



SAN DIEGO
GEMOLOGICAL LABORATORY

Insurance Replacement Cost Documentation

Prepared
For

Mr. Richard Sample
3307 Maple St.
San Diego, CA 92334

Prepared by: Thom Underwood, GG, FGA, ASA, CSM
Master Gemologist Appraiser
Date: 11/13/2012

Statements

This document was prepared to provide an estimate of replacement cost through San Diego Gemological Laboratory 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.

Every effort has been made to grade the gemstones described in this document as accurately as possible within the normal and reasonable gemological ranges. Opinions of quality and grade may vary 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 proscribed grading nomenclature of the Gemological Institute of America (GIA) and the use of pre-graded permanent master diamond color comparison stones and are graded under corrected light - daylight equivalent. Diamond plots are provided only upon request from the client. Plot not requested.

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

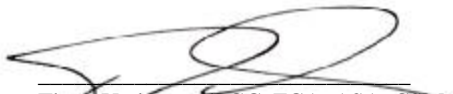
Every effort has been made to determine the metal identity and fineness of any mountings described in this document as accurately as possible without the use of damaging tests.

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

The gold market on the date of this report is \$1,724.80 US per ounce

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.
- ◆ 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 San Diego Gemological Laboratory.
- ◆ Unless otherwise stated, the subject property was not sold by San Diego Gemological Laboratory and the replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by San Diego Gemological Laboratory 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 San Diego Gemological Laboratory. All significant characteristics affecting the replacement cost have been reported.
- ◆ This report has been prepared, in conformity with the Recommended Minimum Guidelines for Insurance Replacement Cost Estimate Documentation for Jewelers as published by the Jeweler's Vigilance Committee, Inc.



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ITEM - ENGAGEMENT RING

One lady's engagement ring set in the center with one (1) larger round diamond and accented on each side with two (2) smaller round diamonds (total of four).

Total Diamond Weight: 1.55 cts.

Item Attributes

Weight:	3.5 gms
Metal:	14K yellow gold (with white gold plate)
Manufacturing:	Cast
Finish:	Polished
Setting:	Prong set
Trademark:	None
Condition:	Good

Diamond Grading Report

Shape and Cut:	Round brilliant
Measurements:	5.79 x 5.86 x 3.80 mm (approximate)
Weight:	0.83 Cts. (calculated)
Cut grade:	Fair
Depth:	65.24%
Table:	60.1%
Girdle:	Thick (faceted)
Culet:	Medium
Finish	
Polish:	Good
Symmetry:	Good
Clarity grade:	I-1
Color grade:	G
Fluorescence:	None (lw) None (sw)

Diamond Melee Attributes

Shape and cut:	Round full cut
Weight:	0.18 cts. each
Number of diamonds:	4
Total Weight:	0.72 cts. (estimated)
Clarity grade:	I-1
Color grade:	F-G
Proportions:	Good
Finish:	Good

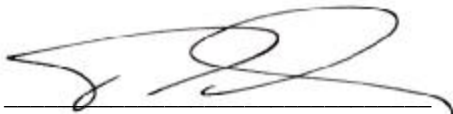


TOTAL APPROXIMATE RETAIL VALUE EXCLUDING TAX

\$4,000.00

FOUR THOUSAND DOLLARS AND NO CENTS

Signature of Appraiser:


Thom Underwood, GG, FGA, ASA, CSM
Master Gemologist Appraiser