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Message from the President

Welcome to our 31st annual Home Builders Association of the Grand Traverse Area (HBAGTA) Parade of Homes!

We are excited to present some of our region's finest homes, built by our talented local tradesman. You'll get to virtually tour nine new homes designed and constructed by seven of our most exceptional homebuilders. This virtual tour will take you on a true Northern Michigan experience that our HBAGTA represents. We are especially excited to help you navigate the virtual tour efficiently with the help of Caleb Norris from Norris Design Productions and Scott Smith and Dan Slater from J. Scott Smith Visual Designs.

Please, enjoy this first ever virtual experience with the Parade of Homes, as this is the first opportunity to explore some beautiful homes that may be a distant drive. We are

excited to widen our range of homes in the area from Cheboygan to Manistee in this year's virtual Parade!

Parade guests are encouraged to scroll through the homes that are packed with remarkable features and discover the many intricate details infused into every custom-crafted home. At your own pace, soak in the home's unique features from new exterior and interior design. With the first-ever virtual tour, our goal is that you'll be confident to incorporate some of these ideas and recreate them into your own home building and remodeling projects.

A sincere thanks goes out to all our participants, staff, volunteers and Caleb Norris that helped make Parade of Homes run so smoothly. As we all know this was a year faced with many challenges and unpredictable outcomes in our industry. But we are astonished at the hard work done by all of the members involved, and we are truly thankful and proud to be a part of an organization that has had so much success over the past 31 years. 2020 was a year we will never forget and has taught all of our members how to operate in difficult situations, but we are always here to serve the community with quality homes and creative designs.

I'd like to encourage you to look closely and immerse yourself in the Parade Tour as the HBAGTA is a great resource for your next building or remodeling project. We hope you enjoy your virtual visit to the 2020 Parade of Homes. Please, take some time to consider all the dedication these homebuilders sacrificed to continue their craft. The attention to detail and overall passion that is needed to pull these beautiful homes together is astonishing and we are tremendously lucky to have this amount of talent here in Northern Michigan.

Sincerely,

Dean Adams
Bay Area Contracting
2020 President, Home Builders Association of the Grand Traverse Area, Inc.
president@hbagta.com

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Purpose of the Home Builders Association of Grand Traverse Area, Inc.

The Home Builders Association of the Grand Traverse Area, Inc. chartered in 1970, is a professional trade association encompassing the Michigan counties of Antrim, Benzie, Grand Traverse, Kalkaska and Leelanau, whose members are licensed, where applicable, for the purpose of constructing quality housing, providing associated services and utilizing progressive technologies. The Home Builders Association of the Grand Traverse Area is an affiliate of the Michigan Association of Home Builders and the National Association of Home Builders.

Mission

To be a high-quality resource for building industry professionals, to provide outstanding service to our community.

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Checklist for Finding and Hiring an **HBA** Builder or Remodeler

Doing your homework will help you have a more successful experience

Use this checklist to help you select a home builder or home remodeler to work on or build your home:

Qualify potential Home Builders before wasting their time with the estimating process. A great bid but a poor job record is not going to get you anywhere. This is why it's so important to ask for and check references (which is detailed below). Find out if they are members of a Home Builders Association. Limit the bidding process to no more than three (3) Home Builders. This will give you time to research and determine the Home Builder who is best suited to your project. Interview the potential Home Builders. Interview potential Home Builders' current and past clients, as well as the professionals the Home Builders work with (subcontractors and vendors). Don't trust a referral statement on a piece of paper, get on the phone and speak directly to references or meet them in person. For customer references, find out:

- If they are current references or really old ones.
- If the references are for jobs similar to yours.
- Are the projects similar in scope and price range to yours?
- If they are and have been in good standing

Call customer references. Ask the tough questions:

- How much was the original bid?
- How much was the final project?
- How did the Home Builder handle communication?
- Did he/she keep you informed at all times?
- Were there any surprises?
- Did the job finish on schedule?
- Are/were you satisfied with the project's quality and workmanship?

For subcontractor and vendor (electricians, plumbers, mechanical contractors, etc) references, find out:

- If the Home Builder pays them on time.
(Note: if the Home Builder does not pay the subcontractor, the subcontractor can put a lien on your house--which can require you to pay again.)
- How the Home Builder communicates with them about scheduling.
- How long they have worked together.
- What they like most about working with the Home Builder.
- What would they like to see improved in their relationships with the Home Builder.



