Jewelry Appraisal:

Requested by: John & Jane Doe Sr.

Intended Use: Insurance Coverage

Intended Users: Restricted to the Client and/or a Representative of the Client's Insurance Company

Type of Value: Replacement Value New and/or Comparable

Effective Date of Valuation: Thursday, August 30, 2012

Report Date: [redacted]

Inspection Date: [redacted] Inspection Location: [redacted]

Prepared by:
La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, RMV, CM/NAJA

Cover Sheet
# Table of Contents

1. Cover Sheet / Title Page - Page 1
2. Table of Contents - Page 2
3. Letter of Transmittal (Executive Summary) - Page 3
4. Scope of Work - Page 4
5. Type of Value - Page 4
6. Intended Use / Intended Users - Page 4
7. Method of Replacement - Page 4
8. Approaches to Value - Page 5
10. Definition of Value - Page 5
12. Metal Market & Subscriptions - Page 6
13. Assumptions, Terms, Conditions, & Liabilities - Page 6 & 7
15. Treatments & Enhancements - Page 7
16. Certification of the Appraiser - Page 8
17. Equipment / AGA/Certified Gemological Laboratory #25 Equipment List (Part 1) - Page 9
18. Equipment / AGA/Certified Gemological Laboratory #25 Equipment List (Part 2) - Page 10
19. Qualifications of the Appraiser - Page 11
20. Description of Property - Page 12 to XX
21. Narrative - Page XX
22. Sources Consulted - Page N/A
23. Glossary - Page N/A
24. Appendix - Page N/A
Date of Report: August 30, 2012

John & Jane Doe Sr.
123 Any Street
Any Town, Nevada 20202

Dear John & Jane,

This letter summarizes the scope of work for this appraisal assignment and subsequent report. It is in your best interest to please read the entire report in its entirety to fully understand the entire appraisal process and the complexities of the appraisal assignment I was tasked to perform for you.

This is a Restricted Report, The ONLY Intended Users is the client and/or a representative of the client’s insurance company. The Intended Use of this report is for the expressed purpose of obtaining and securing insurance coverage to protect and cover the listed items against possible loss and/or damage.

The type of value listed in this report is replacement value new or comparable unless specifically stated differently within each of the individual item’s description and value pages.

Only the appraiser was present during the entire process of examination and valuation unless specifically stated otherwise. The approach to value for the items within this report used either the Cost Approach or the Market Data Comparison Approach or a combination of both approaches to render a value conclusion. The Income Approach was not used as none of the items currently produce an income nor will they likely generate an income in the near future.

The method of replacement along with market(s) and market levels is listed by way of market data research is through the general retail jewelry market level where these items are most commonly found. The values expressed are for replacement value new or comparable unless otherwise stated and listed within each of the item’s individual description page. Please refer to each individual item’s description pages as each item is unique in its own way and there may be special notations or special considerations made due to the individual items not listed here in this brief summary report.

The replacement value – comparable conclusion for an undivided whole interest in the jewelry on the effective date: $2,250.00 – Two thousand two hundred fifty dollars and no cents

Sales costs are inclusive with the exception of sales tax.

The report is NOT AN OPTION OF PAST OR FUTURE VALUE.

La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, RMV, CM/NAJA
Scope of Work:

Effective Date of the Valuation: 

Type of Value: 

Intended Use/Users: 

Method of Replacement: 

Physical Examination Location: 

Date of Examination: 

Those present during the examination process: 

The Market & Market Levels: 

Value Conclusion: 

The report is NOT AN OPINION OF PAST OR FUTURE VALUE
APPRAOCHES TO VALUE

There are Three (3) traditional approaches to value were considered for this assignment: The COST APPROACH, the SALES COMPARISON METHOD, and the INCOME APPROACH.

It is the opinion of the appraiser that the most appropriate approach to value for replacement value new or comparable for the jewelry items described in this appraisal is the sales comparison method in combination with the cost approach.

The income approach is not applicable in this appraisal as the jewelry items are not expected to generate income now, or at any time in the future.

