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An Old GM Building and a Former Soccer Complex Give United Wholesale Mortgage More “Kicking Around” Training Space

By Lisa M. Briggs

If you haven't heard of United Wholesale Mortgage, perhaps you're familiar with the company's logo – the one professional basketball players like Luke Garza, Cade Cunningham, and Killian Hayes happen to wear over their hearts.

Still not sure who United Wholesale Mortgage is?

United Wholesale Mortgage (UWM), one of the most recognizable wholesale lending companies in America, officially began trading on the NYSE (*UWMC United Holdings Corp*) in early 2021 – after a merger with a west coast company. The \$16.1 billion-valued company recently, with its recognizable, block-lettered UWM logo, held a spot on the jerseys of Detroit Pistons players as the team's official sponsor during the NBA Summer League games.

Two major expansion projects devoted to training help UWM do their work more efficiently. The company recently renovated a total of 360,000 square feet of space: the newest UWM building, which they refer to

as the South Building, now houses UWM's Operation Teams, Sales Executives, Client Experience Department, People Teams, and Capital Markets. The Dailey Company recently resuscitated the 265,000-square-foot of outdated single-floor space for its client. Along with that, The Dailey Company modified another 100,000 square feet of space down the street at a former sports complex, the former Ultimate Soccer Arena, and plowed through mounds of dirt to complete an additional 4,000 parking spaces. The company refers to this as the UWM Sports Complex.

The Ascension of the UWM Team

Previously known as United Shore Financial Services, the company's leader, Mat Ishbia, a former Michigan State University basketball player whose father, Jeff Ishbia, founded the company in 1986, offered his son an entry-level job in 2013. The entrepreneur-minded prodigy elevated the company beyond anyone's wildest dreams.

At UWM, he and his team of 9,000 continue to create new goals, explore new inspirations, and effortlessly bulldoze through the competition. Mat Ishbia came onboard and revolutionized the company's way of doing business – his uncommon vision about how to take care of employees and how to help Americans get the fastest, easiest-on-the-pocketbook mortgage helped him ascend to his current role as President and CEO.

The ongoing construction and expansion of UWM's physical space is ascending, too – it's an example of how the leadership values its most treasured asset: team members, or more simply put, its people.

The UWM company name, logo, buildings, and expansions are everywhere – the goal to help clients and team members achieve success is undeniably at the top of UWM's to-do list. Also on that list is a check mark next to The Dailey Company, a third-generation and highly reputable construction company based in

Lake Orion and led by President Steve Dailey. The mortgage ruler knows the value of The Dailey Company's team because the company created an interior empire of pure goodness for everyone connected to UWM.

"The work we do for UWM is very rewarding," said Steve Dailey. "Their creativity and ideas for their corporate campus are always unique and they provide us all an opportunity to build something not normally associated with typical commercial construction. The design elements they come up with can be challenging to construct, but they truly define the character of their culture. It's all about their employees, and UWM is focused on creating a positive, productive, and fun environment."

The phenomenal growth of UWM's brand, worth and recognition is multiplying. Evidence of that is seeing the renovated administrative complex in the south end of the city of Pontiac. The expansion at UWM puts the company at 400+ acres, which is definitely noticeable to Pontiac's population of just under 60,000. UWM cleverly transformed a 100-year-old General Motors automotive factory, which

then morphed into miscellaneous offices through the years into a 21st-century version of an "information-service-technology factory."

The millions of UWM dollars invested into renovations could also be viewed as an investment in relationships. Building relationships keeps UWM employees smiling, motivated to work, and loyal. "Every day is different, which is great," said UWM Assistant Vice President of Campus Development Tim Zub. "The people and the culture are fantastic – coming in every day and seeing everyone smiling is our goal. No one dreads coming into work. As you're walking through, you can see everyone smiling and happy – UWM is a great place to be."

