorescent lighting. The 3rd through 18th floors contain tenant spaces that are primarily open in plan with occasional enclosed office spaces along the perimeter (Photographs #21-23, 31-40). In keeping with the lower floors, the finishes include painted drywall partitions, wall-to-wall carpeting, contemporary wood flooring, dropped acoustical tile ceilings and fluorescent lighting. The 6th floor boardroom, at the west end of the floor plate, contains the original curved white marble wall at its west end (Photograph #26). The remainder of the boardroom finishes are contemporary, as described above.

On the 19th floor, the exterior walls are clad in glazed blue brick and recessed from the remainder of the floor plate on all elevation, creating an encircling open walkway (Photograph #43). The interior of the space contains massive mechanical equipment with an open area at the north end (Photograph #41 and 42).

The only consistent element on each floor is the service core, which is located in the center of the floor plate. The center of the service core contains an elevator lobby flanked by four

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passenger elevators on each side. On the 1st floor, the elevator lobby contains the original black marble floor and wood-clad walls and a dropped hard drywall ceiling that date to 2002 (Photograph #10). On the upper floors, the elevator lobbies have synthetic wall cladding, carpeted floors and hard dropped drywall ceilings (Photograph #17 and 30). The 6th floor elevator lobby also retains the original corrugated aluminum elevator doors and surrounds and limited white marble wall cladding in the area adjacent to the steps at the western end (Photograph #25).

There is also a single freight elevator to the north of the north elevator bank (Photograph #18). To the north and south of the east end of each elevator bank is a U-return stairway with painted concrete treads and risers and painted metal railings (Photograph #14, 24). All circulation in the core provides access between all floors. There is a third straight-run stairway with matching finishes in the center of the west elevation (Photograph #28).

Integrity

The Commercial Credit Building retains integrity. The exterior design and materials of the building are intact, including angled aluminum panels, massive granite panels, centered St. Paul Place entrance and consistent fenestration pattern. The quality, placement and condition of the construction materials remain intact and characteristic of both Modern architecture and the era in which the building was constructed. The workmanship is of good quality and is characteristic of the prominent institution for whose use the building was constructed. The setting remains intact as there have been no changes to the immediate streets or sidewalks. Although some of the adjacent older buildings have been replaced by the late 20th century office buildings, the surroundings still read as a dense urban area. The feeling also remains as it continues to read as a prominent and impressive structure with minimal exterior alteration positioned on a prominent roadway.

The minor exterior alterations, such as the replacement of the primary entrances and addition of minimal signage in 2002, do not detract from the overall aesthetic of the building or prevent it from continuing to read as a mid 20th century urban building. Moreover, as the new entrances are both in the same location as the original and in a similar material, they maintain a consistency of use and design. On the interior, the two interior spaces that originally had the highest level of finish were the lobby and the 6th floor boardroom. In the lobby, the majority of the original finishes remain, with the exception of the west wall, which has been reclad in

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contemporary materials. In the 6th floor boardroom, the white marble wall cladding also remains, acknowledging its role as a historically prominent space. The 6th floor elevator lobby, with its corrugated aluminum detailing and marble cladding, reinforce the notion that this floor was functionally distinct from the others. Although the majority of the floors have contemporary finishes, the original Modern aesthetic of the building would indicate that these spaces never had a high level of detail or finish. Moreover, as the floors were originally designed as open office spaces, the interior arrangement of spaces remains primarily the same. Lastly, the configuration of the service core remains intact, which confirms that the building continues to be used in the same way in which it was originally designed.

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8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B. Property is associated with the lives of persons significant in our past.
- C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

Areas of Significance

(Enter categories from instructions.)

ARCHITECTURE

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COMMERCE

Period of Significance

1954-1967

Significant Dates

1957

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Harrison and Abramovitz, architects
Edwards and Hjorth, general contractors

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Commercial Credit Company Building is significant under Criterion A, Commerce, for its relation to the nationally prominent Commercial Credit Company, which commissioned its design. The building is also significant under Criterion C, as a good local example of Modern architecture designed by the prominent national firm of Harrison and Abramovitz and as the first postwar high-rise office building in Baltimore. The building not only typifies all that is most characteristic and significant of the firm's work, but also of mid-century Modern architecture and its position as "corporate standard of the mid-20th century."¹ The period of significance begins in 1954, when the design of the building was begun and ends in 1967, in accordance with the National Register's fifty-year standard for listing. The Commercial Credit Company retained ownership of the building until 1989.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Criterion A, Commerce

The Commercial Credit Company Building has significance under Criterion A, Commerce, for its relation to the nationally prominent Commercial Credit Company, which commissioned its design. The Commercial Credit Company was the first commercial bank to specialize in providing credit to specific industries to be established on the East Coast.² It was also the second company in the country to offer automobile financing to individuals and the first to offer financing directly from a manufacturer. The massive growth of American industry in the early 20th century created the need for temporary credit assistance to those businesses. The company both ably filled this gap and subsequently also provided credit to the business's patrons.

¹ "One Charles Center." *National Register Nomination*, 2000, 8:3.

² William H. Grimes, *The Story of the Commercial Credit Company* (Baltimore, MD: Schneidreith and Sons, 1946): 5.

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A Brief History of the Commercial Credit Company

The Commercial Credit Company was founded in Delaware On May 31, 1912 by Alexander E. Duncan with capital of \$300,000 (Figure #1).³ Delaware, as it often is now, was chosen for its tax advantages but Baltimore was the operating headquarters of the company from the beginning. The company's offices were first located in the Keyser Building and later at the First National Bank Building from the time of its construction in 1924 (Figure 2).⁴ The two buildings were located one block apart on E. Redwood and Light Streets.

The Commercial Credit Company was the formal expansion of the specialized banking industry. Previously, banks in certain areas of the country would specialize in providing credit to the industries particular to those areas, such as textiles in the northeast and cotton in the south.⁵ The first such bank in the country was the Mercantile Credit Company, which was founded in Chicago in 1905.⁶ Duncan understood both that larger banks had informally been providing this service and that this specialized option was an area of tremendous growth. Its initial purpose was to "aid manufacturers and jobbers lacking sufficient working capital."⁷ The fluctuating factory capacities and heavy inventories of many industries meant that there was often limited working capital. The Commercial Credit Company would provide financing to bridge the gap, an option particularly helpful to more rural business, which often otherwise had access to only one bank.

The first significant expansion of the company came on April 12, 1916, less than one year after the company's founding, when the members of the board voted to "extend its business to the purchase of instalment [sic] sales for pleasure car automobiles...."⁸ Although this seems like a standard practice today, the Commercial Credit Company was only the second company in the country to offer this service.⁹ Known as the primary insurer for the Big Three automobile companies, the Commercial Credit Company worked with automobile distributors to set up a system where customers would make a down payment and then pay the remainder of equal monthly installments. While the system of installment payments was not a new one, the

³ Grimes, 7.

⁴ Grimes, 9.

⁵ Grimes, 3.

⁶ Grimes, 4. The Mercantile Credit Company was sold to the Commercial Credit Company in 1941.

⁷ Grimes, 10.

⁸ Grimes, 11.

⁹ The other company was the Guaranty Securities Company of Ohio, which began offering the service only a few weeks earlier.

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application of it to the automobile industry impacted more people and at a higher value than ever before.¹⁰

Although this approach was initially very controversial, it was also beneficial to the automobile manufacturers because it meant consistent sales throughout the year, whereas they had previously peaked in the summer months, as well as the accessibility of cars to more classes of people and not just the very rich. Additionally, the emergence of this new industry “promoted all-year-round factory production with the elimination of the former periodic shut-downs, made for stabilization of costs and labor conditions and, in consequence, a very marked lowering of prices which, together with prompt deliveries of cars, was bound to increase the number of buyers.”¹¹

Another innovation by the company was in 1918 when it partnered with the Maxwell Motor Company in order to directly provide financing between the manufacturer and the buyer. It was the first company in the country to partner with a car manufacturer rather than the car dealer.¹² When the Maxwell Motor Company became a part of the Chrysler Corporation in 1925, the Commercial Credit Company continued as the exclusive financier. They gave Chrysler preferential rates and terms, which would be more beneficial to the customer, thus increasing Chrysler’s sales. Chrysler then actively promoted and endorsed the Commercial Credit Company.

This new sphere of business was both so novel and so successful that it is known as the “boom period in automobile financing” and it moved the company to a national level.¹³ While its former operations could exclusively be handled from Baltimore, the expansion into automobiles meant that the company needed a presence in the areas where the manufacturing and sales were occurring.¹⁴ In 1918, the company acquired the Agricultural Credit Company of Chicago and, in 1922, it bought the Continental Guaranty Company of New York.¹⁵ It also opened offices in New Orleans in 1919, San Francisco in 1921, Charlotte in 1924 and later in Philadelphia, Cleveland, Roanoke, Pittsburgh and St. Louis.

¹⁰ The first known application of installment payments for automobiles was instituted by a San Francisco car dealer in 1913. Grimes, 24.

¹¹ Grimes, 30.

¹² Grimes, 30.

¹³ Grimes, 37.

¹⁴ Grimes, 33-34.

¹⁵ Grimes, 36.

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The Commercial Credit Company dominated the market until the Great Depression caused a significant decrease in automobile sales. Although this caused a temporary consolidation of offices, the company quickly bounced back partnering with the Federal Housing Authority in 1935 to provide mortgage financing after the National Housing Act was passed in 1934.¹⁶

It also continued to acquire other companies from the 1930s onward, including the American Credit Indemnity Company of New York, which specialized in personal bankruptcy insurance, the Calvert Fire Insurance Company, which specifically insured automobiles and appliances and the Textile Banking Company of New York and the Edmund Wright Ginsberg Corporation, which both specialized in textile financing.¹⁷ At this time, the company had 5,388 employees and 258 offices in addition to the Baltimore headquarters.¹⁸

From a programmatic level, the company, which became known as “credit bankers to America’s families”, also began to offer financing on an enormous range of products and policies at this time. These included farm equipment, boats, refrigerators, washing machines, vacuum cleaners, automobile insurance and personal loans ranging from \$50 to \$1,000. In almost all instances, the financing was arranged through the dealers and not the customers.¹⁹

Just before World War II, the company had a capital of \$80,000,000, an enormous increase from its starting capital of just \$300,000 thirty years before.²⁰ During the war, the company suffered a slight decline, as automobile manufacturing was suspended, thereby eliminating one of their major sources of revenue. Their response to the situation was, perhaps not surprisingly, proactive and they expanded directly into manufacturing, most of which was specific to the war effort. As in their previous ventures, they did this by acquiring existing companies, such as the Kaydon Engineering Corporation of Michigan, which manufactured roller and ball bearings, the Kilgore Manufacturing Company of Ohio, which specialized in flares, fuses and signal lights and the Grabler Manufacturing Corporation of Cleveland, which manufactured pipe fittings. At the end of the war, the company continued with its manufacturing efforts but also resumed its relationship with the automobile industry, making them a dominating commercial force on multiple fronts.

¹⁶ Grimes, 53.

¹⁷ Grimes, 78.

¹⁸ Grimes, 65.

¹⁹ Grimes, 79; 50.

²⁰ Grimes, 10.

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By the late 1950s, at the time of construction of 300-314 St. Paul Place, the Commercial Credit Company was the largest commercial finance company in the country. By this time, it had expanded beyond its original specialization to include insurance and financing on a range of products including farm equipment and boats.

At the time of Duncan's death in 1972, the company had four billion dollars in assets and thousands of offices across the country. The company owned the building until 1989 when they sold it to the Fidelity and Deposit Company, although they continued to maintain some office space in the building.

Criterion C, Architecture

The building is also significant under Criterion C, as a good local example of Modern architecture designed by the prominent national firm of Harrison and Abramovitz and as the first postwar high-rise office building in Baltimore. The building not only typifies all that is most characteristic and significant of the firm's work, but also of mid-century Modern architecture and its position as "corporate standard of the mid-20th century."²¹

Harrison and Abramovitz (1945-1976)

The prominent firm of Wallace Kirkland Harrison (1895-1981) and Max Abramovitz (1908-2004) was founded in 1945. Harrison had first partnered with J. Andre Fouilhoux in May 1935.²² Fouilhoux, an engineer born in Paris, had previously worked with Albert Kahn and Raymond Hood. From the beginning, the firm focused on a range of institutional, governmental, commercial and residential projects with such prominent clients as Nelson Rockefeller and the New York World's Fair Corporation in such varied locations as London, Long Island City and Panama.²³

Abramovitz first met Harrison when he was placed on his research team for a project on slum conditions conducted by the New School for Social Research in New York.²⁴ Shortly

²¹ "One Charles Center." *National Register Nomination*, 8:3.

