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## Material Safety Data Sheet (Component A)

Industrial Polymers, Inc. 3250 South Sam Houston Parkway East Houston, Texas 77047

Date: 07/05

Chemtrec emergency phone 1-800-424-9300 Product data information (713) 943-8451 Fax (713) 943-1525

## Product Identification

Chemical family: Methylene diphenyl diisocyanate (MDI) blend Chemical name: Isocyanic acid, Polymethylenepolyphenylene ester Product names: FLEX-FOAM 300, FLEX-FOAM 600, FLEX-FOAM 800

Formula: The specific chemical formula for this material is a trade secret of industrial Polymers, Inc.

Synonyms: Polymeric diphenylmethane dilsocyanate (MDI)

#### Composition Information / Ingredients

Ingredient / CAS Number	Exposure Limits	Concentration
4,4'-Diphenylmethane Diisocyanate (MDI)	OSHA .02 ppm ceiling .20 mg/m3 ceiling	Upper bound 22.5%
CAS Number 101-68-8	ACGIH .005 ppm TWA .951 mg/m3 TWA	by weight
Higher Oligomers of MDI	OSHA not established	22.5%
CAS Number 9016-87-9	ACGIH not established	by weight
Diphenylmethane Diisocyanate (MDI)	OSHA not established	5%
CAS Number 26447-40-5	ACGIH not established	by weight

#### Hazardous Material Identification

Primary route(s) of entry: skin absorption, inhalation, and ingestion.

Warning! May cause eye, skin, and respiratory tract irritation. Harmful if inhaled; may cause allergic respiratory reaction, may cause allergic skin reaction, and may cause lung damage. Toxic gases/fumes are given off during burning or thermal decomposition.

Skin: contact form liquid and aerosols (spray application)

Inhalation: although MDI is low volatility, an inhalation hazard can exist from MDI aerosols or vapors formed during heating, foaming or spraying. Individuals that are sensitized, exposure may result in allergic respiratory reactions.

Human effects and symptoms of overexposure:

Acute inhalation: MDI/TDI vapors or mist at concentrations above the TLV can irritate (burning sensation) the mucous membranes in the respiratory tract (nose, throat, and lungs) causing runny nose, sore throat, coughing, chest discomfort, shortness of breath and reduced lung function (breathing obstruction). Persons with a preexisting, nonspecific bronchial hyperactivity can respond to concentrations below the TLV with similar symptoms as well as asthma attack. Exposure well above the TLV may lead to bronchills, bronchial spasm and pulmonary edema (fluid in the lungs). These effects are usually reversible. Chemical or hypersensitive pneumonitis, with flu-like symptoms (e.g., fever, and chills) has also been reported. These symptoms can be delayed up to several hours after exposure.

Chronic Inhalation: as a result of previous repeated overexposures, or single large dose, certain individuals develop symptoms to isocyanates at levels way below TLV. These symptoms, which can include chest tightness, wheezing, cough, shortness of breath, or asthma attack could be immediate or delayed up to several hours after exposure, similar to many non-specific asthmatic responses. There are reports that once sensitized an individual can experience these symptoms upon exposure to dust, cold air or other irritants. This increased lung sensitivity can persist for weeks and in severe cases for several years. Overexposure to isocyanates has also been reported to cause lung damage, including decrease in lung function), which may be permanent. Sensitization can either be temporary or permanent.

Acute skin contact: isocyanates react with skin protein and moisture and can cause irritation, which may include the following symptoms: reddening, swelling, rash, scaling, or

blistering. Cured material is difficult to remove.

Chronic skin contact: prolonged contact can cause redding, swelling, rash, scaling, blistering, and In some cases skin sensitization. Individuals who have skin sensitization can develop these symptoms form contact with liquid vapors. Animal test have indicated that respiratory sensitization can result form skin contact with MDI. This data reinforces the need to prevent skin contact with MDI (see Toxicology information).

Acute eye contact: liquid, aerosols or vapors are irritating and can cause tearing, reddening and swelling. If left untreated, corneal damage can occur and injury is slow heal. However,

damage is usually reversible (see First Aid Measures for treatment).

Acute ingestion: can result in irritation and corrosive action in the mouth, stomach tissue, and digestive tract. Symptoms can include sore throat, abdominal pain, nausea, vomiting and

Carcinoenicity (MDI): neither MDI nor polymeric MDI are listed by the NPT, IARC or regulated by OSHA as carcinogens.

