The PRODUCT is a composite of RAW MATERIALS. We will treat this MSDS as a NUMBER-part document covering: (A) PART 1, and (B) PART 2, ETC.

(A) Util-A-Crete Concrete Backer Board

1. Product and Company Identification:

   Product Name: ProTEC Concrete Structural Insulated Panel System
   Manufacturer: Fin Pan Inc., Hamilton, OH 45015
   Emergency Contact: 800-633-6444

2. Composition/Information on Ingredients:

<table>
<thead>
<tr>
<th>Chemical Name</th>
<th>WT%</th>
<th>TLV (mg/m³)</th>
<th>PEL (mg/m³)</th>
<th>CAS Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expanded Clay Aggregate</td>
<td>30-55</td>
<td>(NE)</td>
<td>(NE)</td>
<td>(NE)</td>
</tr>
<tr>
<td>Portland Cement</td>
<td>25-35</td>
<td>10</td>
<td>5 (R)/15 (T)</td>
<td>65997-15-1</td>
</tr>
<tr>
<td>Crystalline Silica, respirable dust</td>
<td>&lt;0.3</td>
<td>0.1</td>
<td>10 (R)/30 (T)</td>
<td>14808-60-7</td>
</tr>
<tr>
<td>Fly Ash</td>
<td>20-30</td>
<td>(NE)</td>
<td>(NE)</td>
<td>(NE)</td>
</tr>
<tr>
<td>Potable Water</td>
<td>10-15</td>
<td>(NE)</td>
<td>(NE)</td>
<td>7732-18-5</td>
</tr>
<tr>
<td>Fiberglass Mesh</td>
<td>&lt;1</td>
<td>(NE)</td>
<td>(NE)</td>
<td>65997-17-3</td>
</tr>
</tbody>
</table>

   (T) – Total   (R) – Respirable   (NE) – Not Established   (P) - Proprietary

   This document was prepared pursuant to the OSHA hazard communication standard (29 CFR 1910.1200). In addition, other substances not hazardous per this OSHA standard may be listed. Where proprietary ingredient shows, the identity may be made available as provided in this standard. This part of the document has been taken from MSDS information supplied to us from THE MANUFACTURER.

3. Physical and Chemical Properties:

   Boiling Point...............................Not Applicable
   Melting Point...............................Not Applicable
   Percent Volatile ...........................Not Applicable
   Vapor Pressure .............................Not Applicable
   Vapor Density...............................Not Applicable
   Evaporation Rate...........................Not Applicable
   Solubility in water........................Insoluble
   Specific Gravity/Density ..................Not Applicable
   Appearance .................................Hard gray board
   Odor .............................................Slight cement odor
   Physical State...............................Stable solid
4. Fire and Explosion Hazard Data:

Flash Point ...........................................................Not Applicable
Flammable Limits LFL........................................None
Flammable Limits UFL ......................................None
Extinguishing Media ...........................................Water spray, dry chemical, or carbon dioxide

Hazardous Combustion Products: None known.

Fire-fighting Instructions: Use appropriate extinguishing media for surrounding fire.

Protective Fire-fighting Equipment: No special equipment is necessary.

5. Reactivity Data:

Stability: Thermally stable at typical use temperatures.

Incompatibility with Other Materials: Avoid contact with strong acids.

Hazardous Decomposition Products: Gases from strong acid degradation.

Hazardous Polymerization: Will not occur.

6. Health Hazard Data:

Eye: Due to alkali in the cement, contact with eyes will cause irritation and possible corrosion damage, burning and corneal edema. Particles will also cause mechanical irritation.

Skin Contact: Abrasion and skin irritation may occur due to alkali in the cement.

Ingestion: If ingested, caustic burns may occur in the mouth, esophagus or stomach. May be corrosive to the digestive tract.

Inhalation: Excessive exposure to dust may result in irritation of nose, throat and lungs.

Systemic (Other Target Organ) Effects: None known.

Cancer Information: Chronic exposure to dust containing silica (Quartz Crystobalite and Tridymite) can cause delayed lung injury (Silicosis) or cancer. Inhalation of Crystalline Silica may contribute to pre-existing pulmonary diseases, such as asthma and lung disorders associated with the smoking of tobacco.

