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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 Memphis Bank and Trust Building
Other names/site number 44 North Second Street Building
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: 44 North Second Street
City or town: Memphis State: TN County: Shelby
Not For Publication: n/a Vicinity: n/a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

Clayton D. ... 5/24/2013
Signature of certifying official/Title: _____ Date
 State Historic Preservation Officer, Tennessee Historical Commission
State or Federal agency/bureau or Tribal Government

In my opinion, the property meets does not meet the National Register criteria.

Signature of Commenting Official: _____ Date

Title: _____ State of Federal agency/bureau or Tribal Government

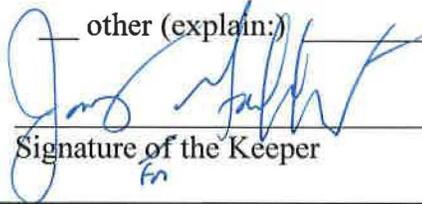
Memphis Bank and Trust Building
 Name of Property

Shelby County, Tennessee
 County and State

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:)


7/15/2013
 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

Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

Number of contributing resources previously listed in the National Register 0

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6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE/financial institution

Current Functions

(Enter categories from instructions)

COMMERCE/TRADE/business

7. Description

Architectural Classification

(Enter categories from instructions.)

MODERN MOVEMENT: Commercial Skyscraper

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

STONE: limestone, granite, marble; BRICK; GLASS;
METAL: cast and extruded aluminum.

Narrative Description

Summary Paragraph

The Memphis Bank and Trust Building (MB & T) is a 146-foot tall, twelve-story, rectangular plan, Modern Movement style skyscraper constructed in 1962. The steel reinforced concrete and steel frame building has a flat roof, a rear two-story extension, an aluminum and glass curtain wall system, and smooth limestone, polished granite and brick veneer wall cladding which enhances its sleek vertical thrust. Situated on the northeast corner of North Second Street and Court Avenue in downtown Memphis, Tennessee (pop. 646, 889 in 2010 census), it fully occupies the .09-acre site. Its curtain wall fenestration consists of triple, awning-style window sashes with enamel clad aluminum spandrel panels. The ground floor glass and aluminum storefront system entries are topped with cantilevered aluminum roofs.

The building has no setback. It is located directly east of an 1819 city park known as Court Square (NR, 04/15/1982, Court Square Historic District) and is diagonal from the 1913 Memphis Merchants Exchange Building, (NR, 05/08/1979).

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The MB&T Building non-structural curtain wall system includes glass windows and metal panels which are lightweight materials that reduce construction costs and allows natural light to penetrate deeper within the building. The curtain wall is designed to resist air and water infiltration, the sway induced by wind and seismic forces acting on the building, and its own dead load weight forces.

On the interior, the ground floor lobby retains the original polished marble wall cladding and terrazzo floors and boasts a main stairwell of brushed aluminum. The bank lobby retains its original configuration and terrazzo flooring. Upper floors retain elevator lobbies, original ceilings, wall finishes and doors. The MB& T Building is in excellent condition and retains integrity of setting, location, design, workmanship, materials and feeling, which combine to convey the significance of this resource.

West Façade

The first two floors of the west façade's fenestration or the design and/or disposition of openings in the building's envelope have four bays of curtain walls separated by baked aluminum spandrel panels with an incised square and a vertical line on them. The ground level bays have triple, single-light aluminum frame display windows topped with a fixed rectangular transom. The second floor fenestration consists of triple, aluminum frame, awning-style, two-light windows. The wall cladding is polished light grey colored granite. A diminishing course of dark grey polished granite wall cladding runs along the ground and gives the visual appearance of a foundation which accents the dramatic slope of the terrain on the Second Street elevation. (*see Photo 1*)

The west façade has two identical storefront system entries (*see Photos 5 & 6*). They are comprised of four-part, double-leaf aluminum and single light glass doors topped with four part transoms and full sidelights. Both entries have cantilevered, brushed aluminum, rectangular shed roof canopies. The northernmost entry serves the main lobby of the building and has the building's address spelled out in individual brushed aluminum numbers and letters in the transom above the door frame. The southernmost entry serves the corner storefront and has a curved polished granite interior wall (*see Photo 12*). Both have terrazzo floors.

Smooth dressed limestone is used for the wall cladding on the west façade and south elevation of the upper ten stories and articulates the edges of the east and north elevations. A rough hewn limestone belt course divides the polished granite two-story base from the upper floors on the west facade and the south elevation. The curtain walls on the upper floors consist of four aluminum frame, two-light, awning-style windows with smooth surface aluminum spandrel panels.

A historic metal building sign frame remains attached on the corner of the west façade and south elevation but the historic wording has been obscured with a plastic banner. (*see Photo 2*)

South Elevation

The south elevation has four bays. The eastern and westernmost spandrel panels have three aluminum frame, awning style, two-light windows with plain, baked aluminum spandrel panels and the interior two spandrel panels have four windows. The ground floor entry on the west end of the building is adjoined by an entry on the eastern end which serves the main building. The terrain on the south elevation ground level is level so the

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dark grey granite base is equal in height to the shortest part of the west elevation's bottom edging. (*see Photos 1 & 3*)

East Elevation

The east (rear) elevation shares a party wall with an adjacent building to the east which obscures the first three floors. On this elevation, there is one bay with three, aluminum frame, awning-style, two-light windows above and beneath which are plain, baked aluminum spandrel panels on the southernmost end of the wall. There is a section of six-course common bond brick wall cladding separating it from a bay consisting of a bank of curtain walls consisting of a single awning style window, a spandrel panel, three windows, another spandrel panel and three more windows on the northern side. (*see Photos 3 & 4*)

North Elevation

The north elevation shared a party wall on the first two floors with a poured concrete parking garage that has recently been demolished. The remainder of the north elevation is faced with six-course common bond brick. There is a single bay with a three window curtain wall on the eastern end. (*see Photo 2*)

East Rear Ell

Extending off the north side of the east elevation is a two-story rear ell which has a ground level loading dock, and pedestrian and overhead entrances. It is accessed from the alley. There is an overhead walkway on the second floor level that connects to a parking garage off the east elevation. (*see Photos 2 & 4*)