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Bay Area Contracting



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Colin Bushong
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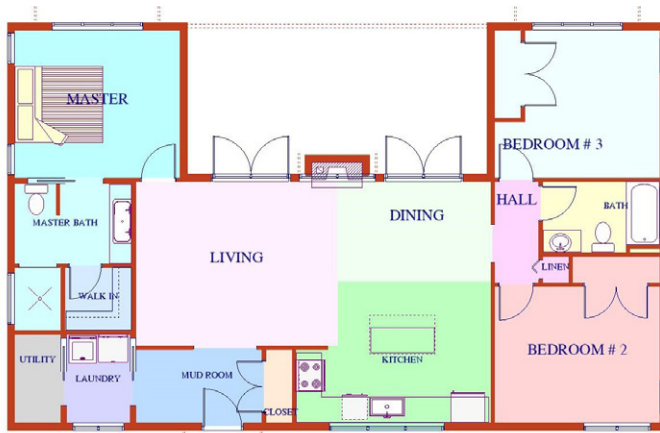
Home #1, CMB Construction



**3 Bedrooms
2 Bathrooms**

1,376 Sq Ft Main Floor

NEW HOME



Along the rugged banks of the Betsie River, find this modern rustic getaway offering a refreshing escape from the ordinary. CMB Construction worked with its cost-conscious clients to design and build a minimalistic four-season cottage that is both unique and practical. The simple shed-roofed structure and its matching detached

garage are clad in an innovative new Michigan-made wood siding that mimics antique barnwood and blends harmoniously into the wooded setting. Sleek contemporary windows with modern louvered overhangs overlook the wild scenery. Inside, a restrained materials palette creates a calm flow between spaces and lets the riverfront views shine. Sleek and durable polished concrete floors contrast with the warmth of exotic teakwood accents, with polished stone and brushed metals adding a subtle gleam to the crisp design lines. Lofty ceilings and custom built-ins make the most of the modest square footage. The U-shaped plan hugs a breezy outdoor living room connected to the main interior space by two sets of French doors. CMB Construction proudly presents this home as an example of its philosophy that a custom home doesn't have to be costly.



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Home #2, Bay Area Contracting

NEW HOME



5 Bedrooms
5 Bathrooms

5,552 Sq Ft Main Floor



Designed top to bottom by Bay Area Design's own Marty Rhein and a collaboration with Ken Williams, this home sits on a beautiful and secluded piece of property overlooking many of Traverse City's gorgeous waterways and hillsides. Either way you look, toward Lake Leelanau or Grand Traverse Bay, this home is located with no obstructions to the jaw dropping views. The pristine white home welcomes you with a cozy cedar front porch and a spacious, heated two-stall garage, designed for the family and their way of living. Following the BAC Design collaborative process and utilizing various inspiration images and ideas given by the homeowners, this home was designed for the family's current life with plans for the future. In true Bay Area Contracting fashion, the home was built to endure the forthcoming weather. Sitting on top of such an enormous hill the home was built to withstand Northern Michigan's extreme snow and wind with structurally sound framing, state-of-the-art insulation and energy-efficient windows. Taking into account a young family with kiddos running around, the home is lined with sound-dampening fiberglass to keep the house quiet. The home also includes an amazing four-seasons room, outdoor limestone fireplace, and a walkout basement with a concrete patio that will someday include a pool. When it is time to hunker down, the large basement with a raised ceiling features plenty of room for the kids and family to relax and enjoy, with polished concrete floors and even a distinguished storage room for hunting equipment and a craft room.

Marty describes this home as an elegant yet comfy farm style home, inspired by an era between 1820 to 1920, that is forever timeless with a nod to modern themes throughout.

Upon entering the mudroom, there are built-in cubbies and a bench for every member of the family. The kitchen, with multiple points of entry featuring trimmed archways, has a spacious island for many different occasions. The foyer welcomes guests instantly with a view through the house to the distant water and rolling hills. Upstairs, the children's bedrooms and bathrooms and the intimate library feature the exquisite woodworking of BAC's trim crew. Throughout the home there are many hidden features that represent the old era of farm homes, our favorite being the X-paneling on cabinets, doors, and ceiling. Other farm home aspects include Dutch doors and rustic exposed beams with a color palette that represents farm life like chicken, eggs and bee-keeping.