NTP: not listed. IARC: not listed.

OSHA: not regulated.

Medical conditions aggravated by exposure: asthma, other respiratory disorders (bronchitis, emphysema, bronchial hyperactivity), skin allergies and eczema.

Carcinoenicity (TDI): TDI is listed as a carcinogen by IARC (2B) and NTP. TDI has been shown to cause cancer in lab animals when administered orally. Carcinogenicity through inhalation most likely route of industrial exposure has not been proven.

Medical conditions aggravated by exposure: asthma, other respiratory disorders (bronchitis, emphysema, bronchial hyperactivity), skin allergies, eczema.

## Emergency and first aid procedure

Primary route(s) of entry: skin absorption, inhalation and ingestion.

Eyes: flush with copious amounts of water, preferably lukewarm water for at least 15 minutes, holding eyelids open all the time. Refer individual to physician or ophthalmologist for immediate follow-up.

Skin: remove contaminated clothing. Wash affected skin thoroughly with soap and water. Wash contaminated clothing before reusing. For severe exposure, get under safety shower after removing clothing, and then get medical attention. For lesser exposures, seek medical attention if irritation develops or persist after the area is washed.

Inhalation: move to an area free form risk of further exposure. Administer oxygen or artificial respiration if needed. Obtain medical attention. Asthmatic-type symptoms may develop and may be immediate or delayed up to several hours. Consult a physician if this should occur.

Ingestion: do not induce vomiting. Give 1-2 cups of milk or water to drink. Do not give anything by mouth to an unconscious person. Consult a physician.

Note to physician:

Eyes: stain for evidence of corneal injury. If cornea is burned, install antibiotic steroid preparation frequently. Work place vapors have produced reversible corneal epithelial edema impairing vision.

Skin; this compound is known as a skin sensitizer. Treat symptomatically as for contact dermatitis or thermal burns, if burned, treat as thermal burn. Ingestion: treat symptomatically. There is no specific antidote. Inducing vomiting is contraindicated because of the irritating nature of this compound.

Respiratory: this compound is a known pulmonary sensitizer. Treatment is essentially symptomatic. An individual having skin or pulmonary sensitization reaction to this material should be removed from exposure to any isocyanate.

#### Fire and explosion hazard data

Flash point: 390° F (198,8° C) Pensky-Martens closed.

Extinguishing media: dry chemical, carbon dioxide, foam and water spray for large fires.

Special fire fighting procedures: full emergency equipment self-contained breathing apparatus and full protective clothing should be worn by firefighters. During a fire, MDI vapors and other irritating, highly toxic gases may be generated by thermal decomposition or combustion (see Stability and reactivity). At temperatures greater than 400° F (204° C) polymeric MDI can polymerize and decompose, which can cause pressure build up in closed containers. Explosive rupture is possible. Therefore, use water to cool fire-exposed containers.

#### Accidental release measures

Spill and leak procedures; evacuate and ventilate spill area. Dike spill to prevent entry into water system. Wear full protective equipment, including equipment during clean up (see Personal protection).

Large spill: call industrial Polymers, Inc. at (800) 766-3832. If transportation spill, call ChemTrec at (800) 424-9300. If temporary control of isocyanate vapor is required, a blanket of protective foam (available at most fire fighting departments) may be placed over the spill. Large quantities may be pumped into closed, but not sealed container for disposal

Minor spill; absorb isocyanates with sawdust or other absorbents. Shovel into suitable unsealed containers: transport to well-ventilated area (outside) and treat with neutralizing solution: mixture of water (90%), concentrated ammonia (3-8%) and detergent (2%). Allow to stand uncovered for 48 hours to let CO2 escape.

Clean up; decontaminate floor with decontaminating solution, letting stand for at least 15 minutes.

#### Special precautions and storage data

Storage temperature (min/max): 64° F (18° C) 86° F (30° C)

Shelf life: 6 months

Special sensitivity: if container is exposed to high heat, 400° F (204° C) it can be pressurized and possibly rupture. MDI reacts slowly with water to form CO2 gas. This gas can cause

sealed containers to expand and possibly rupture.

