

MARKET HARMONY LLC

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SELLING PRECIOUS METALS TO MARKET HARMONY LLC

Market Harmony LLC is a licensed precious metal dealer. We purchase precious metal items to be recycled, repurposed, or resold. We serve all types of clients submitting items containing precious metal. Clients can come to our store or send items to us through any secure carrier service. Open Spot Market prices are used to determine value for all lots, and a scientific analysis of the recovered metal is used to determine the final payout for a refining lot. The following payouts apply to individuals. Please contact us to discuss business wholesale rates.

Refining Lot Description	Market Harmony Payout
Gold Solids, 10+ ozt AGW	98% on Au, 70% on Ag (refining lots only)
Gold Solids, 5-9.99 ozt AGW	96.5% on Au, 70% on Ag (refining lots only)
Gold Solids, 2-4.99 ozt AGW	95% on Au, 70% on Ag (refining lots only)
Gold Solids, less than 2 ozt AGW	93% on Au, 70% on Ag (refining lots only)
Silver Solids (.900 fine or better)	90% 250+ ozt ASW, 86% 249.99-35 ozt ASW, 83% less than 35 ozt ASW
Silver Solids (.800 to .899 fine)	80% ASW any quantity
Silver Solids (less than .800 fine)	60% ASW any quantity
Dental Scrap (4 metal assay)	92% AGW, 70% for all other metals (refining lots only)
Platinum or Palladium Solids	80% 10+ ozt APW, 75%, 5-9.99 ozt, 70% less than 5 ozt
Coin & Bullion Lot Description	Market Harmony Payout
Marketable* Gold Coin	starting at 96.5% AGW
.999+ Fine Gold bullion & coin	starting at 95%
.999+ Fine Silver bullion & coin	95% for 250 ozt or more, otherwise 92%
90% US Silver Morgan or Peace \$1	.75 X spot = our minimum buy price per \$1 face value. No mangled, bent or holed coins
90% US Silver Coin (pre-1965)	.60 X spot = our minimum buy price per \$1 face value. No mangled, bent or holed coins
40% US Silver Coin (1965-70)	.20 X spot = our minimum buy price per \$1 face value. No mangled, bent or holed coins

"AGW" and "ASW" mean Actual Gold Weight & Actual Silver Weight. This is the amount of recoverable fine gold or silver contained in the lot determined from an assay.

important notes:

- 1 **PMDTR** form must be submitted before Market Harmony LLC can process any scrap for refining. NO EXCEPTIONS
- 2 Processing times for refining lots vary based on quantity and condition of received items. Settlements are typically available within 3 business days from the day of receipt.
- 3 There is a \$1 per item charge for removal and disposal of cement or other filler from weighted items.
- 4 Silver lots containing deleterious material will incur a 3% lot fee.
- 5 Any shipping, handling, and insurance costs are the responsibility of the client.
- 6 Rates and conditions are subject to change without notice. Periodic reviews help us to best serve the needs of our clients and we welcome any suggestions for improvement. This form is up-to-date as of: June 2016.