The simplicity and practicality of the home is extraordinary, designed and reinvented with a purpose to suit the durability and tenacity of a strong-willed family. This home was accomplished by the homeowners sharing their ideas alongside the amazing visual representations of BAC Design Group's Marty Rhein, the amazing craftsman of Bay Area Contracting, and a collaboration with Ken Williams, all of whom worked together to bring the design to reality.



Bay Area Contracting

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Home #3, Scott Norris Construction

NEW HOME



3 Bedrooms	3,893 Sq Ft Main Floor
4 Bathrooms	1,959 Sq Ft Upper Level



Scott Norris Construction's featured home in this year's Parade of Homes is a classic Up North lakefront retreat. Likely the first thing you will notice as you approach the home will be the Michigan White Pine hand-hewn timbers supporting the entry porch. As you step into the entry, you face a great room whose ceilings are graced by magnificent aged white pine timber trusses, as you overlook a gorgeous stone patio and views of the lake.

The home is situated on the shores of Lake Leelanau and is designed so that almost all of the rooms in the home embrace the tranquil water views. The home is set up for lots of company, with two guest suites and a bonus room that provides custom built-in overflow sleeping. The home certainly showcases the unparalleled craftsmanship of Scott's team with custom pantry and office cabinets sporting tung-oiled walnut tops, a custom-built Alderwood kitchen island, extensive master

closet storage, mudroom cubbies with drawers and paneling featuring benches made from 3" thick live-edge White Pine. Custom beds, bookshelves, and countless other fun nooks and crannies are tucked away to discover and enjoy.

One of the most unique features of the home is the wine cellar just off the great room. It has a rolled white oak whisky barrel ceiling, wine storage racks made from hand hewn timbers and steel, and a bronzed glass entry that lets you see the backlit whiskey bottles from the great room. Scott's team also installed a large white stone patio with gas lit stone pillars and a gas fire pit to ward off the chill of Michigan evenings. A casual stone walkway leads from the patio down to a flagstone firepit area by the beach for roasting marshmallows after dark. Of course, you will want to wash down the treats with a nice glass of Michigan wine. Cheers!

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NORRIS
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What to Plan On When You're Planning:

Things to Consider When Building a Home

As a home designer, I want the home building process to be fun for my clients from the day we sit down at my drafting table to the day you move into your new home. Nothing turns that process sour faster than unmet expectations, so it's crucial that all parties share their vision from the outset. There will be bumps in the road, but as long as everyone is clear on expectations, it can be a fun and fruitful relationship. Here are five things to consider when building a new home.

Relationship: As the homeowner, you decide what role each party plays in the process. Do you want your builder to give input on the design? Should the designer be available throughout the building process? How involved would you personally like to be throughout the project? These roles will set the tone for the relationships of all involved, and need to be clearly defined up front.

Communication: Finding a team with which you communicate well is integral to a smooth process. Be clear on the level of communication you expect from your designer and various contractors. Some clients expect an instant reply to a text, others prefer detailed emails about the building process. Some prefer a call, some want photo updates on a weekly basis. One way isn't better than another, but being clear about what sort of communication is expected from each party is important to work out up front.

Budget: This is often the most stress-inducing factor in the home building process, so having realistic expectations will go a long way to making the rest of the process stress-free. Remember that cost per square foot is a ballpark estimate at best, so it's wise not to become too attached to that number. Be very clear about your budget from the start, then any builders bidding your home will be able to give you a better idea of what they can do for you in that price range. Here are some important things to keep in mind:

- kitchens and bathrooms are the most expensive rooms
- finished lower levels are the most affordable square footage
- outdoor living spaces often cost as much as some indoor finished spaces
- bonus rooms over garages are costly
- steep building sites drive up excavation, foundation, and labor costs
- complex windows, foundations, and roof lines drive up costs
- interior and exterior finishes are a large percentage of the cost of a home

Site: Many prospective clients purchase a lot before they contact an architect, and get the unwelcome surprise that the lot they've purchased is going to be difficult and costly to build on. Land characteristics that drive up costs aren't always obvious, so it's a good idea to contact a builder or designer for input before closing on a lot. Most will be glad to lend an opinion at no charge, because it means they won't have to be the bearers of bad news if you should choose them to do your home.

Timing: Weather, decisions delays, miscommunication, illness, back-orders, etc., can all play a role in delaying the project. Your builder or designer should give a realistic time table, but it's best to be flexible. Many clients don't realize the role they can play in delaying a project. The big one is failure to make decisions by the given deadlines. Even being a day behind can create a domino effect that pushes the completion date back by weeks. It sounds extreme, but I've known it to happen.