Handling/Storage precautions: store in tightly closed containers to prevent moisture contamination. Do not reseal if contamination is suspected. Avoid contact with skin and eyes. Do not breathe aerosols or vapors. Warning properties (irritation of eyes, nose, and throat or odor) are not adequate to prevent chronic overexposure form inhalation. This material can produce asthmatic sensitization upon either single inhalation exposure to a relatively high concentration or upon repeated inhalation exposure to lower concentrations. Exposure to vapors of heated MDI can be extremely dangerous. Employee education and training in the safe use and handling of this compound are required under the OSHA Hazard Communication Standard.

## Personal protection

Eyes protection: liquid chemical goggles. Vapor resistant goggles should be worn when contact lenses are in use. In a splash hazard environment chemical goggles should be in combination with a full-faced shield.

Skin protection: permeation resistant gloves (butyl rubber, nitrile rubber, and polyvinyl alcohol). However, please note that PVA degrades in water. Cover as much of the exposed skin

area as possible with appropriate clothing. If skin creams are used, keep area covered by cream to a minimum.

Ventilation requirements: local exhaust should be used to maintain levels below the TLV regarding industrial ventilation (i.e., ACGIH Industrial Ventilation) should be consulted for guidance about adequate ventilation.

Respirator requirements: concentrations greater than the TLV can occur when MDI is sprayed heated or used in a poorly ventilated area. In such cases, or whenever concentrations of MDI exceed the TLV are not known, respiratory protection must be worn. A supplied air respirator (either positive pressure or continuos flow type) is required. In an emergency situation, a self-contained breathing apparatus may be used. MDI has poor warning properties, since the concentration at which MDI can be smelled is substantially higher than the maximum exposure limit. Observe OSHA regulations for respirator use (29 CFR 1910.134).

Monitoring: isocyanate exposure levels must be monitored. Monitoring of airborne isocyanates in the breathing zone of individuals should become part of the overall employee exposure characterization program. NIOSH and OSHA have developed monitoring techniques. Upon request, Industrial Polymers, Inc. can make available methods, which are modifications of these NIOSH, and OSHA methods.

Medical surveillance; medical supervision of all employees who handle or come in contact with isocyanates is recommended. These should include pre-employment and periodic medical examinations with pulmonary function tests (FEC, FVC as a minimum). Persons with asthmatic-type conditions, chronic bronchitis, and other chronic respiratory diseases or recurrent skin eczema or sensitization should be excluded from working with isocyanates. Once a person is diagnosed as sensitized to an isocyanate, no further exposure should be permitted.

Additional protective measures: safety showers and eyewash stations should be available. Educate and train employees in safe use of product. Follow all label instructions. For

additional information, contact Industrial Polymers, Inc.

## Physical properties

Physical form: thin liquid Color: transparent brown Odor: slightly musty odor Odor threshold: not established

pH: not established

Boiling point: 406 F (208 C) @ 5mm Hg for MDI Melting/Freezing point: below 32 F (0 C) for MDI

Viscosity: 1100 cps @ 77 F (25 C)

Solubility in water: not soluble, reacts slowly with to liberate CO2 gases

Specific gravity: 1.23 @ 77 F (25 C) Bulk density: 10.25 lbs./gal % Volatile by volume: negligible

Vapor pressure: less than 10-5 mm Hg @ 77 F (25 C) for MDI

Vapor density: 8.5 (MDI) (air-1)

# Stability and reactivity

Stability: This is a stable material.

Hazard polymerization: May occur, contact with moisture and other materials, which react with isocyanates, or temperatures about 400 F (204 C), may cause some polymerization. Incompatibilities: Water, amines, strong bases, and alcohols will cause some corrosion to copper alloys and aluminum.

Instability conditions: Contamination with water and high heat above 400 F (204 C)

Decomposition products: By high heat and fire: carbon monoxide, oxides of nitrogen, traces of HCN, MDI vapors or aerosols.

#### Toxicological information

Toxicity data for: Diphenylmethane Diisocyanate (monomeric and polymeric).

Acute Toxicity:

Oral LD50: greater than 15,800 (rat).

Dermal LD50: greater than 5,010 but less than 7,940 mg/kg (rabbit).

Inhalation LC50: The 4-hour LC50 for polymeric MDI in rat's ranges from 370 to 490 mg/m3. The LC50 for monomeric MDI was estimated to be between 172 and 187 mg/m3.