The sales comparison method includes research of sales of comparable items in the market appropriate for replacement of the items. Adjustments are made by the appraiser for differences in the properties compared to the jewelry items in the appraisal. Differences in the characteristics of value, the market level, and/or time of the sale are reasons for the adjustments.

The cost approach includes consulting sources of wholesaler price information from accepted and respected publications and/or experts and dealers in the jewelry industry. The data obtained is adjusted then to the appropriate market level.

MARKET SELECTION:

The type of value, the intended use of the appraisal report and my evaluation of the jewelry items in conjunction with my interview with the client as to their customary shopping habits resulted in my selection of the most likely market for replacement of each jewelry item.

Generally the most common markets found for the item(s) listed in this report along with certain critical information can be found from the following list.

1) Local, Regional, National and/or International Market Survey where similar items sell to the public
2) Local, Regional, National and/or International Dealers
3) Review of catalogues produced by appropriate jewelry stores
4) Review of manufacturers' catalogs
5) Websites on the internet
6) Auctions

In the event of comparable sales data is less than identical, the values are adjusted for the market level, the time of the sale, and/or the quality of the jewelry used in the comparison.

DEFINITION OF VALUE:

Replacement Value Comparable is defined as the price in terms of cash or other precisely revealed terms that would be required to replace a property with similar age, origin, appearance, provenance, and condition within a reasonable length of time in an appropriate market.*


Replacement Value New is defined as the cost to replace a property with a substitute that is new, using modern materials, techniques and standards that, however, satisfies the description or the use of the replaced property.*


DOCUMENT AND FILES

This appraisal document is a summary report. The conclusions reported herein are based on research and investigation results contained in the work file. An electronic copy of the entire appraisal report, including all notes and worksheets, from which it was derived, as well as a hard copy, will be retained in the files. All information will be held in strictest confidence. The files will be maintained for a minimum of five (5) years, or two (2) years after testimony is provided at which time they may be appropriately destroyed. Neither the appraisal nor information contained in this document will be released without the client’s written consent, unless La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, RMV, CM/NAJA and/or Long Jewelers III is legally compelled to provide access to the files.
METAL MARKET

8/30/2012

London Fix

Platinum $1,515.00
Gold $1,660.50
Palladium $628.00
Silver $30.46

EXTRAORDINARY ASSUMPTIONS:

NONE, unless specifically stated here

ASSUMPTIONS:

FACTUAL ASSUMPTIONS:

1) Unless otherwise stated herein, the appraisal is based only on the readily apparent identity of the item(s) appraised, and no further option or guarantee of authenticity, genuineness, attribution, or alienation is made.

2) This report is not an indication or verification of ownership or title. Possession of this report does not provide title to the item(s) appraised.

3) This appraisal represents the undivided, whole interest of the jewelry item.

4) All mountings are assumed to be mass produced, unless specifically stated otherwise.

5) All information obtained from the resources where research was conducted, printed or electronic, is assumed to be valid and true.

6) Metal quality is assumed to be consistent throughout a particular item, as marked on the item, unless the mark seems inconsistent with the visual appearance of the metal. No metal testing was performed during the course of this examination, unless specifically stated otherwise.

TERMS AND CONDITIONS:

You stated you have legal authority to engage the appraiser.

The appraiser strives to conform to the professional standards and practice in evaluating an object.

Client records remain confidential. Third parties must have permission if requesting information.

The Appraiser owns the copyright of the report, and all rights are reserved.

The report and conclusions are supported by information from a variety of sources, which are documented within the appraiser's files.

No changes may be made to the report by anyone other than the appraiser.

The report can be used by the intended user only for the stated type of value, intended use, and identified market.

Value conclusions are not necessarily the price of purchase from any one particular store, unless specifically stated otherwise.

Sales tax is not included in the valuation.
LIMITING CONDITIONS:

1) Diamond grading is a subjective scientific procedure. The diamonds have been graded to the extent the mounting would permit, in accordance with the grading procedures taught by the Gemological Institute of America (G.I.A.).

2) Digital photography documents the property and communicates the style and design. Although care is exercised to reproduce realistic color, there is no guarantee the color accurately represents that of the subject gemstones and/or jewelry item. The photographs are not actual size.