Lastly, expect to have fun! With a good team, a realistic budget, and a comfortable time frame, you should have a truly enjoyable experience.

Caleb Norris
President, Norris Design Productions, LLC.
Associate Director, Home Builder's Association Grand Traverse Area, Inc.



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Home #4, Pathway Homes

NEW HOME



7 Bedrooms	2,947 Sq Ft Main Floor
4 Bathrooms	1,657 Sq Ft Upper Level
	2,875 Sq Ft Lower Level



If the Covid shutdown happens again, Pathway Home's 2020 Parade of Home would be the place to be locked down. This 8000 square-foot+ resort style home features 100' of sandy beach frontage, fortress style retaining walls, an outdoor kitchen, Maui gas torches, lanterns and firepit, a two-stall outdoor shower, balconies/decks with glass railing, underdeck gutter system, copper gutters, a hot tub with bar area, multiple Sonos speakers and tiered landscaped area overlooking the islands on Long Lake.

If the shutdown happens in the winter, don't fear. This home features a 1000 SF gym complete with a custom cedar/stone Finnish style sauna, commercial workout equipment, heavy bag, full wall of mirrors and motivational wall murals. More into movies during a lockdown? No problem. There is a 500 SF custom theater

room complete with state-of-the-art sound and audio system, recessed floor for full theater experience, fully stocked concession stand and authentic turn of the century style entrance complete with its own ticket booth.

If somewhere quite is more your style, retreat to the top of the 30' castle turret, where you're sure to be left alone. Up here you can enjoy one-of-a-kind island views of Long Lake or just curl up and read a book. If your lockdown activities find you in the kitchen, you will love the custom cabinets, with recessed doors and beaded insets, the Wolf appliances, 48" wide refrigerator, double oven and nearly 14' long island with seating for ten. The kitchen opens to the nearly 22' tall great room ceiling with custom beams and woodwork and looks towards the entrance that has a double Roman Groin ceiling with some of the nicest custom work you will ever see. This area features a 34' x 22' tall wall that is nearly all glass overlooking Long Lake and the surrounding islands. This massive real wood burning fireplace and custom stone work and rustic mantle complete this area.

At the end of the day when you are exhausted from all your Covid activities you can retreat to the master suite with custom coffered shiplap ceilings, slipper soaking tub and a huge 7' x 7' custom shower with multiple rain heads, body jets and steam generator to regenerate after a long day of lock down.

Thanks for stopping by this 2020 DTE all natural gas home. We hope you enjoy the rest of the Parade.



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Home #5, Moeller Builders



4 Bedrooms **1,768 Sq Ft Main Floor**
3 Bathrooms **962 Sq Ft Upper Level**

This 2,730 sq ft home, with four bedrooms and three full baths, is reminiscent of Frank Lloyd Wright style. The home features a 18' La Cantina door overlooking beautiful Lake Charlevoix, 10' ceilings, a wood burning 50" Linear Rumford fireplace, surrounded by the Charlevoix series: Mackinaw Stone. The light fixtures are Hubberton Forge. The flooring on the main level is 6" Hickory 3/4" hardwood and all cabinets in the home are custom walnut.

NEW HOME

Home #6, Moeller Builders



3 Bedrooms **1,300 Sq Ft Main Floor**
3 Bathrooms **1,166 Sq Ft Upper Level**

This beautiful East Bay, Old Mission Peninsula home comes with views that Old Mission residents will tell you are the best in the world. At 2500 square feet, the house is roomy, but not overwhelming. With five bedrooms, the house has plenty of rooms for summer guests, as well as the heartier winter visitors. Expansive Marvin windows and an elevated patio show off the spectacular views that Old Mission offers. Full glass showers and herringbone bath floors make bathing a luxurious experience. Hubberton forge lighting, 6" white oak flooring, custom handmade railings and ship lap accent walls evoke the lake heritage of the peninsula. Quartz counter tops compliment a brand new kitchen with stainless steel appliances. This is lake living at its best.

NEW HOME

Home #7, Moeller Builders



4 Bedrooms **1,800 Sq Ft Main Floor**
3 Bathrooms **1,300 Sq Ft Upper Level**

With expansive views on the north end of Burt Lake, this home boasts 3000 square feet of rustic style lake living.