Interior

Each floor contains 6,200 square feet. All building entries open into foyers with original terrazzo flooring below carpeting and interior glass and aluminum walls which mimic the exterior ones. The primary northernmost Second Street entrance leads into the main building lobby which retains polished marble clad walls and a stairwell with a brushed aluminum balustrade on the basement, ground, and second floor levels. The upper floors of the stairwell are poured concrete with wrought iron balusters. (*See Photo 7*)

On the north side of the main lobby is a bank of three elevators. They retain their original aluminum and copper weave pattern doors, triangular elevator signal lights, and interior metal ceiling grills and lights (*see Photo 8*). An original brushed aluminum collection mailbox with an aluminum and glass mail chute is located on the north wall adjacent to the elevators (*see Photo 9*). Beyond that is a recessed area that has built-in brushed aluminum mail boxes for the building's tenants. The lobby makes a 45-degree turn and becomes a corridor extending to the Court Street entry. This corridor has polished marble wall cladding and the top half is mirrored on the west side wall (*see Photo 10*). There are replacement light fixtures and a modern building directory.

On the south side of the former bank lobby is an original glass and aluminum wall partially forming the north wall of the bank lobby and providing an interior entrance through a single-leaf, single-light glass door (*see Photo 12*). The bank lobby retains its original wall configuration, floor cladding, structural support columns and ceiling height. The rectangular support columns have rectangular check desks. The original acoustical

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tile ceiling has aluminum light grills, speaker grills and sprinkler heads. The teller counter is located on the east side of the room. There is an aluminum and single-light glass, double-leaf entry located diagonally in the southwest corner of the room. *(see Photo 13)*

The main basement was used for banking purposes. The elevator doors are identical to the main lobby and the walls of the public areas near the large vault used for safety deposit boxes are wood paneled *(see Photos 14 & 15)*. The large glass enclosed money counting area is set-off with low metal railings and it has a pass through into that area with a glass enclosed guard booth and a camera security system *(see Photos 16 & 17)*.

The second floor executive office suite occupies the entire floor and is composed of a central area with six private offices on the periphery. The private offices retain their solid wood doors, elaborate wood paneling, and original drop ceiling of acoustical tiles and aluminum light grills. Original rugs and drapes still decorate the larger of the two offices and the largest office has a private bath room. There is a built-in bar concealed by two folding doors in the main office area adjacent to the largest office which is located on the south side. A paneled board room is located on the east wall. *(see Photos 19, 20 & 21)*

The upper ten floors retain their original elevator lobby configuration, ceiling heights and acoustical tile ceilings. The bathrooms and stairwell are accessed through a framed opening to the right of the elevator bank. Some floors have offices that retain their original configurations which was a suite accessed by a main door across from the elevators. Other floors have a short corridor with individual office suites accessed from the corridor *(see Photo 23)*. There is set of tiled bathrooms on all floors which are intact with tile floors. The two stalls have original colored metal dividers and there is a single wash basin with an original Formica counter and a tile splash back *(see Photo 18)*.

The rear ell on the ground floor contains public restrooms and a guard's office. The basement level of the ell houses the building's mechanical room. The second floor of the ell is connected to a walkway to the parking garage located to the east of the building. *(see Photo 11)*

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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 N/A
(Mark "x" in all the boxes that apply.)
Property is:

- 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.)

COMMERCE

Period of Significance

1961-1963

Significant Dates

1963

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Hanker and Heyer, Architects

Memphis Bank Building Corp, Builders

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Statement of Significance Summary Paragraph

The Memphis Bank and Trust Building (MB&T) is significant in local commerce due to its association with the explosive growth of the installment finance banking during the early 20th century. It was established as a vehicle for local automobile dealers to share in the lucrative returns on consumer financing. MB&T experienced unprecedented growth in the immediate post-World War II years and rapidly became a major local bank, even as they overstepped banking regulations to do so. The Modernist style Memphis Bank and Trust Building played a significant role in recreating the metropolitan area in post-World War II Memphis and is eligible for individual listing on the National Register of Historic Places under Criterion A.

Narrative Statement of Significance

Designed by the prestigious Memphis architectural firm of Hanker and Heyer, the 1962 Memphis Bank and Trust (MB&T) Building housed the main offices of Guardian Central Trust, Inc. and their flagship MB&T banking operation. Initially formed in 1891, the MB&T Company merged with The Bank of Commerce and Trust in 1905. It was reformed in 1917 and when it received a state bank charter in 1923, it became MB&T once more. In 1935, after the Glass-Steagall Banking Act of 1933 was enacted, it was rebranded the Memphis Trust Company but did not relinquish its bank charter. Trust companies act as fiduciaries, agents or trustees (hence, the name) in the administration of monies, trusts and estates.

Installment financing was an accompaniment to, and prerequisite of, the growth of the mass production of a variety of consumer durable goods, of which the automobile was the most significant. Henry Ford was producing record numbers of Model-T cars and trucks but financing from Ford was not available. In 1916, the automobile cost the average wage earner almost half a year's income.¹

Auto financing developed because the first wave of car purchasers were beginning to sell their used vehicles and buyers needed help to purchase them. New car buyers also needed assistance to acquire their vehicles so third-party finance companies appeared to borrow funds from banks and finance car purchases. By 1924, seventy-five percent of automobiles were purchased with installment loans.²

After 1930, commercial banks became active in financing automobiles and gradually came to dominate the market. As they gained experience, firms providing installment credit gradually lowered required down payments and lengthened the maturities of contracts, thus making credit available to more and more consumers. In 1924, a minimum down payment was one-third of the cash price for a new car and two-fifths for a used car, with a maximum maturity of twelve months for both classes. By 1937, maturities had generally lengthened to eighteen months and by 1952, to twenty-four months on new cars.³

In 1945, Guardian Discount of Tuscaloosa, Alabama was an installment loan and finance company offering low interest loans and easy budget plans with subsidiaries in three states which financed everything from

¹ "The History of Credit & Debt-Early Installment Sales," The Get Out-of-Debt Guy, accessed January 20, 2013, <http://getoutofdebt.org/14344/the-history-of-credit-debt-early-installment-sales>.