²² Victoria Newhouse, *Wallace K. Harrison, Architect* (New York: Rizzoli, 1989): 55.

²³ Newhouse, 60.

²⁴ Newhouse, 58.

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thereafter, in 1934, Abramovitz was officially hired by the firm and, in 1936, was given his first lead on a project: the Rockefeller Apartments on W. 54th Street in Manhattan.²⁵ Abramovitz, having trained at the University of Illinois and Columbia University, was fully entrenched in this modern aesthetic, citing Le Corbusier as one of his earliest inspirations.

Harrison and Abramovitz first formally collaborated in 1939 on the Theme Center for the 1939 World's Fair and, shortly thereafter, were both professors at Yale University. In 1941, Abramovitz was named as a full partner in the firm – Harrison, Fouilhoux and Abramovitz – and the three continued successfully until 1945, when Fouilhoux died after falling from a window during a building inspection. Almost immediately following Fouilhoux's death the new firm of Harrison and Abramovitz embarked on their most notable project, the construction of the United Nations headquarters in New York. Although many architects, committees and consultants collaborated on the project, Harrison was named director of planning and Abramovitz was the deputy director. The final product, which consisted of the low-lying General Assembly building (1952) and the multi-story Secretariat (1950), continues to be seen as "one of the most influential progenitors of American technology at the service of bureaucratic efficiency, and a true symbol of Western civilization at mid-century."²⁶

Over the next thirty years, the firm completed hundreds of commissions both nationally and internationally with the most prominent including the Aluminum Company of America headquarters building in Pittsburgh, PA (1953), the United States Embassy in Cuba (1953), the Republic National Bank in Dallas (1955, NR 2005), the Socony-Mobil Building in New York (1956), Philharmonic Hall (now David Geffen Hall) at Lincoln Center in New York (1962) and the Phoenix Insurance Building in Hartford, CT (1963, NR 2005). As such, it was clear that the firm "dominated architectural practice after World War II" becoming, along with the nationwide firm of Skidmore, Owings and Merrill, "one of the most successful and well-connected American architectural firms of the 20th century...."²⁷

This prolific portfolio of work would not have been possible, however, without the formal organization of the firm in such a way that each partner was given specific responsibilities. In general, projects were divided up between the two, with each taking the formal design lead.²⁸

²⁵ Noted architect Edward Durrell Stone worked on this project as well. Newhouse, 70.

²⁶ Newhouse, 143.

²⁷ Newhouse, 55, 78; John Harwood, *The Troubled Search: The Work of Max Abramovitz* (New York: Columbia University, 2004): 11.

²⁸ Newhouse, 144. Some of the projects attributed to Abramovitz include the Alcoa Administration Building in

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On occasion, however, the projects themselves were divided, as was the case with the Aluminum Company of America headquarters building, in which Harrison was primarily responsible for the more creative "Birdcage" entrance space while Abramovitz tackled the more programmatic objectives of the tower. In the case of the Commercial Credit Company Building, Abramovitz is cited as the lead architect.²⁹

In addition to their prolific body of work, Harrison and Abramovitz were also pioneers in design technologies. In 1945, shortly after the death of Fouilhoux, Harrison and Abramovitz were commissioned by Alcoa to "make a study of the potential of metal in buildings."³⁰ Abramovitz headed the project, working with Alcoa's architectural department, with the goal of not only finding non-traditional uses for aluminum, but also determining criteria that illustrated aluminum's advantages. For curtain wall construction, Abramovitz concluded that the use of aluminum would be beneficial because it was:

1. Dry, as opposed to mortar for example, and would therefore allow for year-round construction.
2. Lightweight, making it both easier to manipulate and more efficient to use.
3. Composed of larger pieces with fewer joints, which would accelerate construction.
4. Non-corrosive and fire-retardant.
5. Entirely prefabricated, which would also accelerate construction.³¹

Alcoa, encouraged by the findings, began to produce the panels, first installing them on their new administration building in Davenport, Iowa in 1948.

Five years later, in 1953, the Alcoa headquarters building was the first skyscraper in the world to be sheathed in aluminum and, in 1956, the Socony-Mobile building was the first building to be sheathed in stainless steel.³² Focused on more than just the final design, the firm went so far as to receive a patent in 1955 for "metal panel building construction" in which the pre-fabricated metal panels were weatherproof, with special attention given to joints, drip plates

Davenport, IA (1949); the Commercial Investment Trust Building in New York (1957); the Wachovia National Bank Building in Pittsburgh, PA (1958); and the IBM Building in Boston (1959). Some of the buildings attributed to Harrison include Three Mellon Bank Center in Pittsburgh, PA (1951); the Corning Glass Company headquarters in New York (1959); and the Marine National Exchange in Milwaukee, WI (1962).

²⁹ Newhouse, Project Appendix.

³⁰ Harwood, 46.

³¹ Harwood, 47-48.

³² Stainless steel was ultimately determined to be too impractical, as it weathered poorly and cracked, and too expensive.

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and other points of intersection.³³ This approach represents a significant innovation in design and construction for metal curtain wall construction and underscores the belief of the firm in the importance of technology keeping pace with design and “often called upon industry to expand research and development programs, especially in curtain wall construction techniques.”³⁴

The partnership ended in 1976. In the 1960s and 1970s, Harrison had been spending the majority of his time working on the Empire State Plaza in Albany, NY under his longtime friend and patron, Nelson Rockefeller. Abramovitz, meanwhile, expanded his own career branching out across the country to cities like Pittsburgh and Milwaukee. Once the Empire State Plaza was complete and Harrison returned to New York full time, it was clear that the pair, who had always operated independently, no longer had any sufficient overlap. Both architects continued in private practices until their respective deaths.

Building History

Although little is known about the design process and architect selection, the chosen building site was located on prominent St. Paul Place (Figure #3).³⁵ Formerly the location of an automobile garage built in 1930, the building was commissioned by the Commercial Credit Company as their new headquarters.³⁶ The interior design of the building was completed by J.H. Leroy Chambers of Baltimore, the general contractors were Edwards and Hjorth of New York, the mechanical engineers were Jaros, Baum & Bolles of New York, the electrical engineers were Edward E. Ashley of New York and the consulting engineers were Moran, Proctor, Mueser & Rutledge of New York.³⁷ The exterior aluminum panels were manufactured by the Aluminum Company of America.

³³ Harwood, 56.

³⁴ “Phoenix Insurance Building.” *National Register Nomination*, 2005, 8:7.

³⁵ In the vast majority of the projects undertaken by the firm, they were chosen because of a personal connection between Harrison and the client, either directly or indirectly. Newhouse, 113, 144. Nelson Rockefeller, one of Harrison’s most prominent patrons was connected to him through Harrison’s brother-in-law, who was part of the Rockefeller family. Although no link is known between Harrison and Duncan or other company executive, it is possible that one existed. Alternatively, the firm might simply have been chosen based on their portfolio of prominent projects for national companies.

³⁶ The company was first located at the Garrett Building at South and E. Redwood Streets in downtown Baltimore. In June 1924, they relocated to the First National Bank Building, located at Light and E. Redwood Streets in downtown Baltimore. They remained there until the St. Paul Place building was constructed. It is interesting to note that the original 1st floor tenant at 300-314 St. Paul Place was the First National Bank, their former landlord.

³⁷ Harrison and Abramovitz also collaborated with Edwards and Hjorth on a number of other buildings, including a private residence in New York, the Alcoa Building in Pittsburgh, PA, the Socony-Mobile Building in New York

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The interior of the building housed a variety of functions.³⁸ The basement was used as mechanical and garage space, the 1st floor contained garage space to the west, retail space in the northeast corner, a lobby in the center of the east elevation and banking space in the southeast corner. The banking space, which was first occupied by the First National Bank, the Commercial Credit Company's former landlords, contained a lounge, lobby, office spaces, safe deposit boxes and a vault. The 2nd floor contained amenity space for the tenants of the building. There was a large cafeteria along the east and north elevations, a kitchen in the northwest corner, a pantry in the center of the west elevation and a formal dining room in the southwest corner. There were also men's and women's lounges in the center of the south elevation. The 6th floor was the executive floor and had a boardroom in the projecting area on the west elevation, as well as private offices located along the perimeter of the floor plate. The remainder of the upper floors were entirely open in plan and had minimal finishes, including plaster walls and ceilings and tiled or carpeted floors.³⁹ The 6th floor also featured terrazzo floors and occasional marble wall cladding.

The design of the building with steel frame, masonry base and metal curtain wall tower was typical of those completed by Harrison and Abramovitz (Figures #4 and 5).⁴⁰ The Aluminum Company of America headquarters building (1953), the Republic National Bank Building (1955) and the Socony-Mobile Building (1956) all provide both a direct precedent of design and a design typical of its era. This modern aesthetic not only had the figurative power to assert that the company within the building was both progressive and powerful but also had the functional benefit of lower construction costs because fewer materials were required and

and the First Presbyterian Church in Stamford, CT. Harrison and Abramovitz also collaborated with Jaros, Baum & Bolles on a number of other buildings, including Temple Beth Zion in Buffalo, NY, the President's House at Rockefeller University in New York, the Continental Can Company in New York, the United States Embassy in Cuba, Erieview Plaza Tower in Cleveland, OH, and the Owens-Corning Fiberglass Corporation headquarters in Toledo, OH. Harrison and Abramovitz also collaborated with Edward E. Ashley on a number of other buildings, including the Alcoa Building in Pittsburgh, PA and the Socony-Mobile Building in New York. Harrison and Abramovitz also collaborated with Moran, Proctor, Mueser & Rutledge on a number of other buildings, including the Alcoa Building in Pittsburgh, PA and the Hall of Science for the 1964 New York World's Fair.

³⁸ The following information is based on the original drawings for the building, which were located in the basement of 300-314 St. Paul Place at the time the nomination was written.

³⁹ The majority of the floor tiles were Milcor Cellufloor flooring, which provided electrified sub-floors with closely spaced raceways that allowed for the installation of machinery at virtually any point. They were also configured so that outlets could be easily relocated or added. General Contractor's Association, "Advertisement." *Constructor* 37:5 (May 1955): 105.

⁴⁰ The steel frame was erected by Bethlehem Steel and was held together by 75,000 steel bolts, claimed to be "the first use [of] these fasteners for [the] construction of a multi-story building in Baltimore." General Contractor's Association, "Advertisement." *Bulletin* 47:7 (July 1956): 7.

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additional rentable interior square footage because thinner exterior walls. In all, these buildings attest to the firm's "continuing efforts to articulate an architectural language in aluminum and steel that would more directly evoke the materials' source in the technological innovations in aviation and war machines, and their potential to reform corporate architecture."⁴¹

In referencing these earlier works, the Commercial Credit Company Building both clearly fits within the larger project narrative and aesthetic of the firm, and also stands as an independent design. It was the last of the firm's aluminum curtain wall buildings, for which they are so well known, and clearly presents as a streamlined, modern version of these earlier designs.⁴² The fully ornamented exterior panels of the Socony-Mobile Building have been replaced by minimally imprinted panels with simple I-beams flanking the bays. The dramatic gestures of Alcoa's Birdcage and the Republic National Bank's spire are substituted for an understated entrance that is barely demarcated. The rounded porthole windows of Alcoa have been simplified into ninety-degree angles. In a style that embraces the details, even these small changes mark a dramatic visual shift.

Similarly, details found in the design of the Commercial Credit Company Building provide a directly connection to later works completed by the firm. The vertical vents set within the marble cladding of the Lobby are reminiscent of the prominent vertical pilasters on the exterior of Columbia Law School in New York (1961) and the prominent exterior piers are seen again on the Time Life Building, also in New York (1958).