UWM Thinks Pontiac Is a Great Place to Be

"This is our home," said Laura Lawson, UWM Chief People Officer. "Knowing that we're never going anywhere, we do really cool and creative things, like purchasing the bridge and this building at 700 East Boulevard."

Whenever any UWM team members see a plastic barrier of Visqueen going up, it

can only mean one thing: the company is expanding – *again!*

Most construction sites utilize Visqueen, a brand of polyethylene plastic sheeting used in the construction process to minimize debris from entering other spaces not part of the construction. Visqueen is a welcomed sight for UWM team members. Zones of construction are common at UWM – they are key to the company's growth. The Dailey Company made it possible for employees to continue working, even while construction was in progress. "We did a hard partition with insulation to keep the noise down," said Paul Danko, Project Manager at The Dailey Company. "At a certain point you have to drop the partition to build it out, so we would drop the partition, throw up the Visqueen partition, maybe five or six feet away, so we could finish that area and move on to the next phase."

Thousands of team members file through the high-tech turnstiles and don't blink an eye when there's construction at UWM – they know and trust they'll safely be re-routed around the interior renovations. "It's kind of like 'pardon our dust,' but this is



Evidence of UWM's phenomenal growth is seen in the wholesale lending company's renovated administrative complex in the south end of the city of Pontiac. UWM's space is impeccably open and collaboratively functional. Working without walls means more openness, receptivity, observance, and responsiveness.

coming soon,” said Lawson. “When you give teasers about what is coming, it helps build excitement. We had a rope around the shipping container zone and when we dropped it, the employees could explore it.” Danko said that they created little cut-out plastic windows to let employees sneak a look at the progress. UWM leaders and The Dailey Company seem to have figured out how to keep the grind going – it’s all part of their formula of building premium space that is convertible, changeable and flexible.

“It’s about more space, getting more space built as quick as possible,” said Danko. Talking about UWM’s new employee training facility is easy for him, since he’s been part of their construction projects for the past nine years. “I started at their old Troy headquarters at 1414 Maple,” said Danko.

“What it comes down to is scheduling, getting the product, and building it,” said Danko. “Much of the time, we start building the space before the design is finalized. We make changes on the run as far as getting

material here. There’s a lot of things we collaborate on with the owner, UWM – and they make decisions quickly – so we’re constantly working on keeping the schedule and getting everybody to buy into the whole project.”

“We appreciate and use The Dailey Company because we’re difficult clients,” jokes Lawson.

The jousting back-and-forth kinship between UWM and The Dailey Company is at the heart of the foundation – the one that can be seen with the eye, and the relational one that can be felt. That kind of long-term rapport – and the demands of UWM – might not be understood or anticipated by other construction companies.

Lawson gives an honest estimation of UWM’s last-minute approach. “There are always last-minute adds,” he explained. We want it built in, and we want it on schedule. We’re very much a ‘we want it now’ kind of organization, so what would normally take months and months, The Dailey Company helps shave all those months off. They understand us now and our drive to meet

expectations.”

Zub summed up how the project was handled: “We built this space out in phases,” he said. “We were doing 60-80,000-square-feet and turning it over every two weeks as we were going.”

Working and Having Fun

Employees don’t mind enduring renovation noise when the results produce space made and designed just for them. UWM is committed to creating and providing work environments that include elements of entertainment, leisure, sports, competition, and theme-based celebrations. Leadership is continually designing and re-designing ways to provide unique opportunities for enhanced teamwork.

The space inside the UWM training center in the old Ultimate Soccer Arena is unlike any other typical office space. It looks like a maze. There are three open levels without any walls – there are stairs and ramps to get from one surface to another. Natural light pours in from ceiling-level windows, and gigantic fans swish air around. The top level, the third floor so-to-speak, features a shuffleboard deck where team members can compete against different departments or have friendly competitions with each other. Eight new kitchenettes were installed and additional bathrooms were built and others were modified.