Eye effects: slight to moderate irritation.

Skin effects: slight to moderate irritation.

Sensitization: MDI has been shown to produce dermal sensitization in laboratory animals. Evidence of respiratory sensitization has also been observed in guinea pigs. In addition, there is some evidence suggestive of cross-sensitization between different types of diisocyanates.

Chronic toxicity: in a combined chronic inhalation toxicity/oncogenicity study, rats were exposed to an aerosol of polymeric MDI for 6 hours per day, 5 days per week for one or two years. The exposure concentrations were 0, 1.2, 1.0 and 6.0 mg/m3. Microscopic examination of tissues revealed the effects of irritation to the nasal cavity and lungs in animals exposed to 1.0 and 6.0 mg/m3. The No Observable Effect Level (NOEL) was 0.2 mg/m3.

Carcinogennicity: in the study described above (chronic toxicity), the occurrence of pulmonary adenomas and single pulmonary adenomas and a single pulmonary adenomas. was considered to be related to MDI. These tumors were observed only in rats exposed to high concentration of 6.0 mg/m3.

Mutagenicity: positive (salmonella microsome test with metabolic activation; cell transformation assay) as well as negative (mouse lymphoma specific locus mutation test with or without metabolic activation) results have been observed "in vitro". However, MDI was negative in an "in vitro" (mouse micronucleus) assay.

Developmental toxicity: rats were exposed to polymeric MDI at air concentrations of 0, 1, 4 and 12 mg/3 during days 6-15 of gestation. Maternal toxicity (including mortality) was observed at the highest concentration of 12 mg/m3 accompanied by embryo and fetal toxicity. However, no eratogenic effects were observed even at this lethal concentration.

# **Ecological Information**

Ecology data: Diphenylmethane Diisocyanate (monomeric and polymeric)

Aquatic toxicity: LC50-24 hours (static) greater then 500 mg/liter for daphnia magna, limnea stagnalis, and zebra fish (brachydanio rerio) for both polymeric and monomeric MDI.

#### Disposal considerations

Waste disposal method: waste must be disposed of in accordance to local, state and federal environmental control regulations. Incineration is the preferred method.

Empty container precautions: empty containers must be handled with care due to product residue. Decomtaminate containers prior to disposal. Empty decontaminated containers should be crushed to prevent reuse. Do not heat or cut empty container with electric or gas torch (see Explosion and hazard data, and Stability & reactivity). Gases may be highly toxic.

Transportation emergencies: Industrial Polymers requires that Chemtrec be immediately notified at (800) 424-9300 when this product is unintentionally released form its container during its course of distribution, regardless of the amount released. Distribution includes transportation, storage incidental to transportation, loading and unloading. Such notification must be immediate and made by the person having knowledge of the release.

#### Shipping information

This material is not regulated as a hazardous material. DOT shipping name: Liquid Resin non-regulated DOT hazard classification: none UN/NA number: none Packaging group: none

DOT labels required: none DOT placards required: none

Freight class: 65

# Regulatory Information

OSHA status: this product is hazardous under the criteria of the Federal OSHA Hazard Communication Standard 29 CFR 1910.1200.

TSCA status: on TSCA inventory.

Cercla reportable quantity: 5000 lbs. for 4'4'-Diphenylmethane Dilsocyanate, CAS# 101-68-8.

Sara Title III:

Section 302 extremely hazardous substances: none

Section 311/312 hazard categories: immediate health hazard; delayed health hazard; reactive hazard

Section 313 toxic chemicals: Polymeric Diphenylmethane Diisocyanate, CAS# 9016-87-9, 100%; contained in this polymeric MDt product is 4'4'-Diphenylmethane Diisocyanate,

CAS# 101-68-8, upper bound 45%. Toluene dilsocyanate less than 1%.

RCRA status: MDI is not listed as a hazardous waste. This is because product uses, transformations, mixtures, processes, etc., may render the resulting material hazardous, under the criteria of ignitability, corrosivity, reactivity and toxicity characteristics under the new Toxicity Characteristics Leaching Procedure (TCLP) code of Federal Regulations 261.20-24. The following chemicals are specifically listed by individual states; other product specific health and safety data in other sections of the MSDS may also be applicable for state requirements. For details on your regulatory requirements you should contact the appropriate agency in your state.