The home features 35' of colonial hickory custom locker room for all-season gear storage. A cozy loft space for extra sleeping space will please your guests. An enchanting hickory kitchen with granite counter tops and stainless steel appliances will keep you happy. Marvin windows, flooring, and 16' wide Marvin accordion doors to access an innovative composite decking, topped with a standing seam metal roof, will give you a great view from a warm place on cold winter nights.

NEW HOME



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 Freeland, MI. 48623
 Phone: 989.692.1034
 Email: nnmoeller@aol.com

Refinancing Your Home

When you refinance, you pay off your existing mortgage and create a new one. You may even decide to combine both a primary mortgage and a second mortgage in to a new loan. Refinancing may remind you of what you went through in obtaining your original mortgage, since you may encounter many of the same procedures – and the same types of costs – the second time around.

There are two basic choices when refinancing:

Cash-out refinance

The cash-out refinance is a loan that allows you to pull out equity from your home. If your property value has increased or you put down a large down payment and you wish to tap into that money, you can refinance your mortgage loan for a larger amount and keep the difference.

No cash-out refinance

With a no cash-out refinance, you work to improve the terms of the loan. Borrowers typically focus on lowering their interest rates, which can save them a great deal of money over the long run.

Why consider refinancing?

Lowering your interest rate.

Lower rates usually mean lower payments. A lower interest rate also may allow you to build equity in your home more quickly.

Adjusting the length of your mortgage.

You may want to increase the length of your mortgage if you want a lower monthly payment. This will also increase the total interest you will pay. Or, you can decrease the term if you are looking to pay off the mortgage sooner.

Changing from an adjustable-rate mortgage to a fixed-rate mortgage.

If you have an adjustable-rate mortgage, or ARM, your monthly payments will change as the interest rate changes. With this kind of mortgage, your payments could increase or decrease. You may want to consider switching to a fixed-rate mortgage.

When is refinancing not a good idea?

You've had your mortgage for a long time.

The longer you have your mortgage, the more of your payment applies to principal building equity. By refinancing late in your mortgage, you will restart the amortization process, and most of your monthly payment will be credited to paying interest again and not to building equity.

Your current mortgage has a prepayment penalty.

A prepayment penalty is a fee that lenders might charge if you pay off your mortgage loan early.

You plan to move from your home in the next few years.

The monthly savings gained from lower monthly payments may not exceed the costs of refinancing—a break-even calculation will help you determine whether it is worthwhile to refinance.

Are you eligible to refinance?

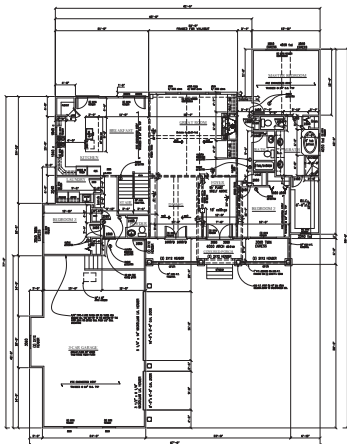
Determining your eligibility for refinancing is similar to the approval process that you went through with your first mortgage. Your lender will consider your income and assets, credit score, other debts, the current value of the property, and the amount you want to borrow.

Home #8, Clearwater Builders

NEW HOME



3 Bedrooms	2,300 Sq Ft Main Floor
2½ Bathrooms	Unfinished Basement



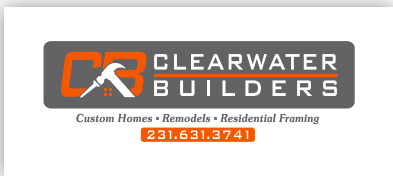
This is Clearwater Builders' first home built in Michigan and first feature in the HBA of the Grand Traverse Area Parade of Homes. With 20 years building experience in Idaho and North Dakota, choosing a location for our first build in Northern Michigan was an important decision for us. We believe we chose a great spot, located in the beautiful woods behind Long Lake. With mature hardwoods surrounding every window view of the home, you get a perfect all-season view. Leading up to the front entrance is a custom built-in cedar deck porch with copper accents and tongue and groove ceiling. The main entrance features a beautiful 16-foot high barrel arch ceiling finished with gorgeous tongue and groove boards. The main living area showplaces a granite stone gas-lit fireplace with 12-foot custom built-in shelving on each side.

The kitchen has a coffered wood ceiling with a custom two-step crown molding finish. The cabinets are solid maple with top and bottom crown molding, finished above and below with LED accent lighting. The countertops are Cambria Summerhill quartz finished with ledgestone backsplash. This kitchen features

a corner pantry with an etched glass door. The kitchen island has a raised breakfast bar for optimal hosting space. The final sweet touch is a built-in wine bar located beside.

