



PEARLS PLUS LLC
Jewelry Appraisal and More

INSURANCE REPLACEMENT COST DOCUMENTATION

Prepared
For

Sue Smith
123 Main Street
Cary, North Carolina 27519

Prepared by:
Chaya Udinsky
G.G. (GIA), RMVP, Appraiser

STATEMENTS

This document was prepared to provide an estimate of replacement cost 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 Retail Replacement Value is not a trade-in value or an offer to purchase.

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.

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 platinum market on the date of this report is \$965.00 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 the average jewelry store in my region.
- The replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by the average jewelry store in my region at this time.
- I am competent to identify and determine the relative quality of the subject property, which is similar to items normally appraised by me. All significant characteristics affecting the replacement cost have been reported.

SAMPLE ONLY

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Date: 03/01/2017



ITEM - RING

A lady's vintage platinum engagement style ring featuring a milgrain decorative style design flanking a four-fishtail style prong set transitional cut round diamond in an illusion style head. More details include:

Total Diamond Weight: 0.51 cts.




Item Attributes

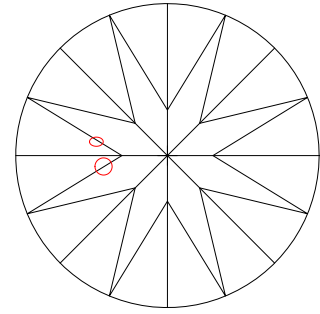
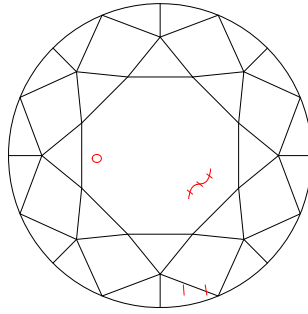
Weight:	2.9 gms
Metal:	Platinum
Manufacturing:	Cast and assembled
Finish:	Polished w/ milgrain accents
Width:	Shank tapers from 3.85 to 1.5 mm
Setting:	Prong set
Trademark:	None
Condition:	Very good
Comments:	Finger size 4.25

Diamond Grading Report

Shape and Cut:	Round brilliant
Measurements:	5.16 x 5.15 x 3.13 mm (actual)
Weight:	0.51 Cts. (calculated)
Cut grade:	Very Good
Depth:	60.72%
Table:	60.1%
Girdle:	Thin to slightly thick; rough
Culet:	Large
Finish	
Polish:	Very Good
Symmetry:	Very Good
Clarity grade:	SI-1
Color grade:	J
Fluorescence:	Strong blue (lw)

Legend:

-  Needle
-  Twinning Wisp
-  Crystal



TOTAL APPROXIMATE REPLACEMENT VALUE EXCLUDING TAX

\$3,150.00

THREE THOUSAND ONE HUNDRED FIFTY DOLLARS AND NO CENTS

SAMPLE ONLY

Signature of Appraiser: _____

Chaya Udinsky
G.G. (GIA), RMVP, Appraiser