Component Name / CAS Number	Concentration	State code
4'4' – Diphenylmethane Diisocyanate (MDI)	Upper bound	PA1, FL, IL, MA,
CAS number 101-68-8	45%	NJ1, NJ4, CN2
Higher Oligomers of MDI		PA3,
CAS number 9016-87-9	45% to 55%	NJ4
Diphenylmethane Diisocyanate (MDI)		PA3,
CAS number 26447-40-5	1% to 10%	NJ4
Phenyl Isocyanate		
CAS number 103-71-9	Trace-ppm	MA

Florida Substance List

Illinois Toxic Substance List

Massachusetts Hazardous Substance List New Jersey Hazardous Substance List

New Jersey Other-included in 5 predominant Ingredients >1%

Pennsylvania Hazardous Substance List

Pennsylvania non-Hazardous present at 3% or greater PA3 Rhode Island List of Designated Substances CN<sub>2</sub> Canada WHMIS ingredient disclosure List over 0.1%

California Proposition 65:

Component A for this product does not contain any chemicals that are listed under California Proposition 65.

Component A

Other information the second s							
NFPA 704M ratings:	Health	Flammability	Reactivity	Other			
0-Insignificate 1-Slight 2-Moderate 3-High 4-Extreme	2	1	<b>1</b> *				
HMIS ratings:	Health 2	Flammability 1	Reactivity 1	Other			
0-Minimal 1-Slight 2-Moderate 3-Serious 4-Seyere							

Chronic health hazard

## Material Safety Data Sheet (Component B)

## Composition Information / Ingredients

Ingredient	Exposure Limits	Concentration
Polyether Triol	OSHA not established	80%
CAS 9092-002	ACGIH not established	
Inert Filler	OSHA not established	20%
	ACGIH not established	
Proprietary aryl mercury compound	OSHA: PEL 0.1 mg/m3 – ceiling	0.083%
	ACGIH: TLV 0.1 mg/m3 TWA	by weight

#### Hazardous Material Identification

Primary route(s) of entry: skin absorption, inhalation and ingestion.

Eyes: eye irritant. Flush eyes gently with water. Seek medical attention if irritation persist.

Skin: skin irritant. Wash any substances off skin with water. Seek medical attention if irritation persists.

Ingestion: immediately drink water to dilute. Induce vomiting. Consult a physician.

Inhalation: this product is not an inhalation hazard at room temperature. Vapors or aerosol can be generated from heating or spraying and may cause respiratory irritation.

Routes of absorption: skin, eye or ingestion.

Do not take internally.

Odor threshold: there is no data for odor threshold.

Irritation threshold: there is no data for irritation threshold.

Immediately dangerous to life or health: the IDLH concentration has not been established for this product.

Carcinogenicity: not established as a carcinogen by NPT, IARC or OSHA.

## Emergency and first aid procedure

# Fire and explosion hazard data

Flammable: no Combustible: no Pyrophoric: no

Flash point: 150 °- 260° C (300° - 500° F) test method: Cleveland Open Cup

Auto ignition temperature: no data

Flammable limits at normal atmospheric temperature and pressure (percent volume in air): LEL-no data, UEL-no data

NFPA ratings: not established

HMIS ratings:

Health:

Flammability:

Reactivity:

Extinguishing media: carbon dioxide, dry chemical and water spray

Fire fighting techniques and comments: use water to cool containers exposed to fire (see Personal protection)

Other: water may cause frothing below the surface of the liquid, which turns to steam. Water fog gently applied to the surface may cause frothing, which may extinguish the fire.

## Accidental release measures

For all transportation accidents, call Chemtrec at (800) 424-9300.

Reportable quantity: not applicable (per 40 CFR 300.4)

Spill mitigation procedures: stop source of spill as soon as possible and notify appropriate personnel

Air release: not applicable

Water release; this material is stightly soluble in water and may be subject to emulsification. Divert flow of water and contain that which is contaminated. Remove as a liquid utilizing a vacuum or pumping system as possible.

Land spill: dike spill area and begin to remove as a liquid. If unable to do so, then absorb in clay, sand or a commercial absorbent and containerize for disposal. Compatible absorbents; sand and clay soil.