SPECIFIC LIMITING CONDITIONS:

The structure of the mounting obstructs gemological tests. Grades may differ, if the stone was unmounted.

Fineness marks on metals are not confirmed by assay.

Conditions reports tell the visually apparent condition on the date of inspection and lack validity for any other date.

Any additional specific or extraordinary conditions will be stated within the item description or the narrative.

Other than those named, this appraisal document is offered without any assumptions or limiting conditions affecting the value conclusions.

All information is disclosed to the best of the appraiser's knowledge.

CRITICAL LIMITING CONDITIONS:

NONE, unless specifically stated here

LIABILITIES:

This appraiser cannot be responsible for the unauthorized alterations to the appraisal report, use unrelated to the type of value and the intended use of the report, or for interpretations derived if the report is not used in its entirety.

The conclusions result from the analyses of researched data. The values may not be used as a basis for sale or purchase of the item. The appraiser assumes no liability for undefined use of this report or for sales transactions based on information in this report. This appraiser assumes no responsibility for foreseen or unforeseen changes in market conditions, the inability to locate an item in the market, or potential buyer or potential seller.

DISCLOSURE OF TOLERANCES:

Please refer to the Appraiser's Certified Gemological Laboratory Equipment List to see a complete listing of tolerances for each piece of equipment that carries a disclosure of tolerances.

1) The Gemological Institute of America (G.I.A.) sets standards this appraiser strives to achieve without a guarantee of consistency, as follows:

   - Diamond color grading tolerance for unmounted diamonds is ± 1 Color Grade.
   - Diamond color grading tolerance for diamonds set in white metal is ± 1 ½ Color Grades.
   - Diamond color grading tolerance for diamonds set in yellow metal is ± 2 Color Grades.

2) Colored gemstone Clarity grading may vary ± 1 Clarity grade.

TREATMENT AND ENHANCEMENTS:

Gemstone enhancement is a customary practice, which is usually stable and may be undetectable.

Gemstone treatment that significantly alters the color or clarity is unacceptable.

Sophisticated equipment not found in a standard gemological laboratory may be required to detect treatment.

Exact treatment methods and the amount of treatment are beyond the scope of this assignment.
CERTIFICATE OF THE APRAISER

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

The statements of fact contained in this report are true and correct.

The reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and they are my personal, impartial, unbiased professional analysis, opinions and conclusions.

I have no present or prospective interest in the property that is the subject of this report or to the parties involved with this assignment, unless specifically stated here. I am a paid employee of Long Jewelers III of Chesapeake, VA.

I have no bias with respect to the property this is the subject of this report or to the parties involved with this assignment, unless specifically stated here. I am a paid employee of Long Jewelers III of Chesapeake, VA.

My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the case of my client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of subsequent event directly related to the intended use of this appraisal.

No one provided significant professional assistance to the person signing this report, unless specifically stated here.

I have made a personal inspection of the property that is the subject of this report, unless specifically stated here.

My analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (U.S.P.A.P.), 2008 – 2009 Edition, published by the Appraisal Foundation, and the "Principles of Appraisal Practice and Codes of Ethics of the American Society of Appraisers (A.S.A.)

It also complies and conforms to the National Association of Jewelry Appraisers (N.A.J.A) Codes of Conduct and Ethical Standards as well.

I swear that I have truthfully, honestly and impartially appraised the property to the best of my abilities, and hereto sign my name.

Respectfully Submitted,

____________________________________
La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, RMV, CM/NAJA

8/30/2012

The Effective Date and/or Valuation Date
Gemological Appraiser’s Laboratory Equipment List

Mr. La Shawn Bauer, GG – AGA-Certified Gemological Laboratory #25 Expires 1-01-2015

Part One

Microscope:
- Maker: GIA/GEM binocular microscope with Bausch & Lomb Optical Head
- Model Number: Mark V Gemolite 10x to 45x Dial Zoom
- Manufacturing Year: 1960’s
- Magnification Range: 10x to 45x Dial Zoom
- Ocular Lens: 15x W.F. Bausch & Lomb
- Additional Ocular Lens: NO
- Overhead Light Source: YES
- LED by Intellighting 5800 Kelvin Daylight Equivalent
- Doubling Lens: YES 2x
- 20x to 90x Magnification with Doubler Attached
- Polarizing Filter Set: YES
- Diffusion Plate: YES
- Immersion Cell: YES
- Photomicrography Capability: YES
- Custom Built Digital Resolution: 3.2 Megapixels