The first floor offers stylish meeting spaces. “All of our large conference rooms are named after major stadiums,” said Lawson. “The Palace” conference room is sectioned off with silent, weightless sliding glass doors and includes authentic seating from the now-demolished Auburn Hills arena. “We also have smaller ‘huddle’ rooms.” She added that there are also conference rooms with signature titles such as the Silverdome and Joe Louis Arena. “We do a lot of sports analogies.”

A striking and alluring feature inside the UWM Sports Complex is the shipping container zone, which consists of 14 metal containers with ceilings reaching up to 38 feet. “We take shipping containers and carve them out to make unique destinations,” said Lawson. “We like to create areas of interest.” Some are stacked on top of each other to give the environment more depth and to break up the space.

The construction elements were handled



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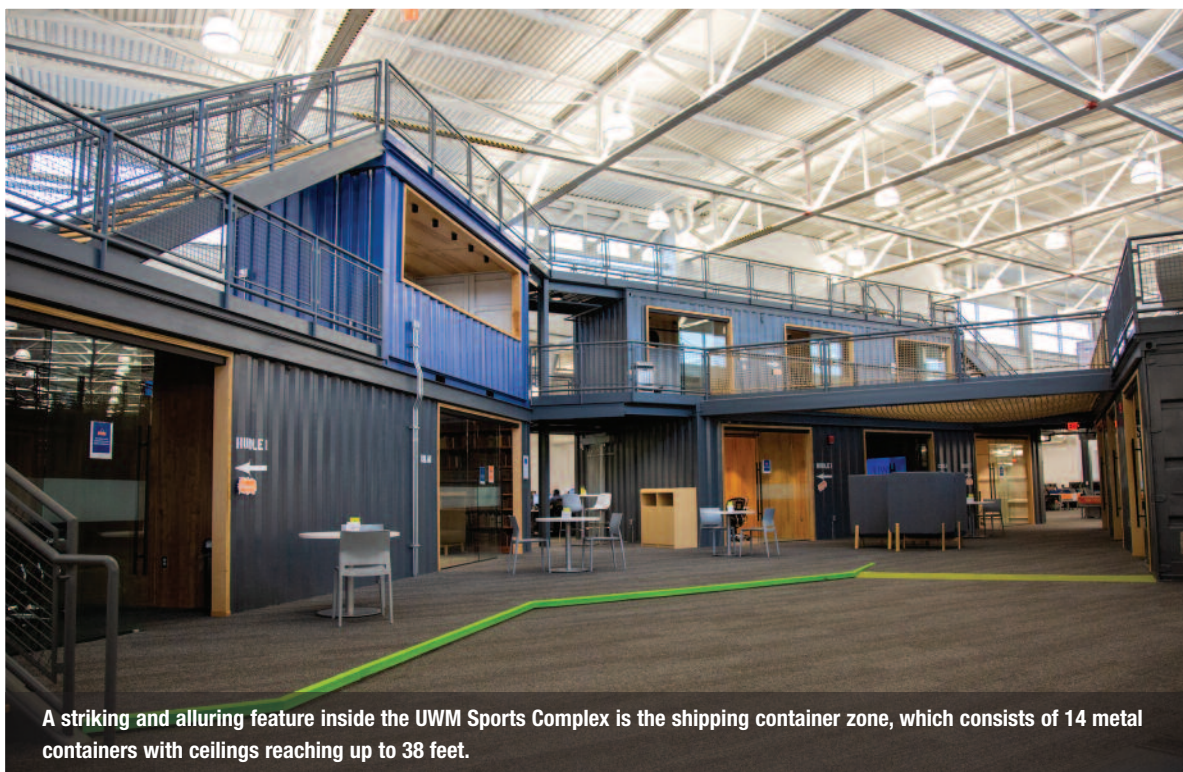
during the COVID lockdown according to Danko, who said this was the first major shipping container project for The Dailey Company. “This was a very unique part of the project. We pieced it all together like a giant puzzle,” said Danko. “The containers came on a big fork lift. We put foundations in and then welded them to pads.” Two of the containers welded together provide a spacious UWM company store – a place to purchase company logo shirts, hoodies and other gear.