The only other project completed by the firm and led by Abramovitz in 1957 was the Commercial Investment Trust Building in New York. The Commercial Investment Trust Building is also a skyscraper located on Park Avenue. It has a similar general arrangement of a base and shaft, although glass is the dominant material throughout. There is no stone, the aluminum panels have been replaced with spandrel glass and aluminum is only found in the more traditional formal of window mullions.

Modern Architecture in Baltimore

⁴¹ Harwood, 56.

⁴² Later projects, such as the Corning Glass Building in New York (1958) championed the glass curtain wall design and the Wachovia Bank Building in North Carolina (1958) had a cast-concrete curtain wall and the interior service core was moved from the center of the floor plate to a separate tower. Harwood, 105.

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Designed at a time in which “downtown Baltimore... showed substantial signs of physical decline and obsolescence,” the Commercial Credit Building spearheaded the “growing acceptance of Bauhaus principles of design and urban planning and the optimism that went with them... [resulting] in earnest what, for this conservative city, were fairly daring [Modern and] International style structures.”⁴³

Although earlier Modern architects, including Frank Lloyd Wright, had completed works in Baltimore, John R. Dorsey in his survey, *A Guide to Baltimore Architecture*, states that “despite [these efforts,] modern architecture was certainly not established in Baltimore by the onset of World War II. It is significant that the city’s first postwar high-rise office building, the aluminum-paneled Commercial Credit Company Building at 300 St. Paul Street, was done by an outside firm, Harrison and Abramovitz of New York.”⁴⁴ In effect, he is saying that it took an outside influence, something outside the potentially insular confines of Baltimore, to dramatically alter the city’s skyline. Other prominent Modern architects who subsequently added Baltimore to their portfolios included Walter Gropius, Marcel Breuer, Louis Kahn, Pietro Belluschi and John Johansen.

In keeping with most other cities in the United States, Baltimore experienced a massive major urban and industrial decline following World War II. Despite this, however, there are numerous examples of a private company seeking to independently reverse this trend and invest in a downtown location, including the Aluminum Company of America (ALCOA) headquarters building in Pittsburgh, PA (1953) and the Prudential Plaza in Newark, NJ (1958-1960). In Baltimore, this trend was mirrored by the construction of the Commercial Credit Company Building, a substantial precursor to the more formal urban renewal efforts in Baltimore that did not produce any tangible results until the early 1960s. The most prominent example of this was the nearby Charles Center, a large-scale urban development that catered to both the businessman and consumer from the late 1960s onward. The project was the result of a formal municipal effort spearheaded by the Committee for Downtown and the Greater Baltimore Committee and, as such, is representative of the urban revitalization efforts of the era.

⁴³ Mary Ellen Hayward and Frank R. Shivers, Jr., *The Architecture of Baltimore: An Illustrated History* (Baltimore, MD: The Johns Hopkins University Press, 2004): 278.

⁴⁴ John R. Dorsey, *A Guide to Baltimore Architecture* (Cambridge, MD: Tidewater Publishers, 1973): XLVIII.

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Comparable Buildings

The modern design of the Commercial Credit Company Building serves as a remarkable counterbalance to the adjacent Chesapeake and Potomac Telephone Company of Baltimore City Headquarters Building, which was designed from 1941 to 1949 by the firm of Taylor and Fisher. The 14-story, Art Deco building has a similar general composition of a formal base with a tower above, which is delineated by vertical piers separating punctuated and regular window openings. The shift from limestone to aluminum and a 6-light window to a 1-light window, however, illustrates the evolution of pre- and postwar American architecture.

The most effective local comparable building to the Commercial Credit Building, however, is One Charles Center, designed in 1962 by Mies van der Rohe. Located just two blocks to the southwest, the building shares the same general aesthetic of a base and tower with glazing and a metal curtain wall. It was also designed under the same spirit of downtown urban renewal, although part of the larger Charles Center complex, discussed above, rather than one company's pioneering vision. One Charles Center is, however, incorrectly recorded as the "first modernist office tower in Baltimore," an attribution that should properly be given to the Commercial Credit Building.⁴⁵

The best comparable to the other work of Harrison and Abramovitz is the Republic National Bank Building in Dallas. Completed in 1954, the building also has a prominent base and recessed tower, stamped aluminum panel cladding and a consistent fenestration pattern with 1-light rectangular windows. The largest office building in the Southwest at the time of construction, it was also constructed for a single, prominent tenant – the Republic National Bank – and was used by them as their headquarters.⁴⁶ It was also similarly self-sufficient with lower level parking with a capacity of 1,200 cars.

9. Major Bibliographical References

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Dorsey, John R. *A Guide to Baltimore Architecture*. Cambridge, MD: Tidewater Publishers, 1973.

⁴⁵ "One Charles Center." *National Register Nomination*.

⁴⁶ "Construction: Going Up!" *Time* (26 June 1950): np.

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General Contractor's Association, "Advertisement." *Bulletin* 47:7 (July 1956): 7.

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"One Charles Center." *National Register Nomination*, 2000.

"Phoenix Insurance Building." *National Register Nomination*, 2005.

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
 previously listed in the National Register
 previously determined eligible by the National Register
 designated a National Historic Landmark
 recorded by Historic American Buildings Survey # _____
 recorded by Historic American Engineering Record # _____
 recorded by Historic American Landscape Survey # _____

Primary location of additional data:

- State Historic Preservation Office
 Other State agency
 Federal agency
 Local government
 University
 Other

Name of repository: Library of Congress

Historic Resources Survey Number (if assigned): B-2230

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Geographical Data

Acreage of Property Less than one acre

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____
(enter coordinates to 6 decimal places)

- | | |
|------------------------|-----------------------|
| 1. Latitude: 39.292564 | Longitude: -76.614113 |
| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|----------|----------|-----------|
| 1. Zone: | Easting: | Northing: |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting: | Northing: |

Verbal Boundary Description (Describe the boundaries of the property.)

The nominated property is described among the Land Records of Baltimore City as Map 0004, Sec 01, Block 0603, Lot 001.

Boundary Justification (Explain why the boundaries were selected.)

The nominated property includes the entire parcel historically associated with the resource.

Commercial Credit Company Building (B-2230)
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10: Form Prepared By

name/title: Logan I. Ferguson, Senior Associate
organization: Powers and Company, Inc.
street & number: 1315 Walnut Street, Suite 1717
city or town: Philadelphia state: PA zip code: 19107
e-mail logan@powersco.net
telephone: (215) 636-0192
date: August 7, 2015

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photograph Log

The following information applies to all photographs that accompany this documentation:

Maryland Inventory of Historic Properties (MIHP) Number: B-2230

Commercial Credit Company Building (B-2230)
Name of Property

Baltimore City, MD
County and State

Name of Property: Commercial Credit Company Building
Location: Baltimore City, Maryland
Photographer: Robert Powers
Date taken: July 2015
Location of original digital files: MD SHPO

Description of Photograph:

Photograph #1
MD_BaltimoreCity_CommercialCreditCoBldg_0001.tif
East and north elevations, view southwest

Photograph #2
MD_BaltimoreCity_CommercialCreditCoBldg_0002.tif
East elevation, Entrance, detail, view southwest

Photograph #3
MD_BaltimoreCity_CommercialCreditCoBldg_0003.tif
East and north elevations, view southwest

Photograph #4
MD_BaltimoreCity_CommercialCreditCoBldg_0004.tif
North and west elevations, view southeast

Photograph #5
MD_BaltimoreCity_CommercialCreditCoBldg_0005.tif
West elevation, view north

Photograph #6
MD_BaltimoreCity_CommercialCreditCoBldg_0006.tif
West and south elevations, view northeast

Photograph #7
MD_BaltimoreCity_CommercialCreditCoBldg_0007.tif
East and south elevations, view northwest

Photograph #8
MD_BaltimoreCity_CommercialCreditCoBldg_0008.tif
1st floor, Lobby, view south

Photograph #9
MD_BaltimoreCity_CommercialCreditCoBldg_0009.tif
1st floor, Lobby, view north

Photograph #10

Commercial Credit Company Building (B-2230)

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Name of Property

MD_BaltimoreCity_CommercialCreditCoBldg_0010.tif
1st floor, Elevator lobby, view west

Photograph #11
MD_BaltimoreCity_CommercialCreditCoBldg_0011.tif
1st floor, Vault, view northwest

Photograph #12
MD_BaltimoreCity_CommercialCreditCoBldg_0012.tif
1st floor, view northeast

Photograph #13
MD_BaltimoreCity_CommercialCreditCoBldg_0013.tif
1st floor, view northwest

Photograph #14
MD_BaltimoreCity_CommercialCreditCoBldg_0014.tif
Mezzanine, Stairway, view north

Photograph #15
MD_BaltimoreCity_CommercialCreditCoBldg_0015.tif
Mezzanine, Garage, view north

Photograph #16
MD_BaltimoreCity_CommercialCreditCoBldg_0016.tif
2nd floor, view north

Photograph #17
MD_BaltimoreCity_CommercialCreditCoBldg_0017.tif
2nd floor, Elevator lobby, view west

Photograph #18
MD_BaltimoreCity_CommercialCreditCoBldg_0018.tif
2nd floor, Freight elevator, view south

Photograph #19
MD_BaltimoreCity_CommercialCreditCoBldg_0019.tif
2nd floor, view north

Photograph #20
MD_BaltimoreCity_CommercialCreditCoBldg_0020.tif
2nd floor, view north

Photograph #21
MD_BaltimoreCity_CommercialCreditCoBldg_0021.tif

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4th floor, view east

Photograph #22

MD_BaltimoreCity_CommercialCreditCoBldg_0022.tif
4th floor, view south

Photograph #23

MD_BaltimoreCity_CommercialCreditCoBldg_0023.tif
4th floor, view north

Photograph #24

MD_BaltimoreCity_CommercialCreditCoBldg_0024.tif
6th floor, Stairway, view south

Photograph #25

MD_BaltimoreCity_CommercialCreditCoBldg_0025.tif
6th floor, Elevator lobby, view southwest

Photograph #26

MD_BaltimoreCity_CommercialCreditCoBldg_0026.tif
6th floor, view northwest

Photograph #27

MD_BaltimoreCity_CommercialCreditCoBldg_0027.tif
6th floor, Roof, view north

Photograph #28

MD_BaltimoreCity_CommercialCreditCoBldg_0028.tif
6th floor, Roof, Stairway, view south

Photograph #29

MD_BaltimoreCity_CommercialCreditCoBldg_0029.tif
6th floor, Roof, view southeast

Photograph #30

MD_BaltimoreCity_CommercialCreditCoBldg_0030.tif
9th floor, Elevator lobby, view west

Photograph #31

MD_BaltimoreCity_CommercialCreditCoBldg_0031.tif
9th floor, view north

Photograph #32

MD_BaltimoreCity_CommercialCreditCoBldg_0032.tif
9th floor, view south

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Photograph #33
MD_BaltimoreCity_CommercialCreditCoBldg_0033.tif
9th floor, view west

Photograph #34
MD_BaltimoreCity_CommercialCreditCoBldg_0034.tif
14th floor, view west

Photograph #35
MD_BaltimoreCity_CommercialCreditCoBldg_0035.tif
14th floor, view southeast

Photograph #36
MD_BaltimoreCity_CommercialCreditCoBldg_0036.tif
14th floor, view northeast

Photograph #37
MD_BaltimoreCity_CommercialCreditCoBldg_0037.tif
14th floor, view northwest

Photograph #38
MD_BaltimoreCity_CommercialCreditCoBldg_0038.tif
18th floor, view south

Photograph #39
MD_BaltimoreCity_CommercialCreditCoBldg_0039.tif
18th floor, view east

Photograph #40
MD_BaltimoreCity_CommercialCreditCoBldg_0040.tif
18th floor, view southwest

Photograph #41
MD_BaltimoreCity_CommercialCreditCoBldg_0041.tif
19th floor, Roof, view southeast

Photograph #42
MD_BaltimoreCity_CommercialCreditCoBldg_0042.tif
19th floor, view southwest

Photograph #43
MD_BaltimoreCity_CommercialCreditCoBldg_0043.tif
19th floor, view south

Commercial Credit Company Building (B-2230)
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Photograph #44
MD_BaltimoreCity_CommercialCreditCoBldg_0044.tif
Roof, view north

Index of Figures

<i>Figure #</i>	<i>Description</i>
1.	Alexander E. Duncan. William H. Grimes, <i>The Story of the Commercial Credit Company</i> . Baltimore, MD: Schneidreith and Sons, 1946.
2.	Commercial Credit Company Headquarters, 1924 – 1957. William H. Grimes, <i>The Story of the Commercial Credit Company</i> . Baltimore, MD: Schneidreith and Sons, 1946.
3.	Original East Elevation Drawing, located in the basement of the Commercial Credit Company Building, 300-314 St. Paul Place, Baltimore, MD.
4.	“Big New Building in Baltimore.” General Contractor’s Association, <i>Bulletin</i> 47:7 (July 1956): 7.
5.	“Commercial Credit Invests in the Floor of the Future.” General Contractor’s Association, <i>Constructor</i> 37:5 (May 1955): 105.