² Ibid.

³ "Installment Buying, Selling, and Financing," Answers.com, accessed March 18, 2013, <http://www.answers.com/topic/installment-buying-selling-and-financing>.

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tugboats to motels and had a net worth of \$108,000. They sought to combine banking, insurance and discount loans into a single corporate structure to form a “financial complex” and began shopping for a commercial bank when they discovered that Memphis Trust, with its unexercised bank charter, was for sale.

Guardian Discount acquired Memphis Trust in May of 1945 for \$75,000. Its officers and directors included John Parsons, President, and the board of directors included William A. Connaughton, owner of Bluff City Buick; Hugh J. Jetton, owner of Union Chevrolet; and Charles E. Hutton, of Chuck Hutton Chevrolet. The automobile business was booming in Memphis and local auto dealers were very interested in getting a break on auto financing by owning a share of a discount loan (installment credit) company.

Soon after their bank acquisition, the board launched into a series of financial moves that resulted in the creation of Guardian Central Trust, Inc. and made application to the Federal Deposit Insurance Corporation (FDIC) and the State of Tennessee authorizing the Memphis Trust Company to accept deposits under the unused bank charter. Under the Glass-Steagall Act, they were required to separate their discount auto loan business from the bank and they decided to comply by allowing the Guardian Investment parent company to assume the debts of Memphis Trust Company but still remain a part of their company.

In September 1949, the MB&T Company was created by the Memphis Trust Company and became a bank of deposit in October of 1949. As noted in the *Memphis Press Scimitar* article on October 25, 1950, their first office, located at 10 South Second Street, was now a year old. Four years later, they built a main office which opened in November of 1953 on Union Avenue in the Midtown area of Memphis as noted in a *Memphis Press Scimitar* article on November 10, 1953. In the October 10, 1954, edition of the *Memphis Commercial Appeal*, MB&T President John Parsons reported a gain of thirty-one percent in deposits from the previous year.

During 1955, a further lengthening to thirty-six months for loan maturities fostered a rapid growth in car sales. MB&T’s growth was so rapid that a new building, double in size, was built at the Union Avenue location in January of 1959. This was due in part to the profitability of automobile financing. During the 1950s, according to the Memphis City Directories, Union Avenue was “automobile row” with Union Chevrolet, Bluff City Buick and Chuck Hutton Chevrolet all located there. Additionally, there was the Corbitt Motor Company that sold Lincolns, Mercurys and Ford Tractors; Southern Motors that sold various models of the Cadillac and Oldsmobile; and Johnson Hamm, Inc., a dealer of Hudsons.

In 1958, the East Memphis branch of MB&T (no longer extant) opened out in the eastern suburbs on Poplar Avenue. The new walnut and gold striped vault was reputed to be able to withstand both an atomic blast and a burglar’s carbide drill according to an article in the December 12, 1958, edition of the *Memphis Commercial Appeal*.

In a *Memphis Commercial Appeal* article in the September 10, 1960 edition, it was reported that the parent firm, Guardian Central Trust, Inc., made an initial stock offering of \$1,200,000 on September 9, 1960. It also stated that by the time they made their first public stock offering, MB&T had three locations and \$18,660,000 in net receivables. The combined net worth of the Guardian Central “financial complex” was up

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from their 1945 net worth of \$108,000 (\$1,282,051 today) to almost \$3 million (\$28.5 million in 2012) in only fifteen years.

To celebrate their amazing growth, the company proposed to erect a mid-rise skyscraper at the northeast corner of North Second Avenue and Court Street for their main headquarters. This prominent location had been in continuous use almost since the city's early settlement and is immediately south of Court Square, one of the original public squares laid out in the 1819 Plan for the city.

The architectural and engineering firm of Hanker and Heyer, designer of the Midtown and East Memphis MB&T locations, was chosen to design the new downtown headquarters in early 1961. By this time, Hanker and Heyer had completed over forty bank buildings in several states and the firm had almost sixty years experience designing some of the city's most important buildings.⁴ They were commissioned for the first significant downtown Memphis construction project since the Great Depression when they oversaw the 1950 expansion of the Union Planters Bank Building at 67 Madison Avenue (NR, 05/19/1983, Madison/Monroe Historic District).

The flagship MB&T Building opened to the public on January 8, 1963 and the luxurious mid-rise tower cost \$1.5 million to construct (\$10 million in today's money) according to the January 6, 1963, edition of the *Memphis Commercial Appeal* (see Figure 3). The bank lobby was on the first floor, general offices of the bank and affiliated corporations on the second floor, and safe deposit rooms, vaults and the data processing offices and money counting operations were located in the basement. According to a May 26, 1961 edition of the *Memphis Press Scimitar* "These high-speed automatic elevators go 350 feet per minute which takes the passengers from the bottom to top floor in half a minute and are the first of their kind in the city." Memphis city directory searches show that other tenants in the high profile building included the prestigious law firm of Evans, Petree, and Cobb. Additional law firms, a real estate management firm, Certified Public Accountants, and several insurance agencies occupied the top ten floors.

The MB&T building symbolizes both the pinnacle of the bank's success and the demise of their lucrative "financial complex." An article by Charles Thornton in the *Memphis Press Scimitar* June 15, 1967 edition stated it was in 1963 that the FDIC, acting under the Glass-Steagall Banking Act of 1933, ordered Guardian Investment to be reorganized because of its illegal relationship with MB&T. This reorganization plan resulted in the splintering of the profitable operations of Guardian Discount Company and having to issue common stock to raise capital funds for the operation of MB&T. Parent company Guardian Investment dissolved and relinquished its charter. According to an article in the *Memphis Commercial Appeal* August 1, 1965 edition, President John Parsons stepped down and Earl Triplett was promoted to MB&T president.

MB&T made headlines in the *Memphis Press Scimitar* on March 20, 1970, when they were hit with multimillion dollar lawsuits for purchasing securities by the "cash against delivery" method or by taking advantage of the delay between purchase and delivery during a period of rising prices in order to make substantial speculative profits. The plaintiffs included six securities firms including Bear, Sterns & Co. of New York.