Additional Comments:
- Highly modified with new 12v AC 40 watt halogen light source for darkfield illumination
- Independent Transformer with On/Off Switch and Sliding Dimmer Switch added
- LED Overhead Light Source by Intellighting, 5800-5800 Kelvin Natural Daylight Equivalent

Polariscope:
- GIA/GEM Polariscope with Condensing Lens and Immersion Cell
- Photomicrography Capabilities

Refractometer:
- GIA/GEM Duplex II Refractometer with additional polarizing filter attachment
- Photomicrography Capabilities

Utility Light:
- GIA/GEM Utility Lamp with sliding bar, Sodium Light Filter, Diffused White Light Filter, Pin Point Light Source

Dichroscope:
- RAYNER, Geo Calcite Dichroscope
- Photomicrography Capabilities

Spectroscopes:
- GEM LABS, Single Prism Type Spectroscope
  - Adjustable slit aperture with slide focus, hand-held unit
  - Photomicrography Capabilities
- OPL Diffraction-Grating Type Spectroscope
  - Hand-held unit (1/2 inch x 2 inch)
  - Photomicrography Capabilities
- OPL Diffraction-Grating Type Spectroscope
  - Hand-held unit (1 inch x 4 inch) with stand
  - Photomicrography Capabilities

Ultra Violet Light Testing Equipment:
- SPECTROLINE Ultra Violet (U.V.) Light Source
  - Model: ENF-24
  - Long Wave (L.W.) 365nm / Short Wave (S.W.) 254nm
- SPECTROLINE Ultra Violet (U.V.) Viewing Cabinet
  - Model: CM-10 Fluorescence Analysis Cabinet
  - Fluorescent Test Stones to guarantee that both Long Wave and Short Wave lights are functioning properly

Diamond Proportion “Cut Grading” Analyzing Tools, Equipment and Systems:
- GIA/GEM Diamond Proportion Analyzer
  - Fits GIA/GEM Mark V Gemolite Microscope
  - Photomicrography Capabilities
- AGS ASET (Angular Spectrum Evaluation Tool)
  - Hand-Held Scope, Photomicrography Capabilities
- Ideal Scope 10x Model
  - Hand-Held Scope, Photomicrography Capabilities
- Ideal Scope 6x Model
  - Hand-Held Scope, Photomicrography Capabilities
- Hearts & Arrows Hand-Held Scope
  - Photomicrography Capabilities
- Zeiss Hand-Held Diamond Proportion Analyzing Loupe
  - 10x Magnification

Diamond “Color Grading” Equipment and Systems:
- GIA/GEM Diamond Lite viewing cabinet and lights
  - Controlled lighting equivalent to North Daylight
  - Bulbs changed every two (2) years
  - Last Changed 01-01-2008

Diamond Color Master Set:
- LAB & ID. Number, GIA Color Grade, AGS Color Grade, and Weight, also laser inscribed by AGSL

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</table>
Gemological Appraiser’s Laboratory Equipment List
Mr. La Shawn Bauer, GG – AGA-Certified Gemological Laboratory #25 Expires 1-01-2015
Part Two

Colored Stone, “Master Color Grading” System:
GIA Gem-E-Wizard / Gem-E-Square Digital Colored Stone
“Master Color Grading” Computer Software Program.
31 Primary Numeric Hue, Tone and Saturation Levels = Perceived Color notation and grade.