For those who are brave, there's a fireman's pole in between shipping containers, which team members can use to slide down from one level to another.

Lawson said the company's “yes mentality” made the shipping container project possible. “I don't know an example of this magnitude happening indoors because normally you need a huge crane lift, but instead we pushed them in. Call it our ‘there's nothing impossible at UWM’ attitude, which helped maneuver the heavy containers.”

The metal boxes are full of wonderment for employees. Three of the repurposed shipping containers have sliding glass doors and comfortable seating and are known as “collaboration areas.” Other creative collaboration areas have themes, too. “All the conference rooms feature aspects of a house, since we're a residential lender — it makes it kind of fun.” The “kitchen” room features an original, vintage 1950s Formica table with vinyl chairs, a stove, and a GM Frigidaire refrigerator. Another room is a “library” where team members can go to read a book, enjoy quiet time, meditate, or listen to music. Team members can reserve space through the company's Outlook calendar to meet in cozy spaces for conversations, powwows, meetings, or training sessions.

There is an arcade room lined with both retro and modern electronic games and



A striking and alluring feature inside the UWM Sports Complex is the shipping container zone, which consists of 14 metal containers with ceilings reaching up to 38 feet.

pinball machines. The sound of bells, dings, and zaps appeal to some at UWM as a place to have fun and do business at the same time. “We create a lot of investments in our space where our people can meet

other people,” said Lawson. “Say you're in underwriting and you need to meet with someone in sales, you can meet in here and talk, make friends, and get your work done.”

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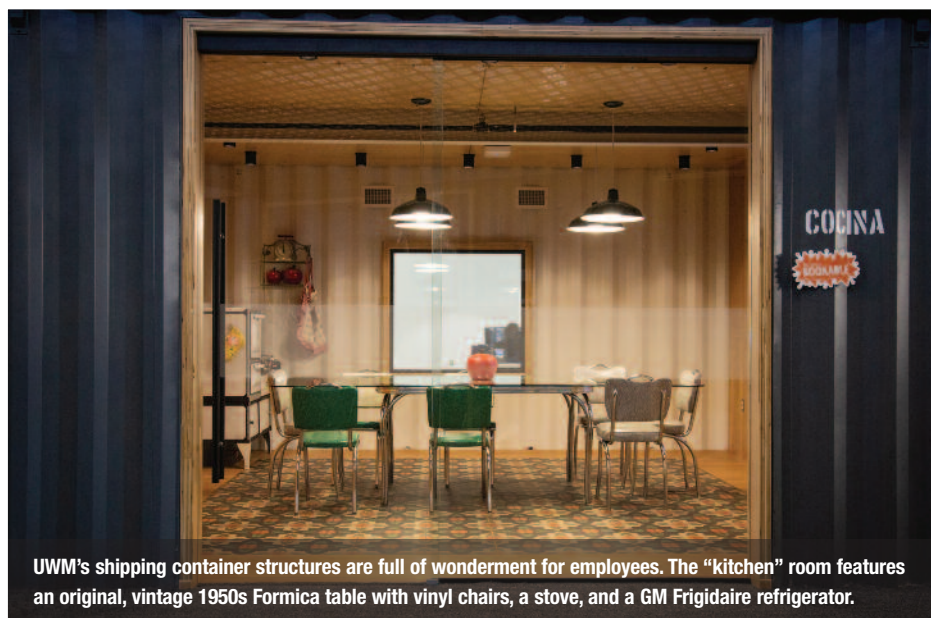


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UWM's shipping container structures are full of wonderment for employees. The "kitchen" room features an original, vintage 1950s Formica table with vinyl chairs, a stove, and a GM Frigidaire refrigerator.