⁴ William Hanker and Carl Heyer. *Over Fifty Years of Achievement in the Mid-South*. Memphis: S.C. Toof, 1952, 2-4.

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By the early 1970s, the laws against interstate banking were relaxed which opened up a wave of consolidations and new technology made it possible for bankers to merge their operations across large geographic areas. This made a community bank such as MB&T, defined as having approximately \$3 billion or less in assets, receive particular merger attention in part because deregulation may have unleashed synergies that are more advantageous to larger banks.⁵

A *Memphis Commercial Appeal* newspaper article published on March 21, 1978 noted that MB&T was “the smallest of the four Memphis-based, publically-owned banks.” And so, after thirty-seven years in business, MB&T merged with Nashville-based First American Bank in 1983 and the MB&T bank offices became the home of another bank. Today, the MB&T Building is still used for office space and the former bank space stands vacant.

⁵ Office of the Comptroller of Currency, "A Markov View of Bank Consolidation 1960-2000." Last modified 2001. Accessed March 19, 2013. <http://www.occ.treas.gov/publications/publications-by-type/economics-working-papers/2008-2000/wp2001-4.pdf>.

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9. Major Bibliographic References

Bibliography

Answers.com. "Installment Buying, Selling, and Financing." Accessed March 18, 2013.
<http://www.answers.com/topic/installment-buying-selling-and-financing>.

Get Out Of Debt Guy. "The History of Credit & Debt-Early Installment Sales." Accessed January 20, 2013.
<http://getoutofdebt.org/14344/the-history-of-credit-debt-early-installment-sales>.

Hanker, William and Carl Heyer. *Over Fifty Years of Achievement in the Mid-South*. Memphis: S.C. Toof, 1952.

Office of the Comptroller of Currency. "A Markov View of Bank Consolidation 1960-2000." Last modified 2001. Accessed March 19, 2013. <http://www.occ.treas.gov/publications/publications-by-type/economics-working-papers/2008-2000/wp2001-4.pdf>.

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Previous documentation on file (NPS):		Primary location of additional data:	
<input checked="" type="checkbox"/>	preliminary determination of individual listing (36 CFR 67 has been requested)	<input checked="" type="checkbox"/>	State Historic Preservation Office
<input type="checkbox"/>	previously listed in the National Register	<input type="checkbox"/>	Other State agency
<input type="checkbox"/>	previously determined eligible by the National Register	<input type="checkbox"/>	Federal agency
<input type="checkbox"/>	designated a National Historic Landmark	<input type="checkbox"/>	Local government
<input type="checkbox"/>	recorded by Historic American Buildings Survey #	<input type="checkbox"/>	University
<input type="checkbox"/>	recorded by Historic American Engineering Record #	<input type="checkbox"/>	Other
<input type="checkbox"/>	recorded by Historic American Landscape Survey #	Name of repository:	
Historic Resources Survey Number (if assigned):			

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10. Geographical Data

Acreage of Property .09 acres **USGS Quadrangle** Northwest Memphis, TN-AR
404NE

Latitude/Longitude Coordinates

1. Latitude: 38.145917 Longitude: -90.050847

Verbal Boundary Description

The boundaries of the building are North Second Street on the west and Court Street on south and the eastern and northern boundaries are the respective property lines. It is parcel number 002024 00008 and 002024 00009 found on Shelby County Tax Map 132K.

Boundary Justification

The boundaries of the Memphis Bank and Trust Building include only the property lines historically related to the development of the building and defined by the City of Memphis Property Assessor.

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MBT Map



**CHEYENNE JOHNSON, ASSESSOR
SHELBY COUNTY, TENNESSEE**

PLEASE NOTE: THIS MAP IS FOR PROPERTY ASSESSMENT PURPOSES ONLY. IT IS NOT CONSIDERED AS TO LOCATION OF PROPERTY
OR LEGAL OWNERSHIP AND THEREFORE, SHOULD NOT BE RELIED UPON AS A REPRESENTATION OF ANY PROPERTY FOR ANY PURPOSE.
MAP DATE: 04/18/2012



Parcel boundaries 

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11. Form Prepared By

Name Judith Johnson, Architectural Historian

Organization Judith Johnson & Associates

Street & Number 158 Windover Road, #6 Date January 28, 2013

City or Town Memphis Telephone 901-603-0054

E-mail judithjohnson73@gmail.com State TN Zip Code 38111

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 map.
- **Photographs** (refer to Tennessee Historical Commission National Register *Photo Policy* for submittal of digital images and prints)
- **Additional items:** (additional supporting documentation including historic photographs, historic maps, etc. should be included on a Continuation Sheet following the photographic log and sketch maps)

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.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

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County and State
N/A

Name of multiple listing (if applicable)

Section number Figures Page 17

Photo Log

Name of Property: Memphis Bank and Trust Building
City or Vicinity: Memphis
County: Shelby State: Tennessee
Photographer: Judith Johnson
Date Photographed: 01/22/2013

Description of Photograph(s) and number, include description of view indicating direction of camera:

- 1 of 24. Southwest oblique. Photographer facing northeast.
- 2 of 24. Northwest oblique. Photographer facing southeast.
- 3 of 24. East (rear) elevation. Photographer facing west.
- 4 of 24. Northeast oblique. Photographer facing southwest.
- 5 of 24. Detail of Main Entrance. Photographer facing east.
- 6 of 24. Detail of ground floor curtain wall. Photographer facing east.
- 7 of 24. Interior- Main Lobby. Photographer facing east.
- 8 of 24. Interior –Detail of Elevator Exterior. Photographer facing north.
- 9 of 24. Interior-Elevator Bank and Mail Boxes. Photographer facing northwest.
- 10 of 24. Interior-Court Street Entrance into Main Lobby. Photographer facing south.
- 11 of 24. Interior-Ground Floor Hallway of Rear Extension. Photographer facing east.
- 12 of 24. Interior-Bank Entrance Foyer on southwest corner. Photographer facing northwest.
- 13 of 24. Interior- Bank Lobby. Photographer facing northeast.
- 14 of 24. Interior-Main Vault in Basement. Photographer facing southwest.
- 15 of 24. Interior-Basement Elevator Bank. Photographer facing northeast.
- 16 of 24. Interior-Basement Counting Room. Photographer facing west.