The home's master bedroom includes a 9-foot, lighted coffered ceiling with a glass chandelier. The walls in the master are complete with wainscoting. The master bathroom has heated porcelain tile flooring. His and Hers sinks with custom-built cabinets and Cambria Summerhill quartz countertops make the room a must-see. The bathroom features a jacuzzi tub with a separate walk-in glass shower that features a rain head and handheld shower heads. Both tub and shower have dull tile with blue stone mosaic accents.

The walk-in master closet features floor-to-ceiling custom built-in cubbies and hanging space. The guest bathroom also features heated porcelain tile and custom wainscoting with mosaic accents. Other interior finishes of the entire home include a hand-textured finish on walls and custom trim accents throughout every room. The home is also equipped for smart living with Bluetooth speaker exhaust fans installed in the master and guest bathrooms. The entire home gives a warm nautical vibe that complements our beautiful natural water area – a sense that Clearwater Builders wanted to incorporate into our first Northern Michigan built home. We are excited to move forward with more custom-built homes in our region. Clearwater Builders are now accepting new clients.



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**IF WE CAN BUILD A HOUSE IN A DAY,
IMAGINE WHAT WE COULD DO OVER 50 YEARS.**



In 1984, local HBA members set a Guinness World Record by building a house in just six hours and 48 minutes.

It's an impressive feat. But what's truly amazing is what we've accomplished over the past 50 years. In that time, we've helped the Grand Traverse region grow and prosper. We've done so as the leading advocate for the area's building trades. HBAGTA provides a wealth of resources to our members, promotes opportunities and paves the way for the next generation of highly trained and deeply committed tradespeople.

Like that house we built so many years ago, our commitment to our members, communities and homeowners still stands strong today ... all to the benefit of the partners, people and professionals we serve.



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New Kitchen?

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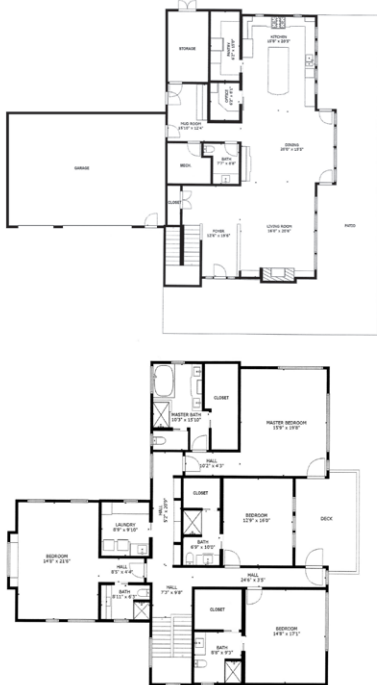
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Home #9, MAC Custom Homes

NEW HOME



4 Bedrooms **3,700 Sq Ft Main Floor**
5 Bathrooms



Sitting atop a bluff overlooking the big water of Lake Michigan just north of Manistee, this traditional, yet modern, lake home commands a spectacular view. Mature trees line the property keeping it private from the road, but the terraced hardscape with multi-level patios and stunning outdoor fireplace flow down to an expansive lawn which lures you down to the water's edge. The nautical blue and white exterior with stone detail compliments the property without ever distracting from the natural setting.

Upon entering this 3700 sq ft home, you are greeted by an open floorplan with hickory floors traveling the main living area. The 10 foot ceilings, along with expansive transom windows gracing the entire lakeside of the house, give the home a spaciousness that is felt throughout. The custom built bookcases and fireplace surround lend an elegant old world touch to this modern relaxed home.

The dining room and kitchen have two-toned custom cabinetry with walnut butcher block accents. White cabinets with light Quartz countertops are accented with gorgeous blue tile work as the backsplash and as an impressive backdrop for the professional range. Just off this open airy kitchen is a pantry any chef would love. With butcher block counters, additional refrigerator and oven, and the microwave all easily accessible, this large workable area gives new meaning to the word storage. The main floor also has a powder room, an office which can be made private with a sliding fir barn door, along with an efficient mudroom that has a cubbie for everyone.

Upstairs there are three ensuite bedrooms all with impressive custom glass tile work, each bringing in the different shades of blue from the lake. Guests are invited to enjoy the bunk room suite with built in custom beds and dressers. A large whimsical laundry room with quartz countertops and extra storage finishes off the second floor.



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