For those not afraid of heights, there is a cargo net suspended between shipping containers "The cargo net lets team members have huddles during lunch," said Lawson. "They can grab a laptop, read a book, or just get away." She explains that UWM boldly tries various unconventional ways to engage employees. "We observe to see if it's working. If it doesn't work, then we change it. But people love the cargo net."

Two containers have been transformed into one of the most coveted spaces in the company. "It's a special destination where team members can gain card entrance to enter and treat themselves to anything in it for 30 days." UWM leaders help define access criteria to earn time in the room through incentives such as company contests, production goals, client service, or quality performance. The room's content isn't known by most employees, who are asked not to share the details to help shroud the mystique surrounding it. It is stocked with beverages, food, snacks, leather couches, gourmet coffee stations, flat-screen televisions, and other luxury amenities. "It's meant to have that Delta Sky Club or Comerica Park suite-type of feel to it," added Lawson.

The Dailey Company's method to create elevated space worked. "We put big mass foundations in, sawcut, added some utilities, brought in steel with hi-los and rigged it all up," said Danko. "We took out the front window curtain wall space and we actually pulled in a pump truck all the way in to get the hoses up to the various levels."

The top of the shipping bins isn't wasted space. "It's a mezzanine," said Lawson. "Team members are literally stationed

above and below. It's a place where we gain more desks, and it helps break up the space, too." The second floor feels like a sports arena with its four jumbotron-style televisions that can be seen from any angle.

"From a construction standpoint, the shipping containers took a little creative challenge in the coordination all of the trades," added Zub. "The fire suppression and electrical were made to look like it fits in the space and still designed to function to code."

UWM – Is It Pontiac's New GM?

Some might say UWM is Pontiac's new General Motors. Maybe the fact that they're in an old GM building is truly meant to be part of their legacy.

According to a 1966 *Pontiac Press* newspaper article focusing on a study of Pontiac by the University of Detroit called "Project: Pontiac," an interesting perspective and, perhaps some foreshadowing, is presented. Where the article states "General Motors," insert "United Wholesale Mortgage."

"Pontiac needs to diversify its current automotive economy in order to have both a stable economy and an increase in tax base...the study results cited the importance of General Motors in the Pontiac story. General Motors, the study said, now gives the city its jobs, prestige and 65-percent of its tax revenue."

United Wholesale Mortgage doesn't produce automobiles, but they're certainly helping to drive Pontiac's economy.

The Dailey Company is first to get an up-close glimpse of the company's

growth surge, both in people and space – even in the middle of a global crisis. “We just hired 5,000 new employees last year alone – during the pandemic – and at a time when people were not even working in the office,” said Zub.

The Dailey Company's weekly construction meetings, once held on site, allowed everyone to give their input. However, all of that came to a halt during the pandemic. “Everything went to Zoom or video conference calls,” said Danko. “Yet, we continued to meet through the lockdown with all of our contractors to keep on schedule and on budget.”

Training for the Future

This modern style of a factory-not-a-factory is making itself more and more identifiable to sports fans, mortgage seekers, and it is especially apparent to the company's employees. Approximately 2,500 team members are housed in UWM's new South Building, and the people and space keep growing. Inside the South Building, there are aspects of training that accommodate up to 450 learners at a time. Often the learners are not UWM employees, but rather clients from all around the country who arrive to gain expertise from the mortgage experts.

The training space is divided into areas that can be rearranged by soundproof, remote, movable partitions that silently descend from a pocket in the ceiling. “This partition is unique because it is known as a sky-fold,” said Danko. “It goes up and down rather than like a typical accordion-style partition, which operates across the room's space. The acoustic properties actually change as the walls go down,” he said. Lawson likes how the room's divisional aspects are unknown to the guests until needed, and there is plenty of walkway space for the facilitator.

Competition Isn't All that UWM Is Bulldozing

A gutting of the former space that once produced automobiles and then later housed a handful of office suites and separate tenants as well as separate heating and cooling units took place. The wide-ranging demolition work was necessary. Walls don't fall without effort. “There was a lot of demolition work on the walls and ceilings,” said Danko. “Existing ceilings, closed-in spaces, lots of cubicle-like furniture went right out the door.”