United States Department of the Interior
National Park Service

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Continuation Sheet**

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N/A

Name of multiple listing (if applicable)

Section number Figures Page 18

- 17 of 24. Interior-Detail-Entrance into Counting Room. Photographer facing northwest.
- 18 of 24. Interior- Basement Ladies Bathroom. Photographer facing northwest.
- 19 of 24. Interior-Entrance to 2nd floor Executive Offices. Photographer facing southeast.
- 20 of 24. Interior-Boardroom of Executive Offices. Photographer facing north.
- 21 of 24. Interior-Office on 2nd Floor. Photographer facing south.
- 22 of 24. Interior-Typical Upper Floor Office Interior. Photographer facing southeast on the 5th floor.
- 23 of 24. Interior-Typical Open Hallway Plan on Upper Floors. Photographer facing north on the 5th floor.
- 24 of 24. Interior-Typical Small Office. Photographer facing west on the 5th floor.

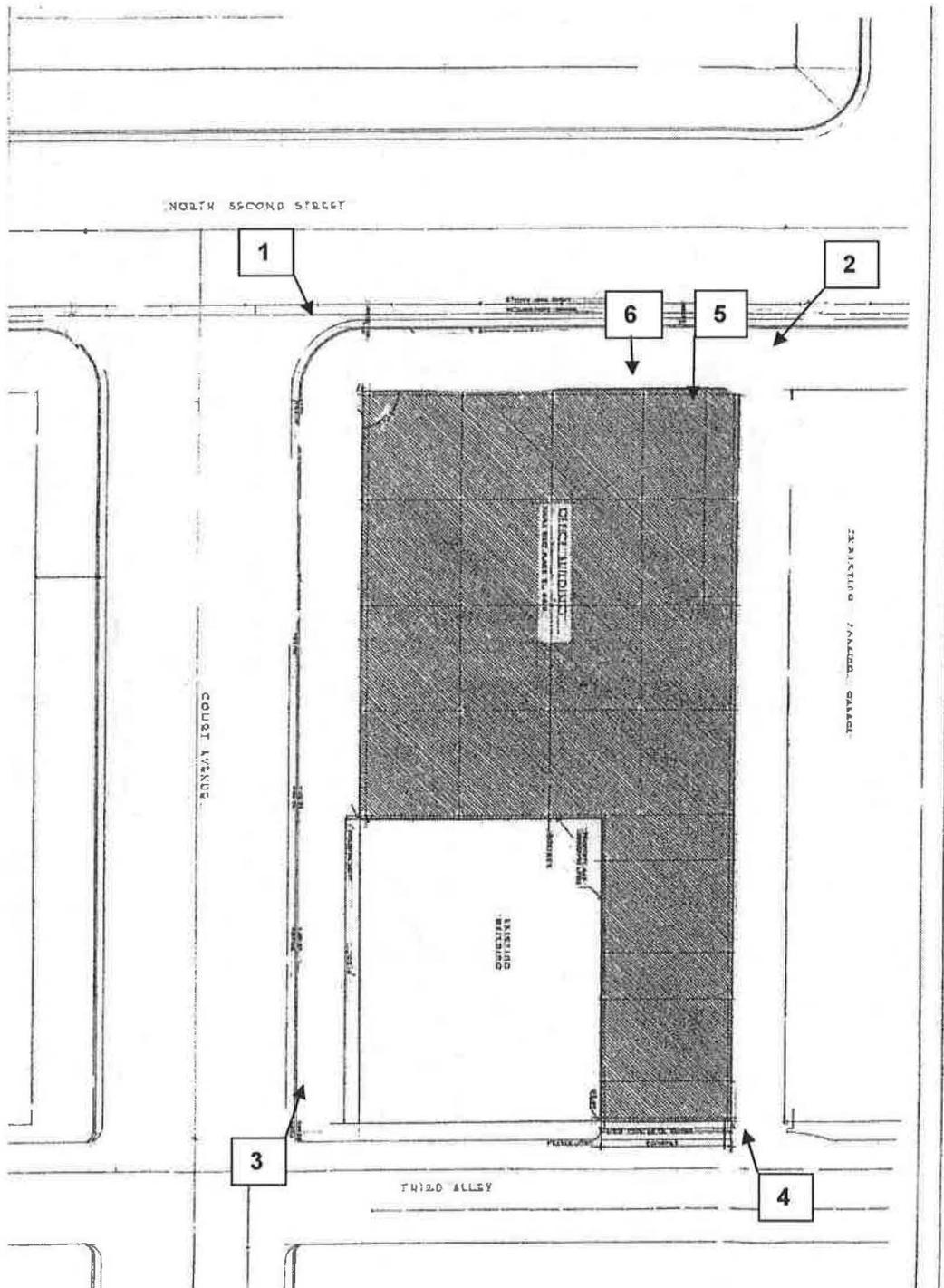
United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Memphis Bank and Trust Building
Name of Property
Shelby County, Tennessee
County and State
N/A
Name of multiple listing (if applicable)

Section number Figures Page 19

Site Plan - Exterior (not to scale)



United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Memphis Bank and Trust Building