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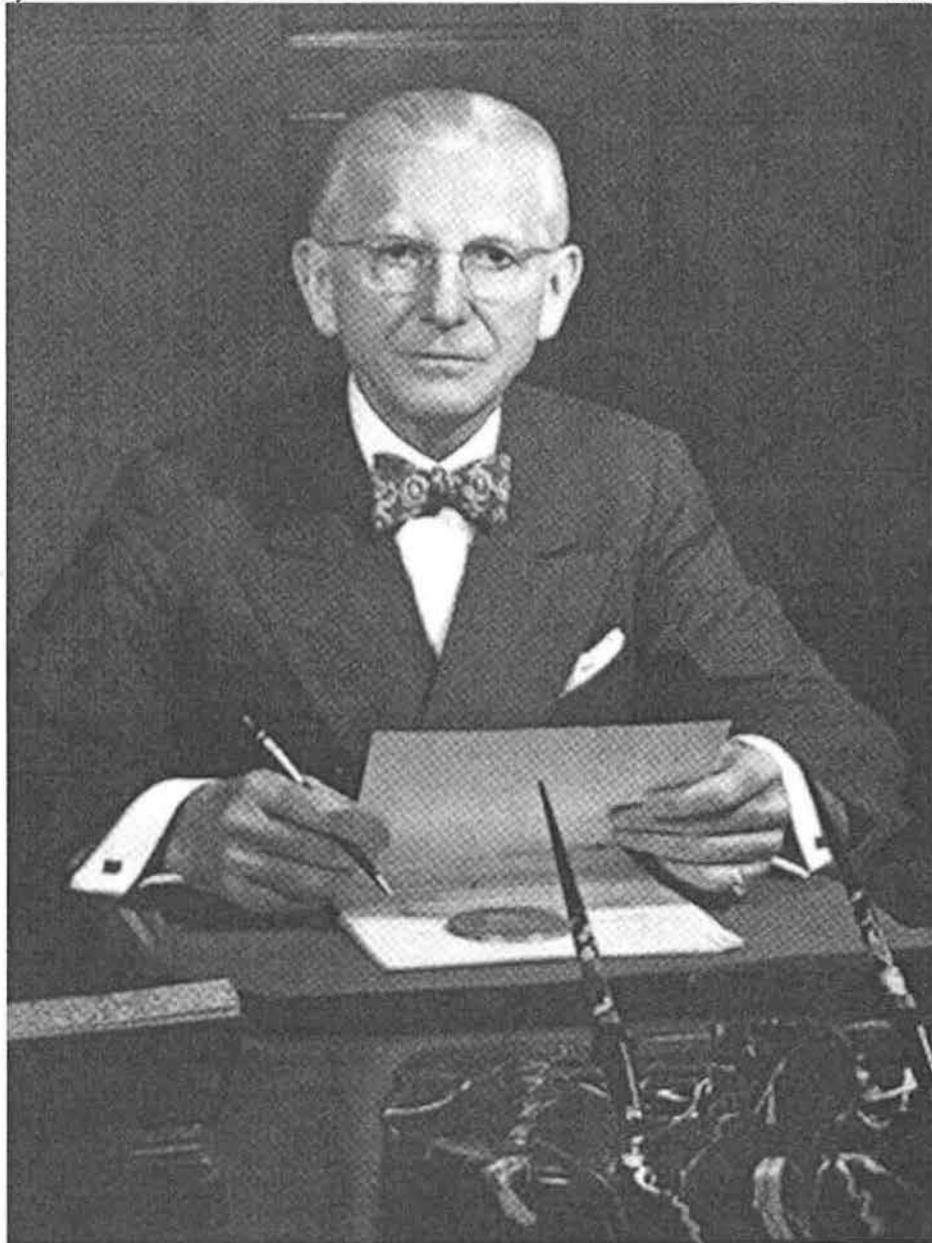


Figure 1 - Alexander E. Duncan.

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Figure 2 – Commercial Credit Company Headquarters, 1924 – 1957.

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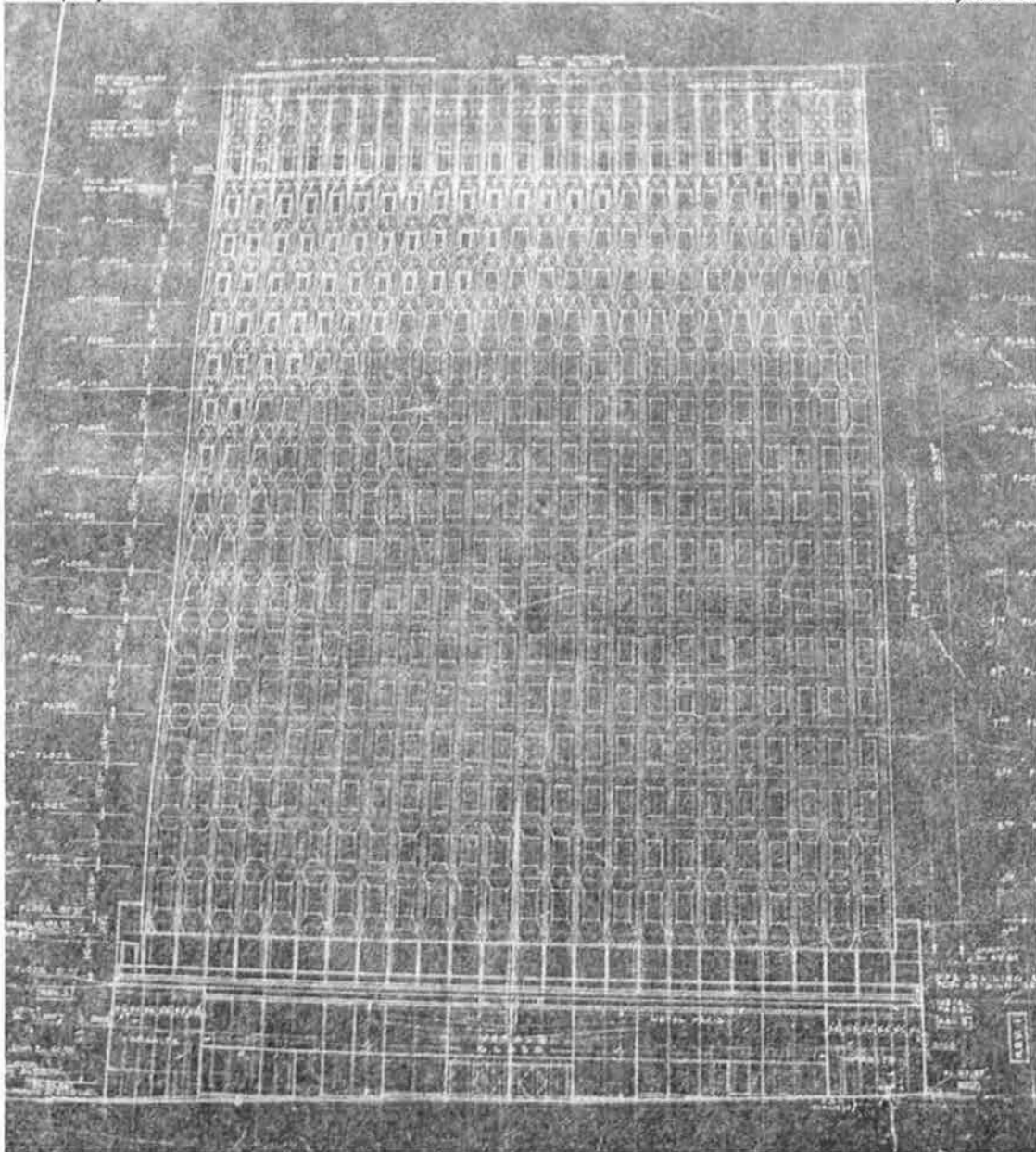


Figure 3 – Original East Elevation Drawing, located in the basement of the Commercial Credit Company Building, 300-314 St. Paul Place, Baltimore, MD.

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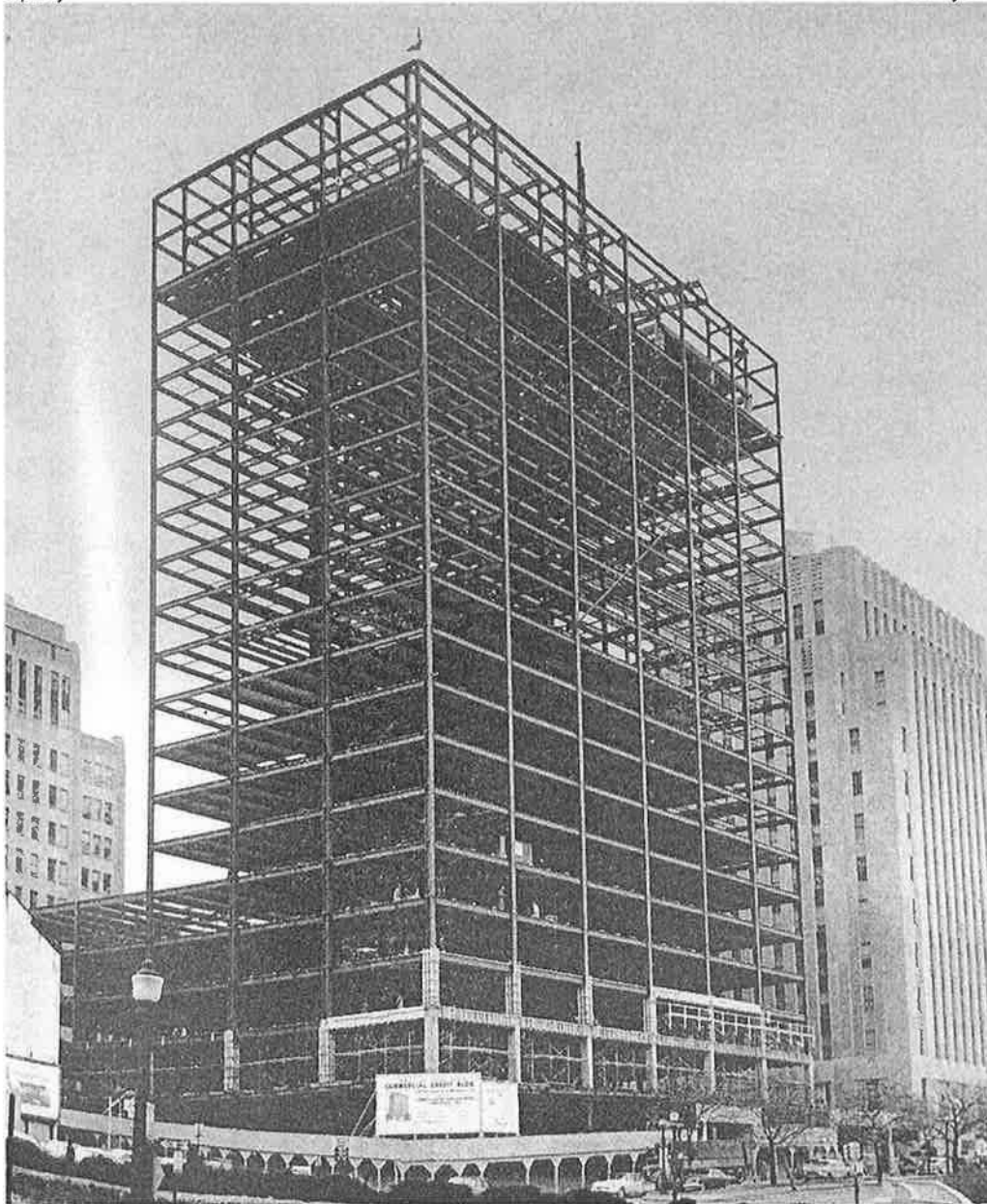


Figure 4 – “Big New Building in Baltimore.”