“We took out all the walls, since we populated the space,” said Lawson. “Walls are not our style – we make sure there are no silos between teams. By removing the walls, literally end to end, inside the interior of our buildings, all of our team members and amenities are exposed.”

Being “exposed and visible” at UWM is part of the company's overall culture. The space is impeccably open and collaboratively functional. Working without walls means more openness, receptivity, observance, and responsiveness.

The leadership structure at UWM operates under unconventional managerial styles. “We have 850 leaders,” said Lawson, “Only 20 have offices. So, all of

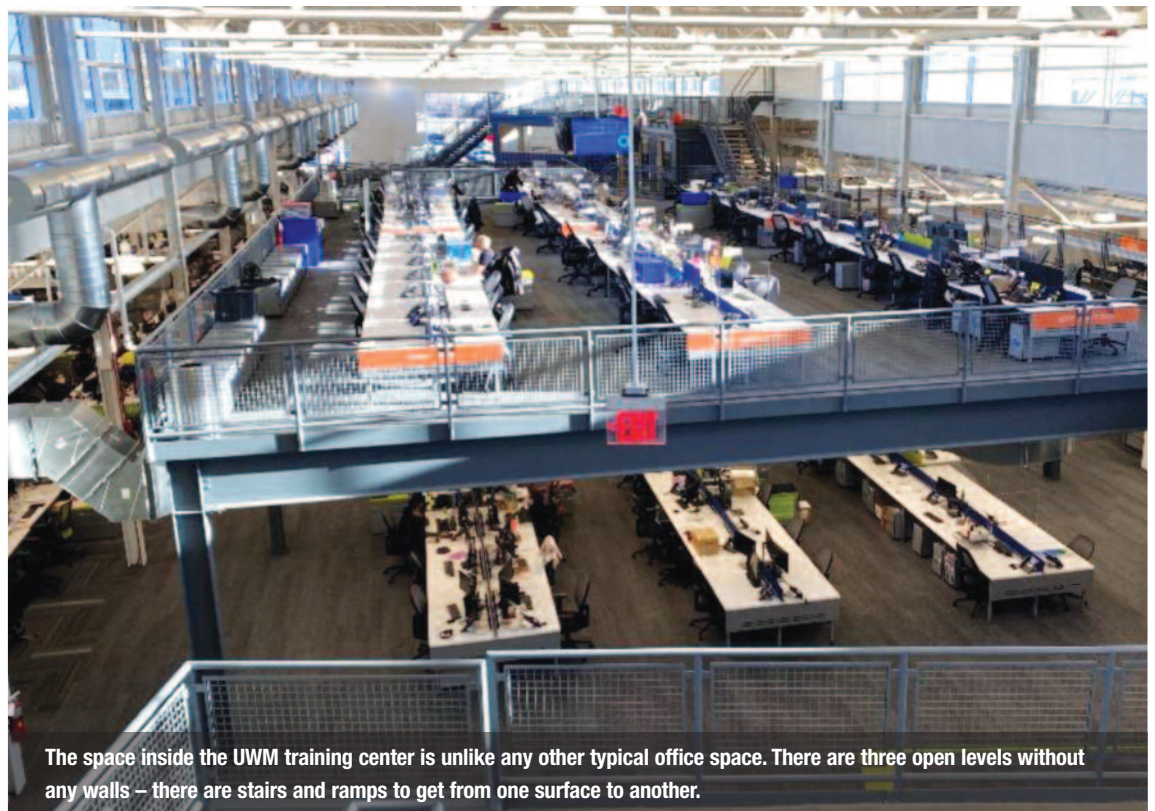
our leaders are on the floor. When you have that kind of culture, it almost always feels like a burden to have an office because you want to be around the people. At UWM, we all prefer being with everyone.”