Name of Property

Shelby County, Tennessee

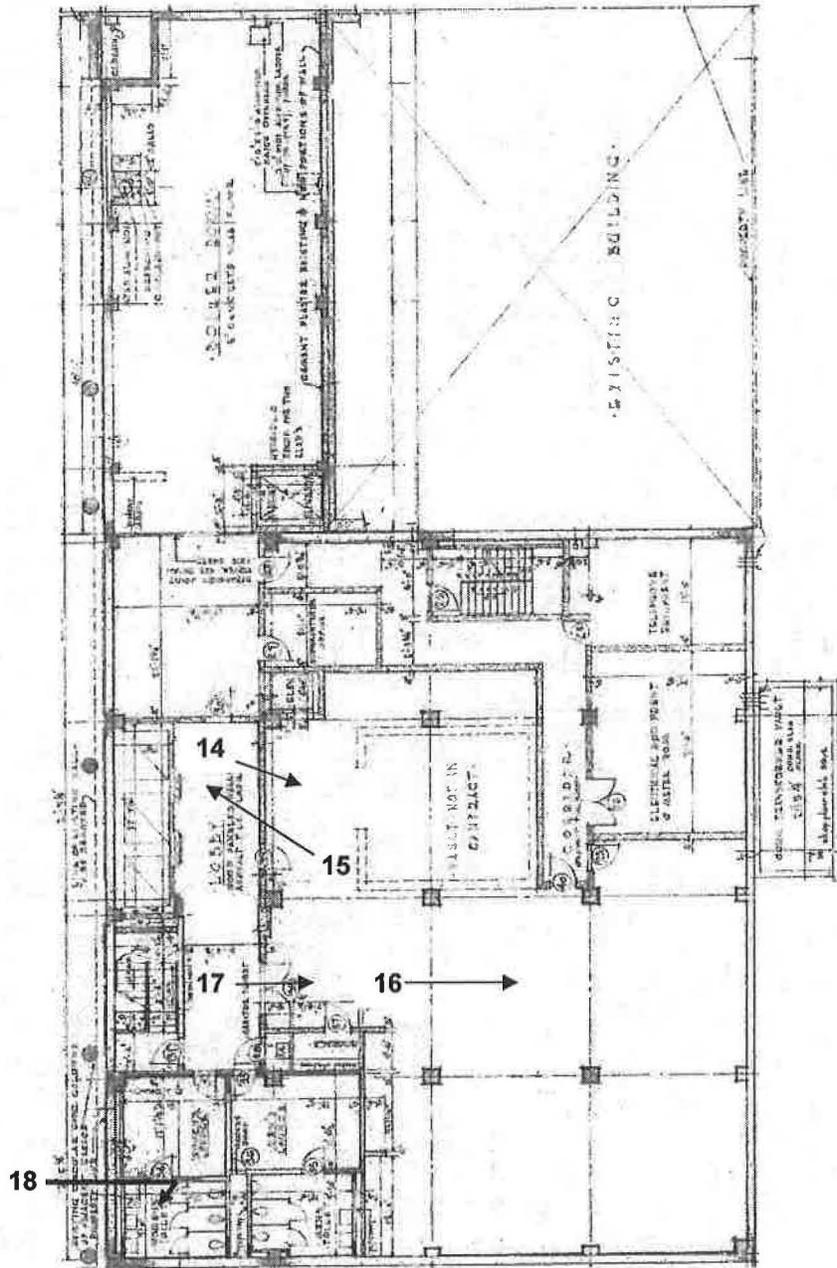
County and State

N/A

Name of multiple listing (if applicable)

Section number Figures Page 20

Floor Plan – Basement Floor (not to scale)



NOTES:
 1. SEE SHEET #12 FOR DOOR SCHEDULE
 2. SEE SHEET #13 FOR LOBBY DETAILS
 3. SEE SHEET #14 FOR TYPICAL METAL TOILET PLANTATIONS

BASMENT FLOOR PLAN	20
MEMPHIS BANK BUILDING	20
MEMPHIS BANK BUILDING CORPORATION	20
MEMPHIS, TENNESSEE	20
PREPARED BY: [illegible]	20

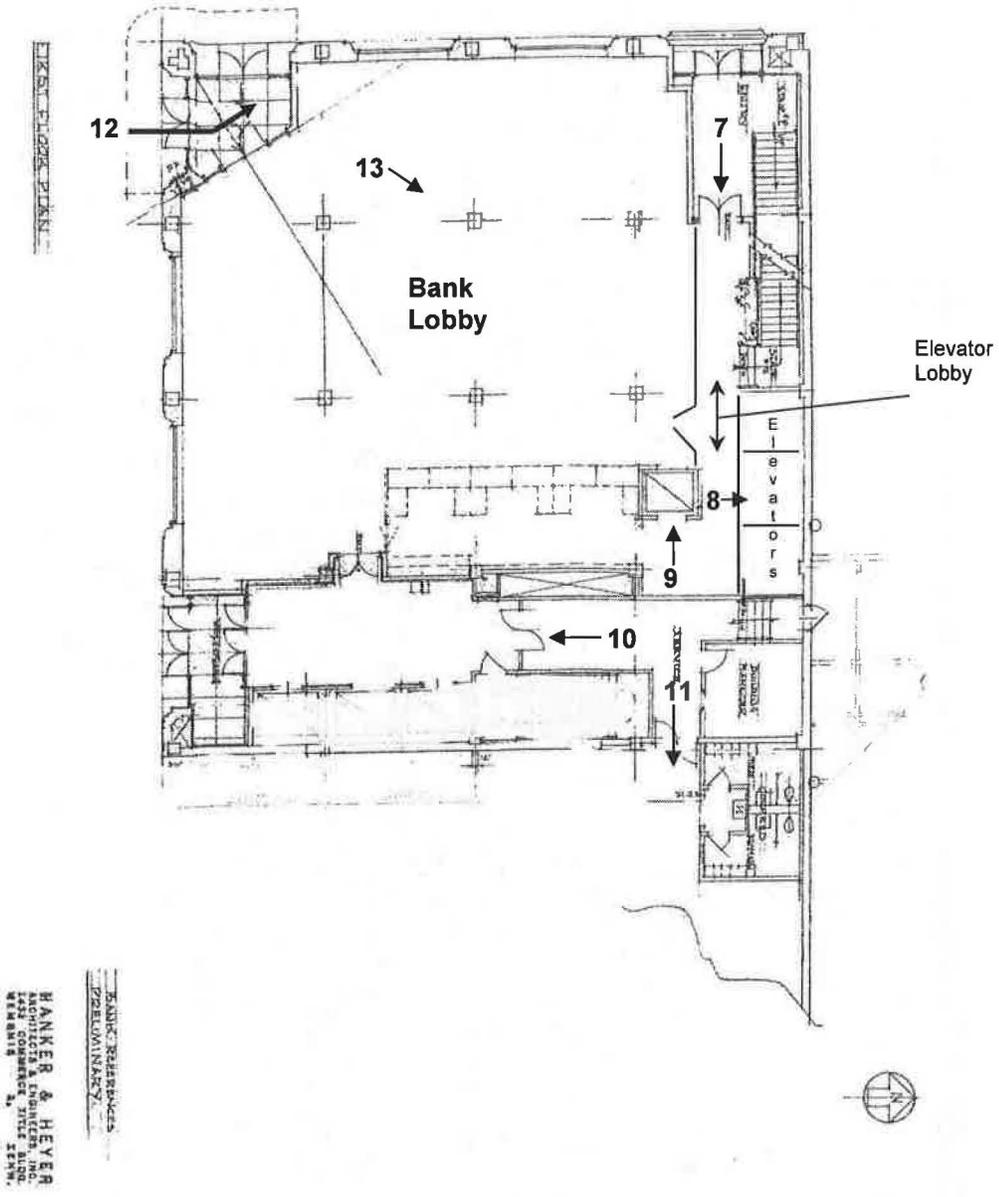
United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Memphis Bank and Trust Building
Name of Property
Shelby County, Tennessee
County and State
N/A
Name of multiple listing (if applicable)