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Figure 5 - "Commercial Credit Invests in the Floor of the Future."

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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National Park Service

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N/A

Name of multiple listing (if applicable)

Index to Photographs

The following information applies to all photographs that accompany this documentation:

Maryland Inventory of Historic Properties (MIHP) Number: B-2230

Name of Property: Commercial Credit Company Building

Location: Baltimore City, Maryland

Photographer: Robert Powers

Date taken: July 2015

Location of original digital files: Maryland Historical Trust

Description of Photograph:

MD_BaltimoreCity_CommercialCreditCoBldg_0001.tif

East and north elevations, view southwest

MD_BaltimoreCity_CommercialCreditCoBldg_0002.tif

East elevation, Entrance, detail, view southwest

MD_BaltimoreCity_CommercialCreditCoBldg_0003.tif

East and north elevations, view southwest

MD_BaltimoreCity_CommercialCreditCoBldg_0004.tif

North and west elevations, view southeast

MD_BaltimoreCity_CommercialCreditCoBldg_0005.tif

West elevation, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0006.tif

West and south elevations, view northeast

MD_BaltimoreCity_CommercialCreditCoBldg_0007.tif

East and south elevations, view northwest

MD_BaltimoreCity_CommercialCreditCoBldg_0008.tif

1st floor, Lobby, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0009.tif

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N/A

Name of multiple listing (if applicable)

1st floor, Lobby, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0010.tif

1st floor, Elevator lobby, view west

MD_BaltimoreCity_CommercialCreditCoBldg_0011.tif

1st floor, Vault, view northwest

MD_BaltimoreCity_CommercialCreditCoBldg_0012.tif

1st floor, view northeast

MD_BaltimoreCity_CommercialCreditCoBldg_0013.tif

1st floor, view northwest

MD_BaltimoreCity_CommercialCreditCoBldg_0014.tif

Mezzanine, Stairway, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0015.tif

Mezzanine, Garage, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0016.tif

2nd floor, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0017.tif

2nd floor, Elevator lobby, view west

MD_BaltimoreCity_CommercialCreditCoBldg_0018.tif

2nd floor, Freight elevator, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0019.tif

2nd floor, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0020.tif

2nd floor, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0021.tif

4th floor, view east

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N/A

Name of multiple listing (if applicable)

MD_BaltimoreCity_CommercialCreditCoBldg_0022.tif
4th floor, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0023.tif
4th floor, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0024.tif
6th floor, Stairway, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0025.tif
6th floor, Elevator lobby, view southwest

MD_BaltimoreCity_CommercialCreditCoBldg_0026.tif
6th floor, view northwest

MD_BaltimoreCity_CommercialCreditCoBldg_0027.tif
6th floor, Roof, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0028.tif
6th floor, Roof, Stairway, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0029.tif
6th floor, Roof, view southeast

MD_BaltimoreCity_CommercialCreditCoBldg_0030.tif
9th floor, Elevator lobby, view west

MD_BaltimoreCity_CommercialCreditCoBldg_0031.tif
9th floor, view north

MD_BaltimoreCity_CommercialCreditCoBldg_0032.tif
9th floor, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0033.tif
9th floor, view west

MD_BaltimoreCity_CommercialCreditCoBldg_0034.tif
14th floor, view west

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Photographs

Page 4

B-2230

MHIP Number

Commercial Credit Company Building

Name of Property

Baltimore City, MD

County and State

N/A

Name of multiple listing (if applicable)

MD_BaltimoreCity_CommercialCreditCoBldg_0035.tif
14th floor, view southeast

MD_BaltimoreCity_CommercialCreditCoBldg_0036.tif
14th floor, view northeast

MD_BaltimoreCity_CommercialCreditCoBldg_0037.tif
14th floor, view northwest

MD_BaltimoreCity_CommercialCreditCoBldg_0038.tif
18th floor, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0039.tif
18th floor, view east

MD_BaltimoreCity_CommercialCreditCoBldg_0040.tif
18th floor, view southwest

MD_BaltimoreCity_CommercialCreditCoBldg_0041.tif
19th floor, Roof, view southeast

MD_BaltimoreCity_CommercialCreditCoBldg_0042.tif
19th floor, view southwest

MD_BaltimoreCity_CommercialCreditCoBldg_0043.tif
19th floor, view south

MD_BaltimoreCity_CommercialCreditCoBldg_0044.tif
Roof, view north

B-2230

Commercial Credit Company Building, 300-314 St. Paul Place, Baltimore City, Maryland

Floor plans

(arrows indicate photo number and direction of view)

5 →

4 ↘

6 ↙

7 ↘

2 ↙

1 ↙

3 ↙

N 2091 Stair 244 SF

N 2097 Stair 99 SF

B 2014 Exitway 571 SF

N 2009 Low Headroom 192 SF

V 2098 Parking Garage 19200 SF

N 2092 Stair/Elev/Shaft 918 SF

B 2001 Storage 174 SF

N 2093 Elev/Shaft 658 SF

B 2099 Elev Lobby 528 SF

N 2095 Elev Pit 64 SF

B 2002 Storage/Fire Control 447 SF

N 2094 Stair 106 SF

N 2096 Shaft 26 SF

N 2090 Stair 273 SF

R 2015 Tenant Usable 4067 SF

B 2012 Lobby 1758 SF

U 2013 Tenant Usable 2875 SF

B 2000 Vestibule 231 SF

B 2017 Security 183 SF

B 2016 Corridor/Phones 383 SF

F 2036 Elec 78 SF

F 2006 Elec/LAN 255 SF

- LEGEND**
- Non-rent - Vertical Pen
 - Non-rent - Vehicular
 - Floor Common - Other
 - Building Common
 - Office Usable
 - Restrooms/Circulation

Project Name: CitiFiNC
Drawing Name: C17/1stFloor Baltimore

Version: v.02A
Revised: 2/6/2004
Issued: 2/6/2004

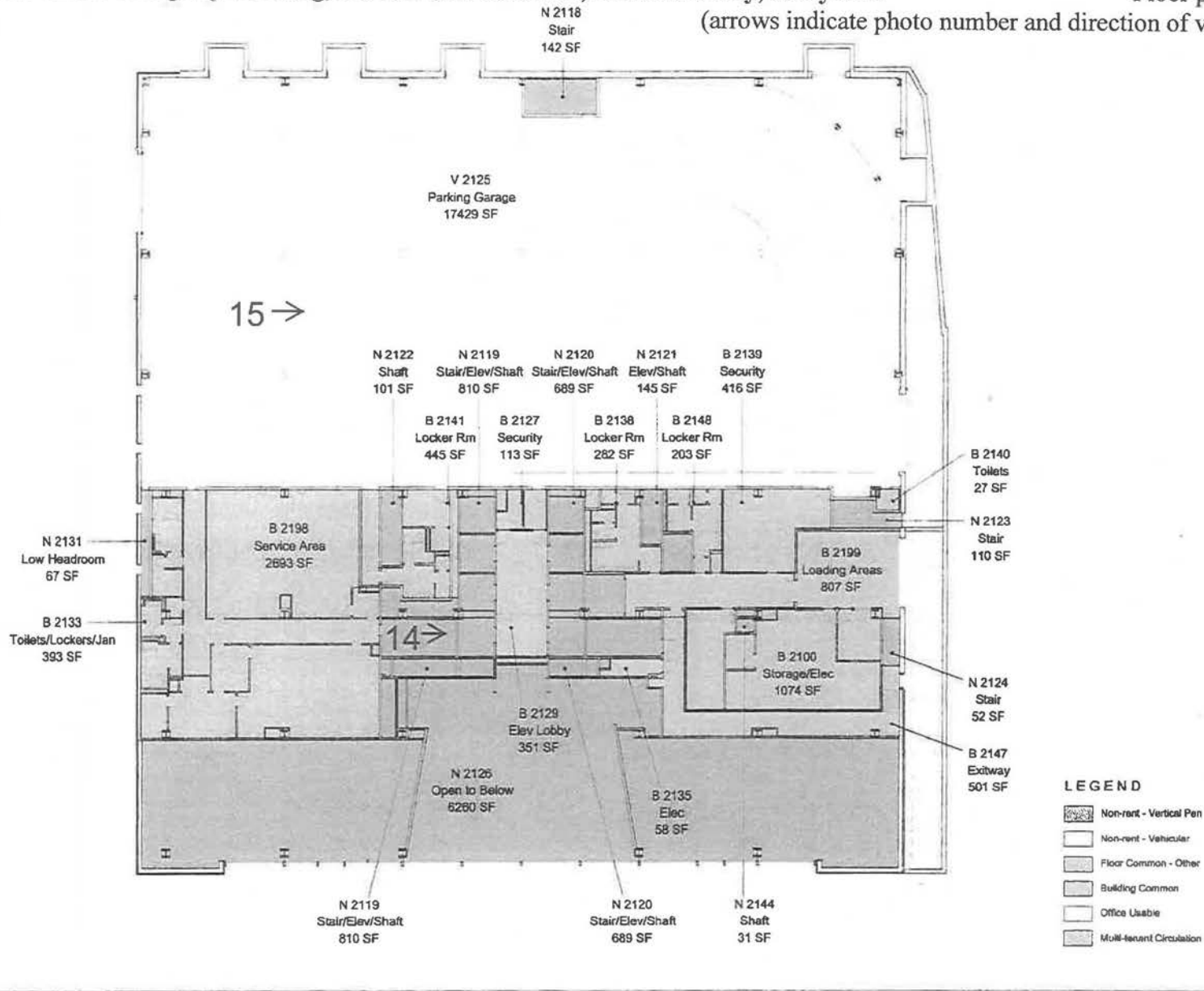
Gensler



FINAL

1st Floor
CitiFinancial
One Financial Plaza
Baltimore MD

(arrows indicate photo number and direction of view)



LEGEND

- Non-rent - Vertical Pen
- Non-rent - Vehicular
- Floor Common - Other
- Building Common
- Office Usable
- Multi-tenant Circulation