“At UWM, we don't have offices,” added Zub. “We have a floating leader desk that's out in the open, which makes accessibility to our team members that much easier.”

A Culture of Appreciation

The award-winning work culture that UWM has cultivated is intentional – just as is their renovating, expanding, and building. The corporate culture and experience at UWM is out of the ordinary. “We try to focus on an eight-hour day and then have members go home,” said Lawson. The company works to alleviate stress by offering on-site amenities. “You can get your breakfast here, get your coffee, get your dry-cleaning, work out here – then you don't have to do all of that before or after work, or on your lunch hour,” said Lawson. UWM employees know they're appreciated – and the leadership shows appreciation to its members for being the reason behind the company's success.

“The culture is great,” said Zub. “When you're walking through, everyone is smiling,



The space inside the UWM training center is unlike any other typical office space. There are three open levels without any walls – there are stairs and ramps to get from one surface to another.



A \$5,000 find on an online marketplace gave UWM a 1950s delivery truck, which was actually manufactured and built over 70 years ago in the same building. It is now in the spotlight and serves as a free fruit truck for employees.

heads up. You get greeted at every door. You get greeted as you're walking through, people say 'hi' even if they don't know you. There's no specific cultural training, it's just what we preach and the positivity is what we breed here – which is fantastic."

Lawson is enthused about the new spaces, and explains that there are numerous "destinations-to-go" designed to fuel the nourishment needs of team members. UWM also has pop-up amenities. "It might just look like a bagel stand, but about 350 bagels are sold here every day," she said. The company also offers free soda and coffee all day long.

A \$5,000 find on an online marketplace gave UWM a 1950s delivery truck, which was re-purposed into a fruit stand. "What's unique about this old truck is it was manufactured and built 71 years ago *in this building* when it was a GM factory," said Lawson. It is now in the spotlight and serves as a free fruit truck for employees. "We didn't need the truck to run, we just needed to make it our own," said Lawson. Apples, bananas or oranges are stocked daily on the UWM fruit truck and offered to employees. Lawson said they partnered with a local body shop to restore it to its original color and glory.

There are also pop-up restaurants. "Particularly during last year's COVID-19 episode, when businesses were hurting, we

were able to bring restaurants to us to give a little lift to those establishments while offering the convenience of feeding our people. People can grab their coffee from Great Lakes Coffee or get smoothies, paninis or wraps from other local restaurants right here on site," she said.

Preserving Industrial Charm

"Since this building was an old GM factory, we worked hard to retain the industrial charm of it," said Lawson. One way that sentiment of charm is felt is through a focal "art piece wall" of conduit, wires, cables, levers and knobs. "Basically, we thought conduit is beautiful and decided to expose it on one wall. It's a fun, interactive wall that employees can walk up to, push buttons, pull levers, all which turn on the lights and fans. At UWM, we have a 'let's keep it and work with it' attitude whenever possible."

Raising the Floor Saves UWM Time

In construction, raised flooring or access flooring is elevated and built above the original concrete slab. It allows mechanical, electrical wiring, and cabling to be easily moved. Raised access flooring was selected for UWM's South Building because of its serviceability and time-saving features when it comes to shifting rooms, desks, computer stations, and departments. Danko shared that it's

typically a company's small data room that contains raised flooring, so installing access flooring in the giant UWM space was new for him.

"The 5,000 people we just hired are constantly being moved around," said Lawson. "It's just kind of what we do, and it's the nature of what we do as a business." She said the desks and pedestals on rolling wheels make relocating or expanding departments a breeze to complete.

"This is so nice now," said Lawson about the raised flooring. "The solutions The Dailey Company provides allow us to move teams easily. It was so costly to move teams before."

Zub agrees. "The flexibility it provides us is remarkable," he said. "We can

change over and re-orientate furniture overnight. We don't have to sawcut or change the power layout. It can just be done by moving a floor tile. The sales changeover of 1,000 workstations, which includes room for expansion, was done in one week, which is amazing."