Section number Figures Page 21

Floor Plan and Photo Key -Main or Ground Floor (not to scale)



United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 23

Memphis Bank and Trust Building
Name of Property
Shelby County, Tennessee
County and State
N/A
Name of multiple listing (if applicable)



Figure 1. Original building directory (courtesy Niles Grosvenor).

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Memphis Bank and Trust Building

Name of Property
Shelby County, Tennessee

County and State
N/A

Name of multiple listing (if applicable)

Section number Figures Page 24



Figure 2. Architect's rendering – *Memphis Press Scimitar*, May 25, 1961.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Memphis Bank and Trust Building

Name of Property

Shelby County, Tennessee

County and State

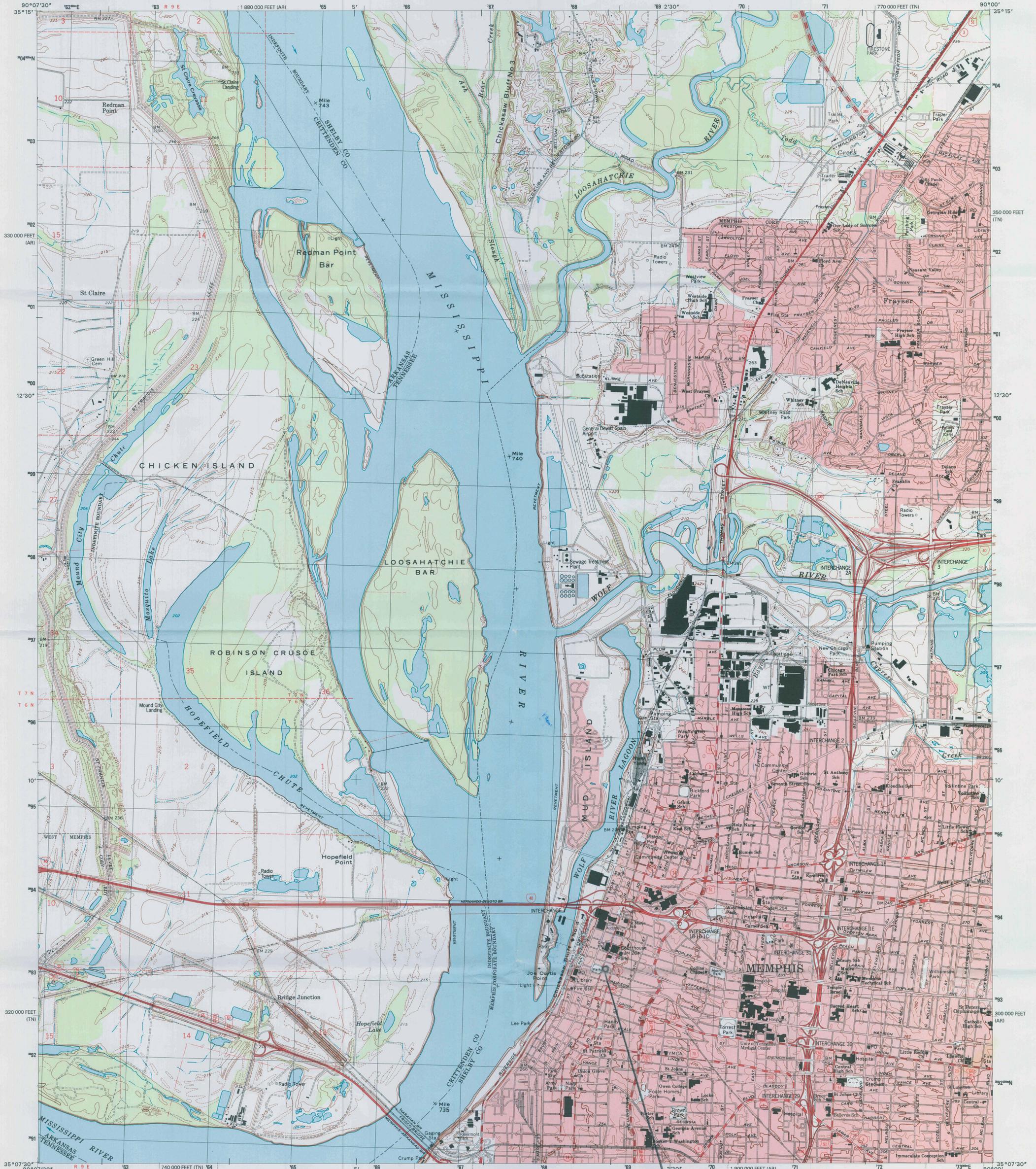
N/A

Name of multiple listing (if applicable)

Section number Figures Page 25



Figure 3. Memphis Bank & Trust Building-*Memphis Press Scimitar*, January 8, 1963.



