

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. Our typical clients are businesses dealing in precious metals. We also service individuals submitting material to us through the USPS or by visiting us at our retail location. We offer various settlement options. Daily market prices and a scientific analysis of the recovered metal are used to determine the final payout. For all questions related to these services, please call us: 412-468-4653

*****We pay on ALL recoverable precious metals contained in your lot*****

Description of your items	Market Harmony payout
Fine Gold or Silver for recasting	99% no min, no max, no assay fee
Fine Gold (.999+) selling to us	98% for 20 ozt or more, otherwise 97%
Fine Silver (.999+) selling to us	98% for 100 ozt or more, otherwise 96.5%
Gold Solids, 20+ ozt AGW	98% on Au, 80% on Ag
Gold Solids, 10-19.99 ozt AGW	97% on Au, 80% on Ag
Gold Solids, less than 10 ozt AGW	96.5% on Au, 80% on Ag
Gold Coin (bulk US pre-1933)	98.5% AGW, no min, no max
Gold Coin (bulk foreign)	97% AGW, no min, no max
Silver Solids (.900 fine or better)	91.5% 200+ ozt ASW, 90% 199.99-100 ozt ASW, 87% less than 100 ozt ASW
Silver Solids (.800 to .899 fine)	85% any quantity
Silver Solids (less than .800 fine)	60% any quantity
90% US Silver Coin (pre-1965)	.68 X spot = our buy price per \$1 face value. No mangled, bent or holed coins
40% US Silver Coin (1965-70)	.25 X spot = our buy price per \$1 face value. No mangled, bent or holed coins
Dental Scrap	75% 100+ ozt recovered weight, 70% for all else
Platinum Solids	72% 10+ ozt, 70.5%, 5-9.99 ozt, 67.5% less than 5 ozt
Palladium Solids	72% 10+ ozt, 70.5%, 5-9.99 ozt, 67.5% less than 5 ozt

Gold lots do not incur any assay fees. However, a \$20 assay fee is applied to Silver Solids and Dental Scrap lots.

Precious metal spot prices can be found at: <http://www.kitco.com/market>

"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.

Gold lots greater than 10 ozt AGW have the option of getting live spot price lock-ins for settlement (call for details).

important notes:

- 1 A completed PMDTR form must be submitted before Market Harmony LLC can process any scrap. NO EXCEPTIONS
- 2 Processing times 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 Lots that are settled in casting grain intended to be recast into Market Harmony products will first be settled for the cash value. This value will then be applied as a credit against a separate invoice for the finished product.
- 7 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: March 2015.