Project Name: CitiV2
Drawing Name: CitiFinancial Mezzanine

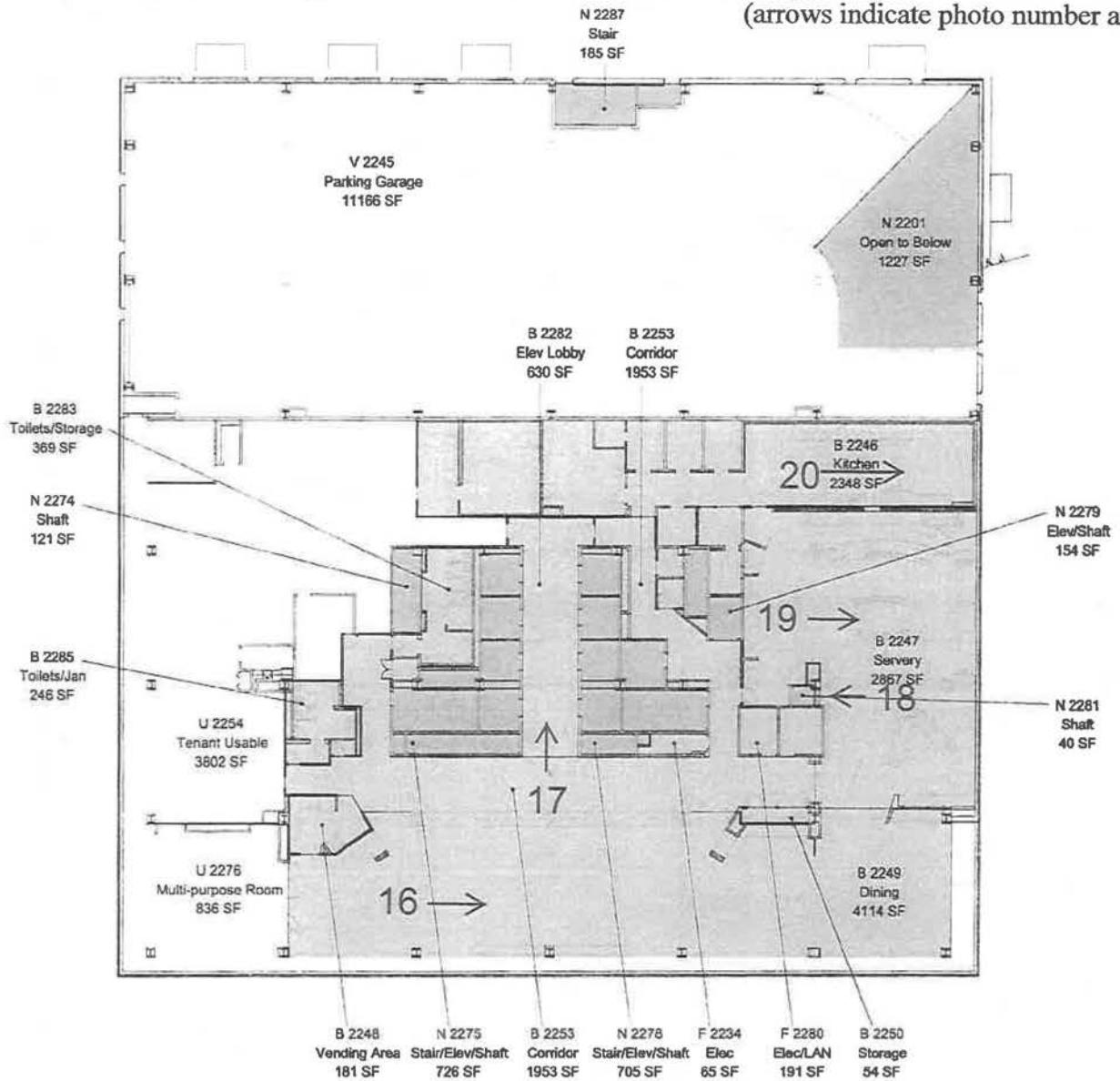
Version: v.02A
Created: 2/6/2004
Revised: 2/6/2004

Gensler



FINAL

Mezzanine
CitiFinancial
One Financial Plaza
Baltimore MD

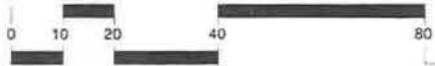


- LEGEND**
- Non-rent - Vertical Pen
 - Non-rent - Vehicular
 - Floor Common - Other
 - Building Common
 - Office Usable
 - Multi-tenant Circulation

Project Name: CitiFinc
 Drawing Name: CitiFinancial

Version: v.02A
 Revisions: 2/6/2004
 Printed: 2/6/2004

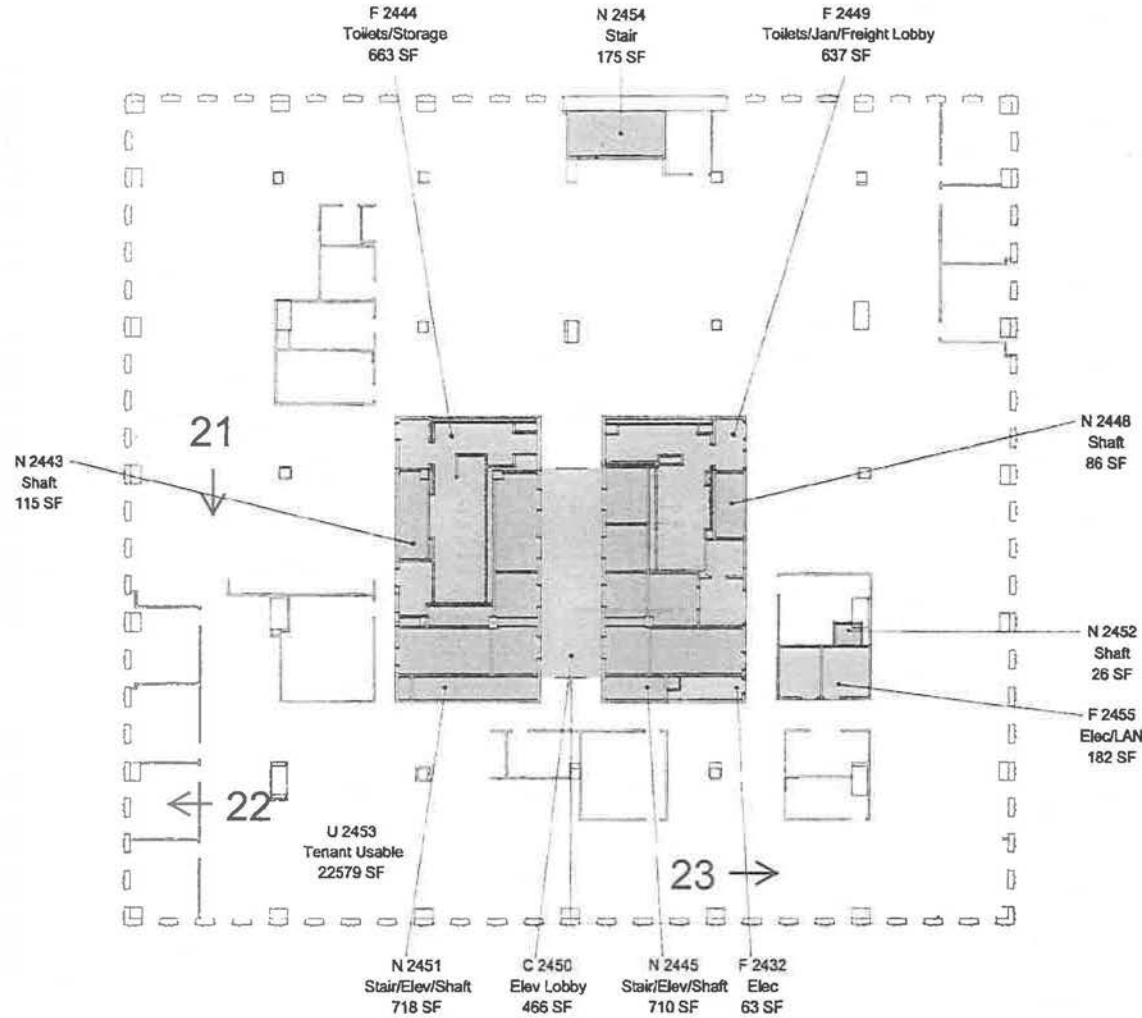
Gensler



FINAL

2nd Floor
CitiFinancial
 One Financial Plaza
 Baltimore MD

(arrows indicate photo number and direction of view)



LEGEND

	Non-vent - Vertical Pen
	Floor Common - Other
	Building Common
	Office Usable
	Multi-tenant Circulation

Project Name: CitiFinancial Baltimore
Drawing Name: CitiFinancial Baltimore

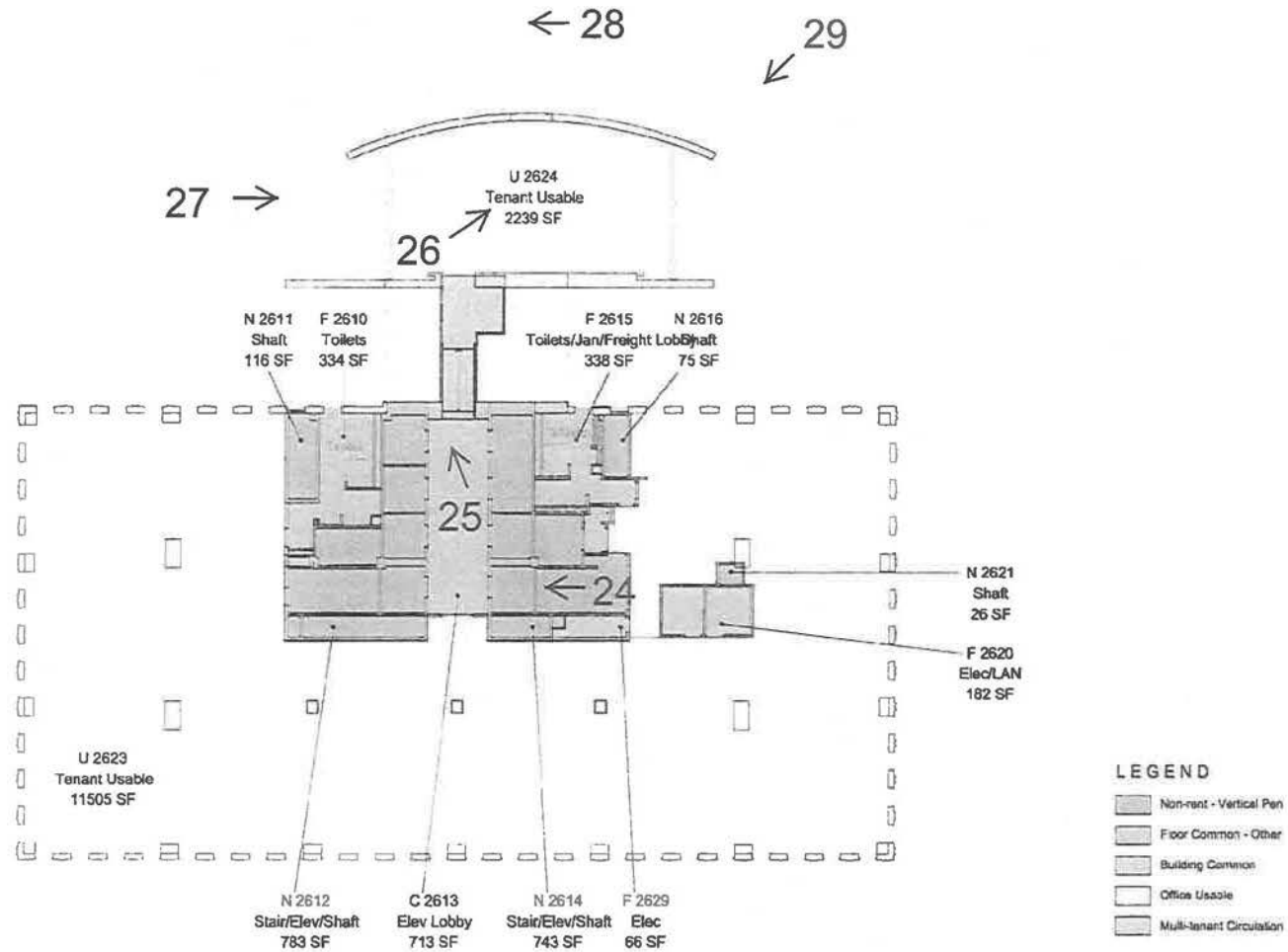
DATE: v.02A
2/6/2004
2/6/2004

Gensler



FINAL

4th Floor
CitiFinancial
One Financial Plaza
Baltimore MD

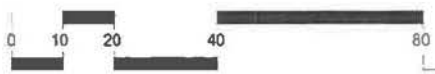


- LEGEND**
- Non-tenant - Vertical Pen
 - Floor Common - Other
 - Building Common
 - Office Usable
 - Multi-tenant Circulation