Specific Gravity Testing Equipment:
Specific Gravity Liquid Set
GIA/GEM (2.57, 2.62, 2.67, 2.85, 3.05, 3.32)
KASSOY, Double Pan Diamond Balance Scale,
Glass Enclosed Cabinet with Specific Gravity Attachments, ±0.01 SG Accuracy

Weights and Measurements Instruments:
Scales: Legal-For-Trade
METTLER TOLADO JB203 Digital Diamond Carat Scale
Glass Enclosed, Accuracy ±0.001ct.
KASSOY, Double Pan Diamond Balance Scale
Glass Enclosed Cabinet with Specific Gravity Attachments ±0.01ct. Accuracy
OHAUS C305-P, Electronic Gram/Penny Weight Scale
Capacity 300 grams, ±0.1gr. Accuracy

Precious Metals Testing Equipment:
RS MIZAR M24, Electronic Touchstone Gold Tester,
capable of testing 9kt., 10kt., 12kt., 14kt., 16kt., 18kt., 20kt., 22kt., 24kt., both white and yellow gold
Standard Acid Test Kit with touchstone and test needles of 8kt., 10kt., 12kt., 14kt., 18kt., 22kt.
Can also test the purity of silver, Pure, .925, .800, .500
Can test the difference between Platinum and Palladium

Thermal and Electric Conductivity Probes:
PRESIDIUM DiamondMate-A
Thermal Conductivity Probe
hand-held unit

Color Filters:
BRITISH G.A. Chelsea Color Filter, hand-held unit
Hanneman-Hodgkinson: Stained Lilac Jadeite Filter
Hanneman-Hodgkinson: Synthetic Emerald Filter
Hanneman-Hodgkinson: Synthetic Emerald “Support” Filter
Hanneman: Ruby Filter
Hanneman: Aqua-Filter
Hanneman: Tanzanie Filter
Hanneman: Alexandrite & Color Shift Filter
Hanneman: Yellow Synthetic Sapphire Filter
Hanneman: Cape Line Color Filter for Spectroscopy
Hanneman: Standard Reference Color Filter
Hanneman: Chromium Fluorescence Filter
Hanneman: Red Filter for Crossed Filter Test
Hanneman: PMCF Filter

Linear Measuring Devices:
GIA/GEM Table Gauges
Meleemeeter Micro Gauge System of Transparences
LEVERIDGE Gauge Set, Dial Gauge
with High Setting Attachment and reference book
Electronic Digital Calipers 0 to 21mm
battery operated, ±0.01mm Accuracy,
Electronic Digital Calipers 0 to 100mm
battery operated, ±0.01mm Accuracy
Electronic Digital Calipers 0 to 150mm
battery operated, ±0.01mm Accuracy
Metal Slide Calipers 0 to 100mm ±0.1mm Accuracy
Paper Tape Measure
Retractable Steel Tape Measure
Wooden 18-Inch Ruler
Steel 150mm or 6-Inch Ruler

Fiber Optic Light System:
Kruss Fiber Optic Light Source 7.5v DC 20w Halogen
Kruss Dual Flex Arm Fiber Light Pipes
Kruss Flexible Pin-Point Light Pipe
Kruss Condensing Lens attachment
Kruss Diffusing Lens attachment

Additional Light Sources:
Incandescent Pen Light, battery operated
Incandescent Mini Mag Light with Fiber Optic Light Wand with Third Hand attachment, battery operated
LED Pen Light Five (5) LED’s 5800-Kelvin Daylight Equivalent, battery operated
LED Pen Light Three (3) LED’s 365nm Long Wave Ultra Violet Equivalent, battery operated

Thermal Hot Point Probe:

Photographic and Digital Imaging Equipment and Software:
Gemological Reference Library:
Appraisal Science and Methodology Library:
Appraisal Reference Library:

Secondary Microscope:
Maker: GIA/GEM binocular microscope with Leica Optical Head
Model Number: Mark VII Gemolite 10x to 60x Dial Zoom
Manufacturing Year: 1990’s
Magnification Range: 10x to 60x Dial Zoom
Ocular Lens: 15x W.F.
Additional Ocular Lens: NO
Darkfield Illumination: YES
Overhead Light Source: YES Fluorescent
Doubling Lens: NO
Polarizing Filter Set: YES
Diffusion Plate: YES
Immersion Cell: YES
Photomicrography Capability: YES
Biographical Background and Professional Qualifications  
(Abbreviated Listing)

Mr. La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, RMV, CM/NAJA  
Senior Bench Jeweler  
Graduate Gemologist  
Professional Appraiser of Gems & Jewelry

Jewelry Industry Experience: 
Gemological and Appraisal Experience:

Gemology: Certificates & Diplomas

Valuation Science and Methodology: Certificates & Diplomas

Certified Gemological Laboratory: Certification

Please Call 4 to 6 weeks in advance to set up a date.