Teratology (Birth Defects): None known.

Reproductive Effects: None known.
7. **First Aid:**
   
   **Eyes:** Immediately flush eye, including under lids, thoroughly with water for 15 minutes to remove all particles. If irritation persists, consult physician.

   **Skin:** Wash thoroughly with soap and water. If irritation remains, seek medical attention. If cement penetrates the clothing, promptly remove the clothing and wash skin. Wash clothing before wearing again.

   **Ingestion:** Seek medical attention immediately. The use of diluents is controversial and neutralization is contraindicated.

   **Inhalation:** Remove to fresh air. Leave the area of dust exposure and remain away until coughing and other symptoms subside.

8. **Handling and Storage:**
   
   **Handling:** Maintain good housekeeping.

   **Storage:** Keep clean, dry and flat.

9. **Accidental Release Measures:** (See Section NUM for Regulatory Information)
   
   **Containment Procedures:** Due to the physical nature of this product, spills are not possible.

   **Evacuation Procedures:** None.

   **Cleanup Procedures:** Normal clean up methods.

   **Special Procedures:** None.

10. **Exposure Controls/Personal Protection:**
    
    **Respiratory Protection:** If product is cut with a power saw, the saw must be equipped with a dust collector and wear a NIOSH/MSHA-approved respirator if the dust level in the work area is above the TLV or PEL. Provide general mechanical ventilation and local exhaust to meet TLV requirements. Hand score and snap to avoid creating excess dust.

    **Skin Protection:** Wear gloves and work clothing or apron.

    **Eye Protection:** Wear safety glasses or goggles with shields while cutting. Contact lenses should not be worn when working with Portland cement.

11. **Toxicological Information:**
    
    **Mutagenicity:** None known.

12. **Ecological Information:**
    
    **Movement & Partitioning:** No bioconcentration is expected.
Degradation & Persistence: No appreciable biodegradation or photodegradation is expected.

Ecotoxicity: When handled and disposed of properly, this product does not present an environmental threat.

13. Disposal Considerations:

Disposal: Dispose of waste in accordance with Federal, State and Local regulations.

For unused & uncontaminated product, pickup and reuse clean material.

14. Transportation Information:

Department of Transportation (DOT): This product is not regulated by the D.O.T. when shipped domestically by land.

Canadian TDG Information: This product is not regulated by the T.D.G. when shipped domestically by land.

15. Regulatory Information: (Not meant to be all-inclusive - selected regulations represented)

NOTICE: The information contained herein is based on data considered to be accurate. Regulatory requirements are subject to change and may differ from one location to another; it is the buyer’s responsibility to ensure that its activities comply with Federal, State/Provincial, and local laws. While the information is believed to be reliable, NO Warranty, expressed or implied, is given in regards to the accuracy of this data or the results to be obtained from the use thereof. Since the use of this information and the conditions and use of this product are controlled by the user, it is the user’s obligation to determine the conditions of safe use of the product. The following specific information is made for the purpose of complying with numerous federal, state or provincial, and local laws and regulations. See other sections for health and safety information.

16. Other Information:

National Fire Protection Association (NFPA) Ratings:

Health.................................1
Flammability........................0
Reactivity.............................0

HMIS Ratings:

Health.................................1
Flammability........................0
Reactivity.............................0
T. Clear Corporation ProTEC®
Concrete Structural Insulated Panel System
MATERIAL SAFETY DATA SHEET

Personal Protection .......... 0

0 = Minimal Hazard  1 = Slight Hazard  2 = Moderate Hazard
3 = Serious Hazard  4 = Severe Hazard

(B) DuraCore® EXPANDED POLYSTYRENE THERMAL INSULATION

1. Product and Company Identification:
   Product Name: DuraCore OEM EPS 3.83x36 inch
   Manufacturer: Plymouth Foam, Plymouth, WI 53073 (800)669-1176
   Emergency Contact: (920)893-0535

2. Composition/Information on Ingredients:

   Chemical Name | TLV | PEL | CAS
   Polystyrene ..................................................................... |.............| 009003-53-6
   Flame Retardant Additive

   This document was prepared pursuant to the OSHA hazard communication standard (29 CFR 1910.1200). In addition, other substances not hazardous per this OSHA standard may be listed. Where proprietary ingredient shows, the identity may be made available as provided in this standard. This part of the document has been taken from MSDS information supplied to us from THE MANUFACTURER.