The raised flooring and its ability to be switched out is put to the test at UWM. "Our entire sales team of 900 people from the North Building moved into this building," said Lawson.

The impermanent configurations of departments are not as burdensome for the UWM Space and Occupancy Planners. "They do all of our CAD work and floor layout according to the seating we need. Based on that, we get with our in-house trades to get it all moved," explained Zub.

From Field to Training Forum

At the North Building's 100,000-square-foot soccer complex renovation, the entire project was a seven-days-per-week operation for three months straight, with 100-plus tradesmen on site.

One of the soccer fields was transformed into a UWM training super structure, and "is more or less a building inside of a building," said Chuck Walsh, Project Superintendent at The Dailey Company. The soccer field is gone and in its place is a 2,700-seat auditorium and 13 training

rooms ranging in various sizes to accommodate up to 120 guests. Giant windows were added along the perimeter wall, and there is a reception area complete with security and computers to greet visitors.

"It's basically a big renovation," said Walsh. "We ended up installing bathroom and kitchen space, too. That meant we put inside plumbing and had to run a sanitary line through – find a manhole, go to it, bring the water lines in, and add all the fire suppression. It had its challenges, especially with the 72-foot-high roof."

Walsh has close to four decades of construction experience under his belt. He works closely with Danko and collaborated with him on the sports complex. "Starting out, we had to rip out the old soccer field that was there, which took the guys a week," explained Walsh. "We ended up regrading it all out, and in sections of the building underneath every wall is a thick footing. In order to put the floor in, we had to bring a pump inside and the entire building took approximately 1,800 yards of concrete to put in the new slab."

Because the sports fields had lighting, Walsh said not much was needed, but there was a lot of electrical work to install. "All these rooms we were building made this job unique," Walsh said. "We couldn't just tie into the HVAC ducts and redirect, so we actually had to have units on the outside that would cool and heat these rooms individually. We ended up adding onto the exterior, and that kind of work requires a lot of piping work to be done. It's a complicated system that took some time."

Knowing UWM's "we want it yesterday" attitude, Walsh coped with all the demands. "During the process, did I pull my hair out at times? Well yeah! It was the kind of project where we faced issues every day. Fortunately, Paul Danko is a good guy to run stuff by, and other members of the team always give me answers whenever I need them."

"One unique thing about this project was the bar joists and metal deck," said Danko. "There was a super long lead time, so we changed the design mid-drift to go with cold form metal framing because we could get that instead of doing bar joists. We went with cold form metal framing because we could get those materials faster."

Walsh said that all of his lead-time items could be handled by telephone calls. "That was great," he said. "Managing the tradesmen is part of my job and making sure nobody is stepping on each other. Everybody was productive and did a good job."

The new training space that has taken over the old soccer arena is in high demand. UWM hosted 900 people in the auditorium for a recent training session. The space is modern, spacious, and designed to accommodate every kind of training need.

More to Come ...

Believe it or not, more renovations are still in progress on the UWM campus. "There are exterior improvements," said Zub. "We're fixing the final wrap on the outside columns and changing the colors to all gray."

Sheets of Visqueen are bound to be going back up at any time. Additional expansions and fun amenities are planned for the UWM team. For example, the

company is looking forward to developing a tree house conference center that will come with a tire swing and slide. A drive-in movie area and a covered lunch pavilion are also on the "coming soon" agenda.

"We value our relationship with UWM and appreciate being a part of their team," said The Dailey Company President Steve Dailey. "UWM puts their people first and doesn't cut corners on providing a first-class, quality campus to help achieve their goals. Their explosive growth and success demonstrates that they are doing it right."

The Dailey Company's effort in building a new, unforgettable training center is helping to put UWM in people's hearts as well as on hearts. The UWM logo that covered the jerseys of the Pistons basketball players during their two-hour games entertained spectators, but the UWM emblem that employees carry in their hearts is the kind that lasts a lifetime.



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