

Carolina Jewelry Appraisers
Jewelry Appraisal & More



INSURANCE DOCUMENTATION

REPLACEMENT VALUE REPORT FOR THE EXPRESS
INTENDED USE IN INSURANCE SCHEDULING

Prepared
For

Client Name
Client Address
Carrboro, North Carolina 27510

Prepared by:
Chaya Udinsky
GIA GG, RMVP, Appraiser
Date: Inspection Date

STATEMENTS

This document was prepared to provide an estimate of replacement cost through Carolina Jewelry Appraisers and is for the intended use of obtaining insurance. Any other use of this document is invalid and likely to mislead others who might rely on it.

The intended method of replacement is with a new item of like kind.

Within the limitations imposed by the mounting and using those methods available to the appraiser, we have graded the gemstones described in this document as accurately as possible. They are described using meaningful gemological ranges. Opinions of quality may vary within a relatively narrow range upon reexamination by another qualified gemologist.

Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the grading nomenclature as taught by the Gemological Institute of America (GIA) and the use of pre-graded permanent master diamond color comparison stones using corrected lighting.

Unless otherwise stated, all colored stones listed on this appraisal report are assumed to have been subjected to a stable and possibly undetectable enhancement process. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Available methods have been employed to determine the metal identity and fineness of any mountings described in this document as accurately as possible without the use of damaging tests. Jewelry meeting current FTC Guidelines for trademarks and fineness marks are assumed to comply with FTC required precious metal content.

Unless expressly stated, the condition of the item(s) appraised is good. Any deficiencies or repairs impacting durability or value are noted. Ordinary wear and tear is not noted.

Metal markets on the date of this report \$/Troy ounce.

Gold:\$1,704.80, Silver:\$18.64, Platinum: \$847.00

CERTIFICATION

I hereby certify that, to the best of my knowledge and belief:

- The statements in this document are true and correct including representation of quality and quantity.
- I have made a personal inspection of the property unless otherwise stated.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Although neither my compensation nor the consummation of any sale is contingent upon the reporting of any predetermined replacement cost, this document may have been provided as evidence of the quality of a purchase made from Carolina Jewelry Appraisers.
- The replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by Carolina Jewelry Appraisers at this time.
- I am competent to identify and determine the relative quality of the subject property, which is similar to items normally bought and sold by Carolina Jewelry Appraisers. All significant characteristics affecting the replacement cost have been reported.

Sincerely,

Chaya Udinsky
GIA GG, RMVP, Appraiser

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DESCRIPTION OF ITEMS

ITEM 1 - RING

A lady's vintage platinum engagement style ring from the early Art Deco period featuring a bezel set mine cut center diamond surrounded by channel set calibre cut blue sapphires which are flanked by bead set mine cut and early single cut diamonds on the corners. On two sides of the ring there is an openwork scroll design gallery. On the other two sides of the shank, there are more channel set calibre blue sapphires and bead set mine and early single cut diamonds. The base shank is tapered and high polish. More details include

Total Diamond Weight: 1.04 ct

Ring Attributes

Weight:	2.80 gms
Metal:	Platinum
Style:	Art Deco engagement ring
Manufacturing:	Custom wax and cast
Condition:	Very good
Finish:	Polished with milgrain accents
Setting:	Bezel, channel, bead
Size:	4.75
Width:	1.1 x 8.1 mm
Hallmark:	None



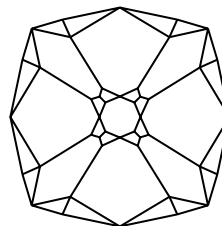
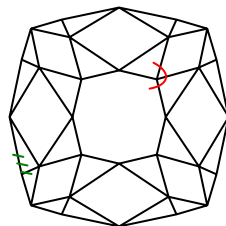
Diamond Attributes

Shape and cut:	Mine cut
Measurements:	5.30 x 5.20 x 3.12 mm (approximate)
Weight:	0.60 ct (calculated)
Clarity:	I1
Color:	J
Cut:	Fair
Depth:	59.4%
Table:	45.7%
Girdle:	Not visible
Culet:	Large
Polish:	Fair
Symmetry:	Fair
Fluorescence:	Faint blue (lw)



Legend:

- Crystal
- ⤴ Chip
- /// Abrasion



Continued...

Diamond Melee Attributes

Shape and cut: Mine cut
Weight: 0.054 to 0.054 ct each
Number of diamonds: 4
Total Weight: 0.22 ct (estimated)
Clarity: SI2 - I1
Color: I-J
Cut: Fair
Polish: Fair
Setting: Bead set
Comments: One mine cut stone replaced with a single cut round stone

Diamond Melee Attributes

Shape and cut: Round single cut
Weight: 0.005 to 0.015 ct each
Number of diamonds: 20
Total Weight: 0.22 ct (estimated)
Clarity: SI2 - I1
Color: I-J
Cut: Fair
Polish: Fair
Setting: Bead set

Blue Sapphire (Corundum) Melee Attributes

Shape and cut: Rectangular faceted
Weight: 0.015 to 0.015 ct each
Number: 29
Total Weight: 0.44 ct (estimated)
Clarity: Type II, Slightly included
Transparency: Transparent
Color: Dark slightly grayish blue
Cut: Very good to good
Polish: Good
Brilliance: Fair - 30% to 40%
Comments: One stone missing. Minor chips and abrasions on some stones due to wear

Replacement Value Excluding Tax \$5,600.00

ITEM 2 - RING

A lady's antique platinum bead set round diamond eternity band with a high polished finish. Details include:

Total Diamond Weight: 0.77 ct

Ring Attributes

Weight: 2.30 gms
Metal: Platinum
Style: Eternity band
Manufacturing: Hand constructed
Condition: Good
Finish: Polished
Setting: Bead set
Size: 5.75
Width: 2.4 x 2.4 mm
Hallmark: None
Comments: Faint evidence of past engraving on the sides



Diamond Melee Attributes

Shape and cut: Old European
Weight: 0.024 to 0.024 ct each
Number of diamonds: 32
Total Weight: 0.77 ct (estimated)
Clarity: VS2 - I1
Color: I-J
Cut: Good
Polish: Good
Setting: Bead set
Comments: Ring has some single cut round and full cut round diamonds replacing original stones

Replacement Value Excluding Tax \$3,500.00

Total Replacement Value Excluding Tax for All Items \$9,100.00

NINE THOUSAND ONE HUNDRED DOLLARS

Signature of Appraiser: _____
Chaya Udinsky
GIA GG, RMVP, Appraiser