3. Physical and Chemical Properties:

   Boiling Point ........................................................Not Applicable
   Melting Point .......................................................Softens at 175˚F to 220˚F
   Percent Volatiles .................................................<4% (pentane and water)
   Vapor Pressure ....................................................Not Applicable
   Vapor Density .....................................................Not Applicable
   Evaporation Rate ................................................None
   Solubility in water ..............................................Insoluble
   Specific Gravity/Density ......................................2.0 pcf to 3.0 pcf
   Appearance ........................................................White Panels
   Odor ......................................................................Slight Hydrocarbon Odor
   pH ......................................................................Not Applicable
   Physical State .....................................................Solid

4. Fire and Explosion Hazard Data:

   Flash Point ........................................................610˚F Min.
   Method Used .....................................................ASTM D 1929
   Flammable Limits LFL ........................................Not Applicable
T. Clear Corporation ProTEC®
Concrete Structural Insulated Panel System

MATERIAL SAFETY DATA SHEET

Flammable Limits UFL ......................................Not Applicable
Extinguishing Media ........................................Water Fog, Carbon Dioxide, Dry Chemical, Foam

Hazardous Combustion Products: Not Applicable

Fire-fighting Instructions: Keep people away. Isolate fire area and deny unnecessary entry. If material is molten, do not apply direct water stream. Use fine water spray or foam. Soak thoroughly with water to cool and prevent re-ignition. Cool surroundings with water to localize fire zone.

Protective Fire-fighting Equipment: Use approved self-contained breathing apparatus and personal protective clothing (turn out gear)

5. Reactivity Data:

Stability: This is a stable material, avoid sources of ignition

Incompatibility with Other Materials: Reactive with oxidizing agents. Organic solvents, esters, amines and aldehydes will dissolve product. High temperature, poor ventilation with freshly expanded product may create hazardous, explosive or fire conditions.

Hazardous Decomposition Products: Does not normally decompose. Evolution of small amounts of hydrogen halides occurs when heated above 250°C. Under high heat, non-flaming conditions, small amounts of aromatic hydrocarbons such as styrene and ethylbenzene are generated. Hazardous decomposition products depend upon temperature, air supply and the presence of other materials. Hazardous decomposition products may include and are not limited to ethylbenzene, aromatic compounds, aldehydes, hydrogen bromide, hydrogen chloride, hydrogen fluoride, polymer fragments, and styrene.

Hazardous Polymerization: Will not occur

6. Health Hazard Data:

Eye: Dust particles may cause eye irritation and/or injury

Skin Contact: None. May produce slight irritation is a few individuals

Ingestion: Biologically inert. May act as an obstruction if swallowed.

Inhalation: Little or no smell. May cause dizziness in a few individuals.

Systemic (Other Target Organ) Effects: None.

Cancer Information: None.

Teratology (Birth Defects): None.

Reproductive Effects: None.
7. **First Aid:**

*Eyes:* Flush eyes with water for 15 minutes. Seek medical attention if irritation persists.

*Skin:* Wash with mild soap and running water. Remove and launder contaminated clothing before reuse. Seek medical attention if irritation persists.

*Ingestion:* Ingestion of this material is unlikely. If it does occur, do not induce vomiting, seek medical attention.

*Inhalation:* Move person to fresh air. Seek medical attention if irritation persists.

**Note to Physician:**

8. **Handling and Storage:**

*Handling:* Use protective equipment (gloves, safety glasses, etc.) when handling uncontained material. Avoid breathing dusts from this material.

*Storage:* Store in a well ventilated area. Avoid direct exposure to very high heat, open flame or other source of ignition.

9. **Accidental Release Measures:** (See Section NUM for Regulatory Information)

*Protect People:* Clear non-emergency personnel from area. Use appropriate safety equipment. For additional information, refer to Section 10, Exposure Controls/Personal Protection.

*Protect the Environment:* Fire/water run off may be toxic.

*Cleanup:* Pick up, or if dust or in small pieces, sweep up and place in suitable container for disposal. See Section 11, Disposal Considerations.