6th Floor
CitiFinancial
 One Financial Plaza
 Baltimore MD

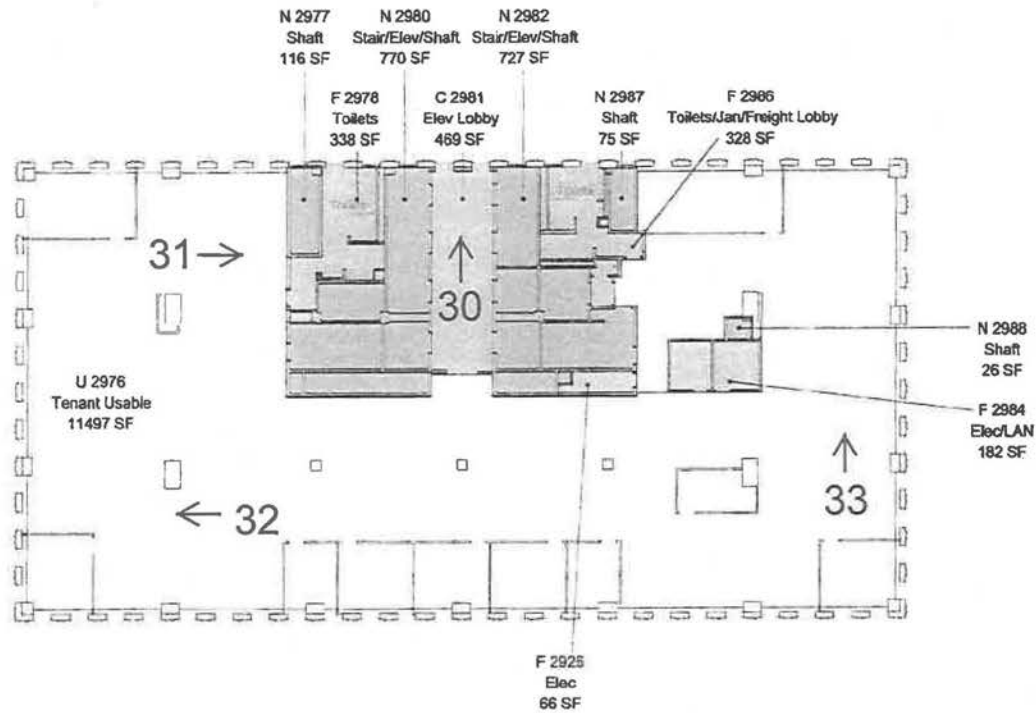
Project Name: CFF#2
 Drawing Name: CFFFinancial 6thFloor

Version: v.02A
 Date: 2/6/2004
 Author: [Name]



FINAL

(arrows indicate photo number and direction of view)



- LEGEND**
- Non-rmt - Vertical Pen
 - Floor Common - Other
 - Building Common
 - Office Usable
 - Multi-tenant Circulation

Project Name: CCF#22
Drawing Name: CCF 9th Floor

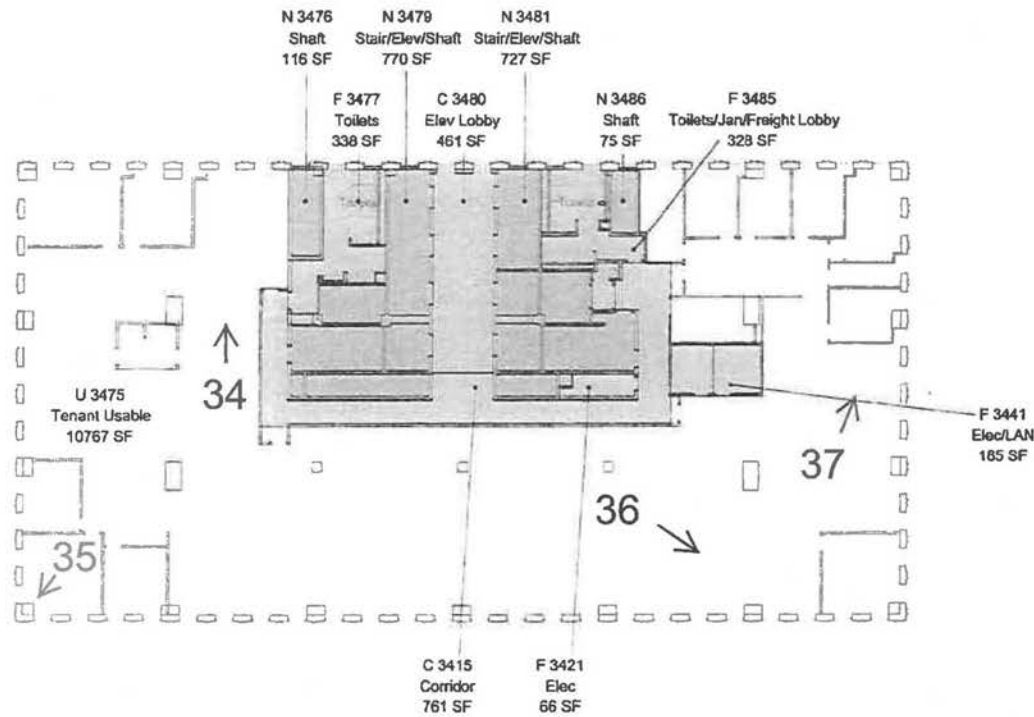
Version: v.02A
Revised: 2/6/2004
Printed: 2/6/2004

Gensler



FINAL

9th Floor
CitiFinancial
One Financial Plaza
Baltimore MD



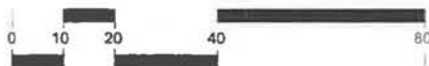
LEGEND

	Non-rent - Vertical Pen
	Floor Common - Other
	Building Common
	Office Usable
	Multi-tenant Circulation

Project Name: CitiFin
 Drawing Name: CitiFinancial-14thFloor

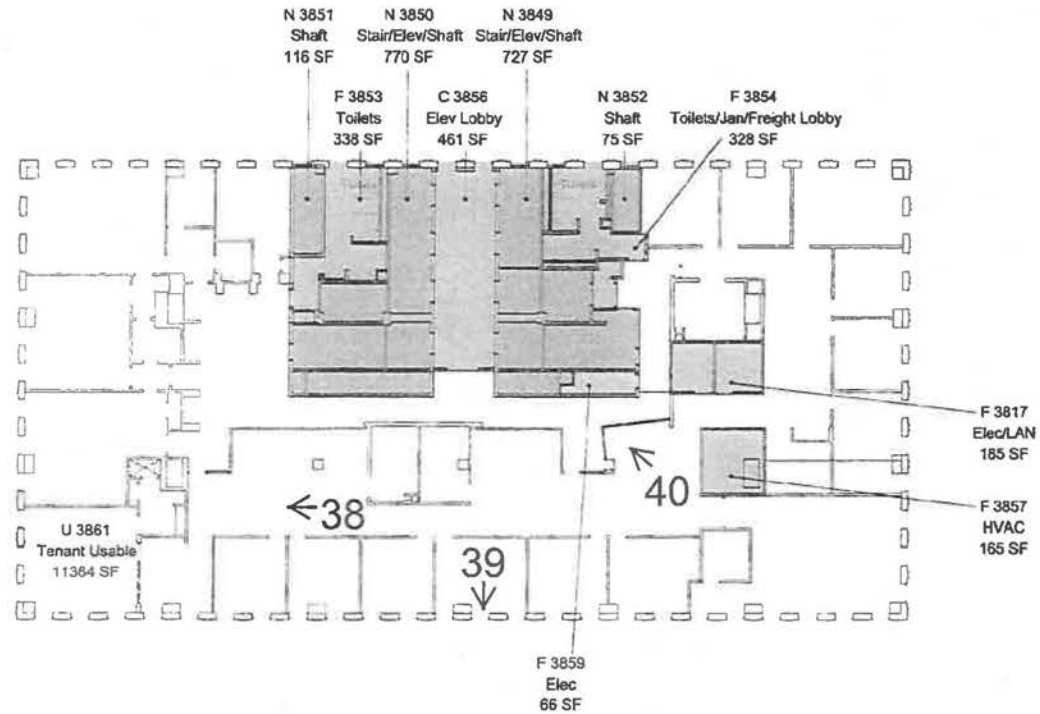
Version: v.02A
 Date: 2/6/2004
 Author: [Name]

Gensler



FINAL

14th Floor
CitiFinancial
 One Financial Plaza
 Baltimore MD



- LEGEND**
- Non-rent - Vertical Pen
 - Floor Common - Other
 - Building Common
 - Office Usable
 - Multi-tenant Circulation

Project Name: CCFM2
 Drawing Name: 18thFloor.usable

Version: v.02A
 Received: 2/6/2004
 Issued: 2/6/2004

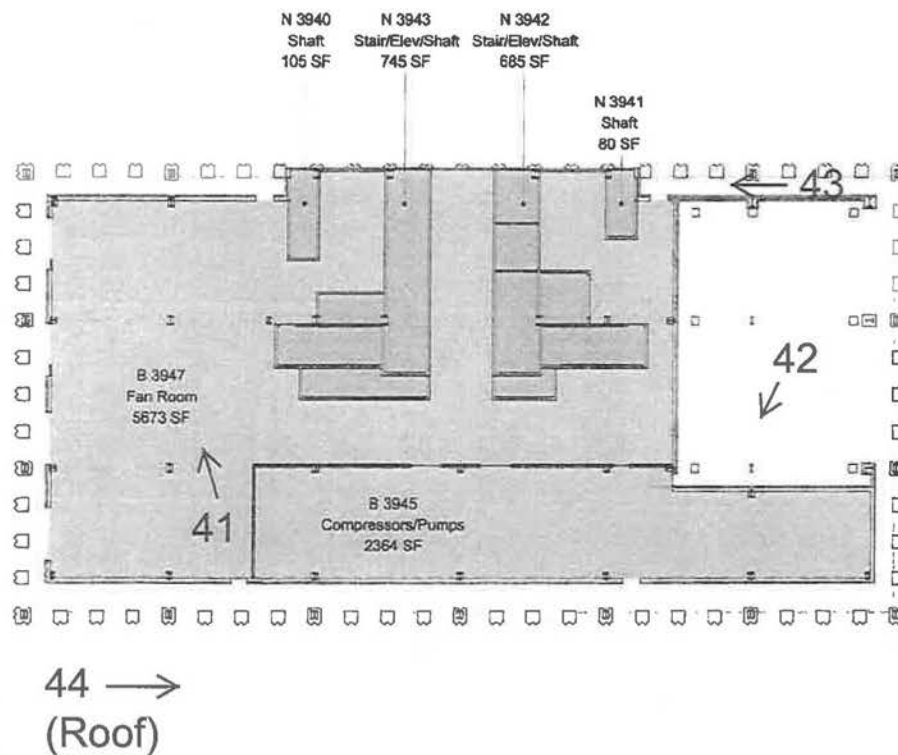
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FINAL

18th Floor
CitiFinancial
 One Financial Plaza
 Baltimore MD

(arrows indicate photo number and direction of view)



LEGEND

- Non-rent - Vertical Pen
- Floor Common - Other
- Building Common
- Office Usable
- Multi-tenant Circulation