Spill residues: dispose of per guidelines ( see Disposal considerations)

Personal protection for emergency spill or fire, use normal fire fighting equipment. Additional respiratory protection is necessary when a spill or fire involving this product occurs. You are recommended to use a cartridge type NIOSH/OSHA approved respirator with dust/mist cartridges. Additional protective clothing must be worn to prevent personal contact with this material. Those items include but are not limited to; boots, impervious gloves, hardhat, splash-proof goggles, impervious clothing and chemically impermeable suit.

#### Special precautions and storage data

Do not take internally; avoid contact with skin, eyes and clothing. Upon contact with skin or eyes, wash off with water.

Storage conditions: do not store at temperatures above 49° C (120° F)

Other: product is hygroscopic; protect with padding of dry air-40° C (-40° F) dew point or dry nitrogen. Calcium chloride drying system with silica gel on the vents can also be used.

Shelf life limitations: minimum 1 year (closed containers).

Incompatible materials for packaging: use glass or vinyl lined containers. Recommended lines steel (American No. 23 vinyl coating 5-coat system); 304SS,

Incompatible materials for storage on transport: strong oxidizers.

#### Personal protection

Personal protection for routine use of product: gloves, apron, and safety glasses.

Ventilation: local exhaust ventilation is recommended if vapors, mists or aerosols are generated. Otherwise, use general exhaust ventilation.

Eye protective equipment; use safety glasses with side shields.

Respiratory protection: not normally required at room temperature. In the absence of good ventilation, vapor, and mists generated through heating or spray applications, use supplied air respirator or respirator equipped with organic vapor cartridges.

Protective clothing type: gloves, apron, and safety glasses.

## Physical properties

Appearance: Thin liquid Color: light yellow Freezing point: no data Boiling point: no data Decomposition temperatures: no data Specific gravity: 0.9-1.1 Bulk density: not applicable pH @ 25° C: 4-8 in. 10/6 isopropanol/water Vapor pressure @ 25° C: 0.01-3.5 mm hg Solubility in water: soluble to slightly soluble Volatiles, percent by volume: 0 Evaporation rate: not applicable Vapor density: no data Molecular weight: not applicable/mixture

Coefficient of oil/water distribution: no data Stability and reactivity

Temperatures above: no data Mechanical shock or impact: no Electrical (static) discharge: no

Odor: slightly musty to odorless

Other: no

Hazardous polymerization: will not occur Incompatible materials: strong oxidizers

Hazardous decomposition products: carbon monoxide, carbon dioxide and other fragments, which have not been identified

Summary of reactivity: Oxidizer: no Pyrophoric: no Organic peroxide: no Water reactivity: no

# Toxicological information

No data

#### **Ecological Information**

No data

## Disposal considerations

If this product becomes a waste, uncured form (component B only), does meet the criteria of a hazardous waste as defined under 40 CFR 261, (D009) of Subpart C.

As a hazardous liquid waste, it should be disposed of in accordance with local, state and federal regulations by incineration.

Care must be taken to prevent environmental contamination from the use of this material. The user of this material has the responsibility to dispose of unused material, residues and containers in compliance with all relevant local, state and federal laws and regulations regarding treatment, storage and disposal for hazardous and non-hazardous wastes.

## Shipping Information

This material is not regulated as a DOT hazardous material.

DOT shipping name: Liquid Resin non-regulated

DOT hazard classification: none

UN/NA number: none Packaging group: none

DOT labels required: none

DOT placards required; none

Freight class: 55

## Regulatory information

Toxic Substances Control Act: this substance is listed on the Toxic Substance Control Act inventory. Superfund amendments and reauthorization Act Title III: hazard categories per 40 CFR 370.2. Emergency planning and community right to know, per 40 CFR. APP .A. Extremely hazardous substance-threshold planning quantity: none established.

## Component B

Supplier notification requirements, per 40 CFR 372.45; none established.

Other information

The information in this Material Safety Data Sheet should be provided to all that will use, handle, store, transport or otherwise be exposed to this product. This information has been prepared for the guidance of plant engineering, operations and management and for the persons working with or handling this product. Industrial Polymers, Inc. believes this information to be reliable and up to date as of the date of publication, but makes no warranty that it is. Additionally, if this Material Safety Data Sheet is more than three years old, you should contact Industrial Polymers, Inc at (713) 943-8451 to make certain that this sheet is current.

Prepared by: C.Boddie Approval date: 07/05 Page 6 of 6