10. **Exposure Controls/Personal Protection:**

*Engineering Controls:* Provide general and/or local exhaust ventilation to control airborne levels below the exposure guidelines.

*Respiratory Protection:* Atmospheric levels should be maintained below the exposure guideline. When respiratory protection is required for certain operations, including but not limited to saw, router, or hot wire cutting, use an approved air-purifying respirator. In dusty atmospheres, use an approved dust respirator.

*Skin Protection:* No precaution other than clean body-covering clothing should be needed.
Eye Protection: Use Safety Glasses. If there is a potential for exposure to particles, which could cause mechanical injury to the eye, wear chemical goggles.

11. Ecological Information:

Ecotoxicity: This product has not been tested. Based on information related to all raw materials in the finished product, it is not expected to harm the ecosystem through its applied use.

12. Disposal Considerations: (See Section NUM for Regulatory Information)

Disposal:
For unused & uncontaminated product,
For additional information, refer to Section NUM, Handling & Storage Information.

THE MANUFACTURER can provide names of information resources to help identify waste management companies and other facilities, which recycle, reprocess or manage PRODUCT TYPES. Call MANUFACTURER at PHONE for further details.

13. Transportation Information:

Department of Transportation (DOT): This product is not regulated by the D.O.T. when shipped domestically by land.
Canadian TDG Information: This product is not regulated by the T.D.G. when shipped domestically by land.

14. Regulatory Information: (Not meant to be all-inclusive - selected regulations represented)

NOTICE: The information contained herein is based on data considered to be accurate. Regulatory requirements are subject to change and may differ from one location to another; it is the buyer's responsibility to ensure that its activities comply with Federal, State/Provincial, and local laws. While the information is believed to be reliable, NO Warranty, expressed or implied, is given in regards to the accuracy of this data or the results to be obtained from the use thereof. Since the use of this information and the conditions and use of this product are controlled by the user, it is the user’s obligation to determine the conditions of safe use of the product. The following specific information is made for the purpose of complying with numerous federal, state or provincial, and local laws and regulations. See other sections for health and safety information.
U.S. Regulations

SARA 313 Information: This product contains the following substances subject to the reporting requirements of section 313 of Title III of the Superfund Amendments and Reauthorization Act of 1986 and 40 CFR Part 372:

<table>
<thead>
<tr>
<th>Chemical Name</th>
<th>CAS Number</th>
<th>Concentration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chlorodifluoroethane</td>
<td>000075-00-3</td>
<td>&lt; 15%</td>
</tr>
</tbody>
</table>

SARA Hazard Category: This product has been reviewed according to the EPA "Hazard Categories" promulgated under sections 311 and 312 of the Superfund Amendments and Reauthorization Act of 1986 (SARA, Title III) and is considered, under applicable definitions, to meet the following categories:

Not to have met any hazard category.

State Right-to-Know: The following product components are cited on certain state lists as mentioned. Non-listed components may be shown in the composition section of the MSDS.

<table>
<thead>
<tr>
<th>Chemical Name</th>
<th>CAS Number</th>
<th>List</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chlorodifluoroethane</td>
<td>000075-00-3</td>
<td>NJ2 PA1 NJ3</td>
</tr>
<tr>
<td>Talc</td>
<td>014807-96-6</td>
<td>PA1 NJ3</td>
</tr>
</tbody>
</table>

NJ2=New Jersey Environmental Hazardous Substance (present at greater than or equal to 1.0%)

NJ3=New Jersey Workplace Hazardous Substance (present at greater than or equal to 1.0%)

PA1=Pennsylvania Hazardous Substance (present at greater than or equal to 1.0%)


Canadian Regulations

WHMIS Information: The Canadian Workplace Hazardous Materials Information System (WHMIS) Classification for this product is:

This Product is not a “Controlled Product” under WHMIS.

Canadian Environmental Protection Act (CEPA): All substances in this product are listed on the Canadian Domestic Substances List (DSL) or are not required to be listed.

15. Other Information:
National Fire Protection Association (NFPA) Ratings:
  Health.................................0
  Flammability.........................2
  Reactivity............................0

HMIS Ratings:
  Health.................................0
  Flammability.........................2
  Reactivity............................0