Produced by the United States Geological Survey
Topography compiled 1963. Planimetry derived from imagery taken 1997 and other sources. Public Land Survey System and survey control current as of 1965
North American Datum of 1983 (NAD 83). Projection and 1000-meter grid: Universal Transverse Mercator, zone 15 10 000-foot ticks: Tennessee Coordinate System of 1983 and Arkansas Coordinate System of 1983 (north zone)
North American Datum of 1927 (NAD 27) is shown by dashed corner ticks. The values of the shift between NAD 83 and NAD 27 for 7.5-minute intersections are obtainable from National Geodetic Survey NADCON software
Landmark buildings verified 1965

UTM GRID AND 1999 MAGNETIC NORTH DECLINATION AT CENTER OF SHEET



CONTOUR INTERVAL 10 FEET
SUPPLEMENTAL CONTOUR INTERVAL 5 FEET
NATIONAL GEODETIC VERTICAL DATUM OF 1929
TO CONVERT FROM FEET TO METERS, MULTIPLY BY 0.3048
THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U.S. GEOLOGICAL SURVEY, P.O. BOX 25286, DENVER, COLORADO 80225
TENNESSEE DEPARTMENT OF CONSERVATION, DIVISION OF GEOLOGY,
NASHVILLE, TENNESSEE 37243
AND ARKANSAS GEOLOGICAL COMMISSION, LITTLE ROCK, ARKANSAS 72204
A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

QUADRANGLE LOCATION
38.145917
-90.050847

1	2	3	1 Jericho
2	3	4	2 Loda
3	4	5	3 Millington
4	5	6	4 West Memphis
5	6	7	5 Northeast Memphis
6	7	8	6 Fletcher Lake
			7 Southeast Memphis
			8 Southwest Memphis

ADJOINING 7.5' QUADRANGLE NAMES

ROAD CLASSIFICATION
Primary highway
hard surface
Secondary highway
hard surface
Light-duty road, hard or
improved surface
Unimproved road

Interstate Route U.S. Route State Route

MEMPHIS BANK & TRUST BLDG
44 N. 2nd ST.
NORTHWEST MEMPHIS, TN-AR

1997

NIMA 2954 II NE-SERIES V941



9 780607 887327





**FOR
LEASE**
Call [unreadable]
[unreadable]
[unreadable]



FOR LEASE

LAW OFFICES





44 NORTH SECOND STREET

NO SOLICITATION



































EXIT





UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY NAME: Memphis Bank and Trust Building

MULTIPLE NAME:

STATE & COUNTY: TENNESSEE, Shelby

DATE RECEIVED: 5/31/13 DATE OF PENDING LIST: 6/18/13
DATE OF 16TH DAY: 7/03/13 DATE OF 45TH DAY: 7/17/13
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 13000502

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N
OTHER: N PDIL: Y PERIOD: N PROGRAM UNAPPROVED: N
REQUEST: N SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT WAIVER: N

ACCEPT RETURN REJECT 7/15/2013 DATE

ABSTRACT/SUMMARY COMMENTS:

Prominent, though doomed local Bank.

RECOM./CRITERIA Accept A

REVIEWER J. Gibbs DISCIPLINE _____

TELEPHONE _____ DATE _____

DOCUMENTATION see attached comments Y/ see attached SLR Y/

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.



TENNESSEE HISTORICAL COMMISSION
DEPARTMENT OF ENVIRONMENT AND CONSERVATION
2941 LEBANON ROAD
NASHVILLE, TENNESSEE 37243-0442
OFFICE: (615) 532-1550
E-mail: Claudette.Stager@tn.gov
(615) 532-1550, ext. 105
www.TDEC.net/hist

May 24, 2013

Carol Shull
Keeper of the National Register
National Park Service
National Register Branch
1201 Eye Street NW
8th floor
Washington, DC 20005

Dear Ms. Shull:

Enclosed please find the documentation to nominate *Memphis Bank and Trust Building* to the National Register of Historic Places.

If you have any questions or if more information is needed, contact Peggy Nickell at 615/532-1550, extension 128 or Peggy.Nickell@tn.gov.

Sincerely,

Claudette Stager
Deputy State Historic Preservation Officer

CS:pn

Enclosures(4)

CERTIFIED LOCAL GOVERNMENT NATIONAL REGISTER REVIEW

CLG: Memphis
PROPERTY: Memphis Bank and Trust Building
ADDRESS: 44 North Second Street

HISTORIC PRESERVATION COMMISSION EVALUATION

NAME OF COMMISSION:
DATE OF MEETING:
HOW WAS THE PUBLIC NOTIFIED OF THE MEETING?
 ELIGIBLE FOR THE NATIONAL REGISTER
 NOT ELIGIBLE FOR THE NATIONAL REGISTER

REASONS FOR ELIGIBILITY OR NON-ELIGIBILITY:

The Memphis Bank and Trust Building is significant in local commerce due to its association with the explosive growth of the installment finance banking during the early 20th century. It was established as a vehicle for local automobile dealers to share in the lucrative returns on consumer financing.

One of Memphis early Mid Century Modern structures this building is more important for its significance in the growth of local banking and commerce than for its architectural. The Memphis Landmarks Commission recommended approval for this nomination in the April 25, 2013 Commission meeting.

SIGNATURE: 
TITLE: Nancy Jane Baker, Certified Local Government

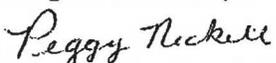
DATE: 5/6/2013

THC STAFF EVALUATION

ELIGIBLE FOR THE NATIONAL REGISTER
 NOT ELIGIBLE FOR THE NATIONAL REGISTER

REASONS FOR ELIGIBILITY OR NON-ELIGIBILITY:

The Memphis Bank and Trust Building is significant in local commerce due to its association with the explosive growth of the installment finance banking during the early 20th century. It was established as a vehicle for local automobile dealers to share in the lucrative returns on consumer financing. They experienced unprecedented growth in the immediate post-World War II years and rapidly became a major local bank, even as they overstepped banking regulations to do so. The Modernist style Memphis Bank and Trust Building played a significant role in recreating the metropolitan area in post-World War II Memphis and is eligible for individual listing on the National Register of Historic Places.

SIGNATURE: 
TITLE: Historic Preservation Specialist-National Register

DATE: March 22, 2012

PLEASE COMPLETE THIS FORM AND RETURN BEFORE: May 20, 2013

RETURN FORM TO:

**PEGGY NICKELL
TENNESSEE HISTORICAL COMMISSION
2941 LEBANON ROAD
NASHVILLE, TENNESSEE 37243-0442**