Project Name: CitiFin
Drawing Name: CitiFinancial R19th

Version: v.02A
Revised: 2/6/2004
Printed: 2/6/2004

Gensler



FINAL

19th Floor
CitiFinancial
One Financial Plaza
Baltimore MD

United States Department of the Interior
National Park Service

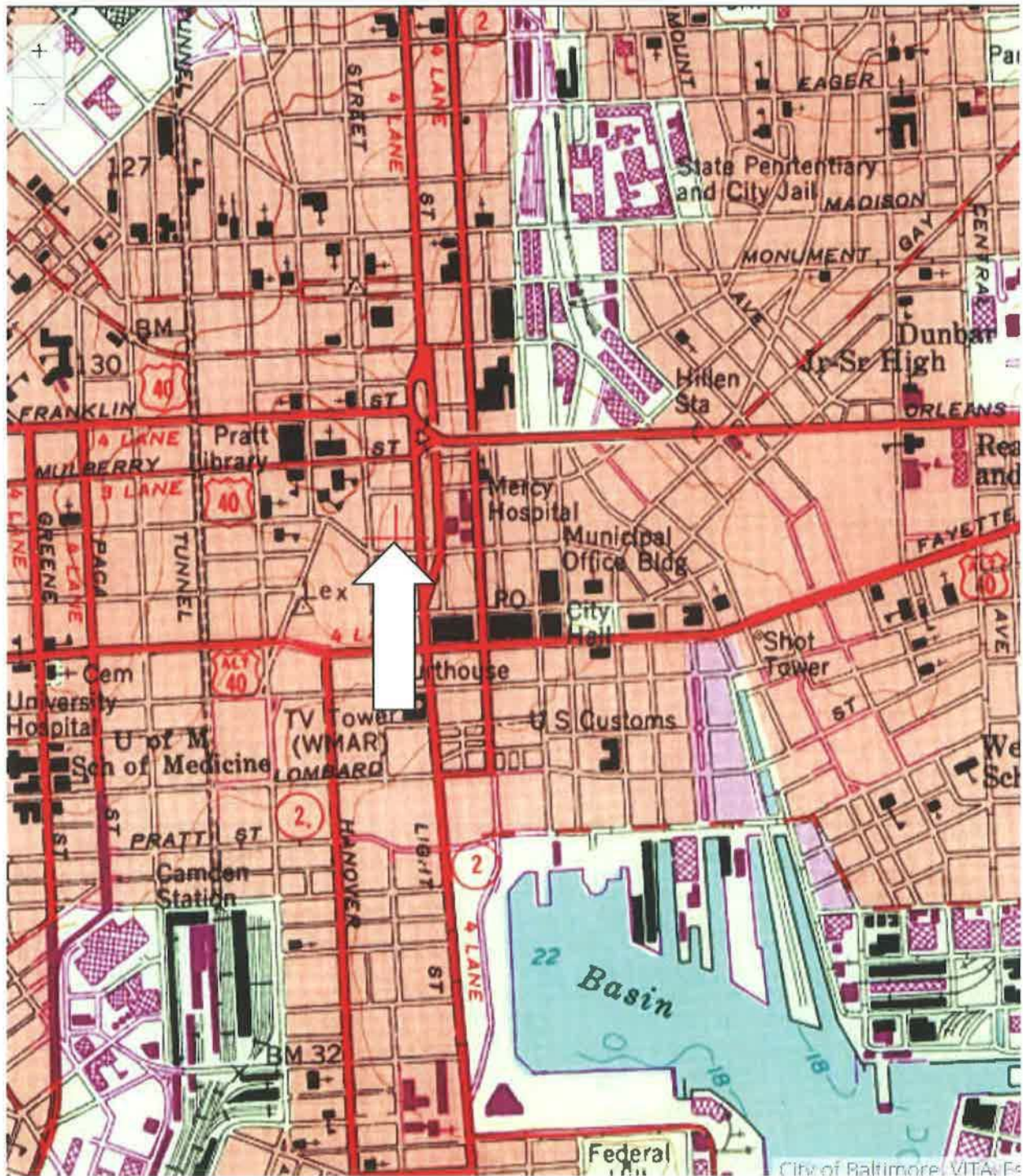
National Register of Historic Places Continuation Sheet

B-2230
Commercial Credit Company Building
Name of Property
Baltimore City, Maryland
County and State
N/A
Name of multiple listing (if applicable)

Section number MAPS Page 1

Latitude/Longitude Coordinates: 39.292564, -76.614113

Baltimore East, MD USGS Quad





OneMain Financial



OneMain Financial



OneMain Financial

Sally Green www.daggerforce.com

DAGGER FORCE

300-
ST PAUL



PRIVATE PROPERTY
NO TRESPASSING
NO LOITERING
NO PARKING

PRIVATE PROPERTY
NO TRESPASSING
NO LOITERING
NO PARKING









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RECYCLE

RECYCLE







EXIT











EXIT



SPLASH

ORDER





EXIT









6



Federal Hill Room
Clemens Center
Training Library

6















EXIT

IRON









<EXIT



















UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action: Nomination

Property Name: Commercial Credit Company Building

Multiple Name:

State & County: MARYLAND, Baltimore

Date Received:
3/6/2018

Date of Pending List:
4/2/2018

Date of 16th Day:
4/17/2018

Date of 45th Day:
4/20/2018

Date of Weekly List:

Reference number: SG100002331

Nominator: State

Reason For Review:

Accept Return Reject 4/17/2018 Date

Abstract/Summary
Comments:

Recommendation/
Criteria Accept, National Register Criteria A and C.

Reviewer Patrick Andrus

Discipline Historian

Telephone (202)354-2218

Date

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.



Larry Hogan, Governor
Boyd Rutherford, Lt. Governor

David R. Craig, Secretary
Wendi W. Peters, Deputy Secretary

Maryland Department of Planning
Maryland Historical Trust

September 10, 2015

Mr. Arrus I. Farmer
Senior Vice President
PMC Property Group
1608 Walnut Street, Suite 1400
Philadelphia, Pennsylvania 19103

RE: COMMERCIAL CREDIT COMPANY BUILDING
Baltimore City, Maryland

Dear Mr. Farmer:

The Commercial Credit Company Building will be considered by the Governor's Consulting Committee for nomination to the National Register of Historic Places on Tuesday, October 13, 2015. The National Register is the official list of historic properties recognized by the Federal Government as worthy of preservation for their significance in American history, architecture, archaeology, engineering, and culture. In Maryland, the nomination process is administered by the Maryland Historical Trust. Enclosed you will find a copy of the criteria under which properties are evaluated for listing. The meeting will be held at the People's Resource Center, 100 Community Place, Crownsville, Maryland, beginning at 10:00 a.m. You are welcome to attend this meeting.

Listing in the National Register results in the following for historic properties.

1. Consideration in planning for Federal, federally or state funded, licensed and assisted projects. Federal and state legislation requires that Federal agencies allow the Advisory Council on Historic Preservation and state agencies, including the Maryland Historical Trust, opportunity to comment on all projects affecting historic properties listed in the National Register. For further information please refer to Section 36, Code of Federal Regulations, Part 800 and Annotated Code of Maryland, State Finance and Procurement Article, Section 5A-323 et seq. or call the Office of Preservation Services of the Maryland Historical Trust at (410) 514-7630.
2. Eligibility for Federal tax provisions. If a property is listed in the National Register, certain Federal tax provisions may apply. The Tax Reform Act of 1986 revises the historic preservation tax incentives authorized by Congress in the Tax Reform Act of 1976, the Revenue Act of 1978, the Tax Treatment Extension Act of 1980, the Economic Recovery Tax Act of 1981, and the Tax Reform Act of 1984, and as of January 1, 1987, provides for a 20 percent investment tax credit with a full adjustment to basis for rehabilitating historic commercial, industrial, and rental residential buildings. The former 15 percent and 20 percent Investment Tax Credits (ITCs) for rehabilitation of

older commercial buildings are combined into a single 10 percent ITC for commercial or industrial buildings built before 1936.

The Tax Treatment Extension Act of 1980 provides Federal tax deductions for charitable contributions for conservation purposes of partial interests in historically important land areas or structures. Whether these provisions are advantageous to a property owner is dependent upon the particular circumstances of the property and the owner. Because tax aspects outlined above are complex, individuals should consult legal counsel or the appropriate local Internal Revenue Service office for assistance in determining the tax consequences of the above provisions. For further information on certification requirements, please refer to 36 CFR 67 or the Office of Preservation Services of the Maryland Historical Trust at (410) 514-7630.

3. Eligibility for a Maryland income tax benefit for the rehabilitation of historic property. For further information on the Heritage Preservation Tax Credit, contact the Office of Preservation Services of the Maryland Historical Trust at (410) 514-7628.

4. Consideration of historic values in the decision to issue a surface coal mining permit where coal is located. In accord with the Surface Mining Control and Reclamation Act of 1977, there must be consideration of historic values in the decision to issue a surface coal mining permit where coal is located. For further information, please refer to 30 CFR 700 et seq.

5. Eligibility to apply for federal and state grants and state low interest loans for historic preservation projects. To determine the present status of such grants and loans, contact the Office of Preservation Services of the Maryland Historical Trust at (410) 514-7632.

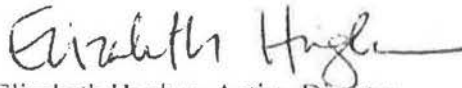
Owners of private properties nominated to the National Register have an opportunity to concur in or object to listing in accord with the National Historic Preservation Act and 36 CFR 60. Any owner or partial owner of private property who chooses to object to listing may submit to the State Historic Preservation Officer a notarized statement certifying that the party is the sole or partial owner of the private property and objects to the listing. Each owner or partial owner of private property has one vote regardless of what portion of the property that party owns. If a majority of private property owners object, a property will not be listed; however, the State Historic Preservation Officer shall submit the nomination to the Keeper of the National Register of Historic Places for a determination of eligibility of the property for listing in the National Register. If the property is determined to be eligible for listing, although not formally listed, Federal agencies will be required to allow the Advisory Council on Historic Preservation and state agencies, including the Maryland Historical Trust, an opportunity to comment before the agency may fund, license, or assist a project which will affect the property. If you choose to object to the listing of your property, the notarized objection must be submitted to J. Rodney Little, State Historic Preservation Officer, ATTN: Peter Kurtze, Maryland Historical Trust, 100 Community Place, Crownsville, Maryland 21032-2023 by the date of the meeting given above.

Listing in the National Register does NOT mean that the Federal Government or the State of Maryland wants to acquire the property, place restrictions on the property, or dictate the color or materials used on individual buildings. Local ordinances or laws establishing restrictive zoning, special design review committees, or review of exterior alterations are not a part of the National Register program. Listing also does NOT require the owner to preserve or maintain the property or seek approval of the Federal Government or the State of Maryland to alter the property. Unless the owner applies for and accepts special

Federal or state tax, licensing, or funding benefits, the owner can do anything with his property he wishes so long as it is permitted by state or local law.

If you wish to comment on whether the property should be nominated to the National Register, please send your comments to J. Rodney Little, State Historic Preservation Officer, ATTN: Peter E. Kurtze, before the Governor's Consulting Committee considers the nomination. Copies of the nomination, regulations and information on the National Register and Federal and State tax provisions are available from the Trust. If you have questions about this nomination, please contact Peter E. Kurtze, Administrator of Evaluation and Registration, Maryland Historical Trust at (410) 514-7649.

Sincerely,



Elizabeth Hughes, Acting Director
State Historic Preservation Officer

JRL/jmg

cc: Hon. Stephanie Rawlings Blake
Hon. Bernard C. Young
Mr. Larry S. Gibson
Mr. Harry T. Spikes II
Ms. Kathleen Kotarba

MARYLAND HISTORICAL TRUST
CERTIFIED LOCAL GOVERNMENT/NATIONAL REGISTER
RECOMMENDATION FORM

7

Property Name Commercial Credit Company Building
Location 300 -314 St. Paul Place
County Baltimore City
CLG Name Commission for Historical and Architectural Preservation

HISTORIC PRESERVATION COMMISSION RECOMMENDATION

Nomination recommended Nomination not recommended

Please check the applicable National Register criteria and/or considerations (exceptions) used in decision:

criteria: A B C D

considerations: A B C D E F G

Justification of decision: (use continuation sheet if necessary)

The Commercial Credit Company Building is significant under Criterion A, Commerce, for its relation to the nationally prominent Commercial Credit Company, which commissioned its design. The building is also significant under Criterion C, as a good local example of Modern architecture designed by the prominent national firm of Harrison and Abramovitz and as the first postwar high-rise office building in Baltimore. The building not only typifies all that is most characteristic and significant of the firm's work, but also of mid-century Modern architecture and its position as "corporate standard of the mid-20th century."¹ The period of significance begins in 1954, when the design of the building was begun and ends in 1965, in compliance with the National Register's fifty-year standard for listing.


signature of commission chairman 9/13/2016
date

Commission for Historical and Architectural Preservation
name of commission

CHIEF ELECTED OFFICIAL RECOMMENDATION

I concur with the opinion of the historic preservation review commission.
 I do not concur with the opinion of the historic preservation review commission.
(Please justify disagreement on a separate sheet.)


signature of chief elected official 11/21/16
date

Mayor
title



Larry Hogan, Governor
Boyd Rutherford, Lt. Governor

Robert S. McCord, Acting Secretary



March 2, 2018

Mr. J. Paul Loether, Chief
National Register of Historic Places
National Park Service
Mail Stop 7228
1849 C St. NW
Washington, D.C. 20240

RE: Commercial Credit Company Building (B-2230)
Baltimore City, Maryland

Dear Mr. Loether:

Enclosed is documentation for nominating the above-referenced property to the National Register of Historic Places. The state review board and the owners concur in my recommendation for listing. Please note that although the enclosed photographs are more than two years old, they nevertheless accurately represent the current appearance of the property. Should you have questions in this matter, please contact Peter Kurtze at peter.kurtze@maryland.gov or (410) 697-9562.

Sincerely,

Elizabeth Hughes
Director-State Historic
Preservation Officer

EAH/krk
cc: State Clearinghouse #MD20151014-0930
Enclosures: NR form, maps, photographs, CD
Correspondence: owner notice, CLG recommendation