For a complete in-depth and fully detailed listing of all of my Professional Qualifications as a Bench Jeweler, Graduate Gemologist and as a Professional Appraiser of Gems and Jewelry, visit my web site at: LongJewelers3.com
Item
Lady's Diamond Solitaire Engagement
Lady's Diamond Solitaire Engagement Ring
14K Yellow Gold Shank with Platinum Head
**Total Diamond Weight:** 0.40 cts.

**Inspection Date:**

### Weights & Measurements:
- **Weight:** 2.9 gms
- **Ring Size:** 6 1/2 Closed Back
- **Top of Mounting Measurements:** 6.1mm wide x 6.4mm thick
- **Shank, Top of shoulders:** 2.5mm wide x 2.6mm thick
- **Shank, Bottom of Ring Shank:** 2.0mm wide x 1.3mm thick

### Photographic Documentation:
- **Top View:** Yes
- **Profile View:** Yes
- **Side View:** Yes
- **Back View:** Yes
- **Stamps & Markings:** Yes
- **Laser Inscription:** Yes

### Mounting Attributes:
- **Items Age and/or Period:** Modern
- **Condition:** As New
- **Metal:** 14K Yellow Gold (585) shank with Platinum Head
- **Metal Tested:** Yes - Visual Identification & Laser
- **Manufacturing:** Cast and Assembled
- **Quality of Workmanship:** Good 5 to 6
- **Quality of Major Stone Setting:** Good 5 to 6
- **Shank Outline:** Round - Standard
- **Shank Profile:** Semi - Knife Edge to Half Round
- **Finish:** Polished
- **Setting Major Stone:** 6-Prong Setting (Die-Struck) (Platinum)
- **Noticeable Repairs and/or Damage:** None
- **Trademark:** None
- **Inside Ring Engraving:** Hand Engraved in script
- **Engraving:** "2-14-05 My Snookums"

**Comments:** 14K Yellow Gold Shank & Platinum Head
### Diamond Attributes

**Inspection Date:**

**Nature of Origin:** Natural
**Treatment:** No Apparent Treatments
**Diamond Type:** Undetermined / Not Tested
**Country of Origin:** Undetermined -

**Shape and Cut:** Round brilliant
**Branded Cut & Make:** No

**Measurements:**
- Measurements: 4.65 x 4.61 x 2.92 mm (actual) stated by GIA
- Weight Adjustment Factor %: 3% - Slightly thick

**Weight:** 0.40 Cts. Actual - Loose by GIA

**Grades & Proportions:**
- Weight: 0.40 Cts. Actual - Loose by GIA
- Cut Grade: Very Good (7 to 8)
- Fluorescence – Long Wave: Medium / Moderate Powder Blue by GIA
- Fluorescence – Short Wave: None / Negligible
- U.V. Grading Environment: Fully Enclosed Lighting Environment
- Color Grade: E - Colorless by GIA
- Color Graded by: Cert. AGS 7-Stone Color Master Set, Straight Grade
- Color Grading Environment: GIA/GEM Diamond Lite Cabinet WITH U.V. Blocking Filter
- Clarity Grade: SI-1 by GIA

**Other Attributes:**
- Proportion Grade: Good (5 to 6)
- Symmetry Grade: Very Good (7 to 8) by GIA
- Laser Inscription: Yes "GIA 13492265 & S 48583"
- Girdle Surface: Frosted
- Girdle Thickness – Average: Slightly Thick by GIA
- Culet Size: None by GIA
- Polish: Very Good (7 to 8) by GIA

**Documentation of Photomicrographs, Digital Scans & Diamond Grading Reports:**
- Photomicrograph: (Top View) Yes
- Photomicrograph of Laser Inscription: Yes
- AGS ASET Photomicrograph: Yes
- Plot Diagram: Yes
- Digital Proportion Scan: No
- Diamond Grading Report: Yes "GIA 13492265"
- Grading Preformed: Loose & Mounted
- Data Collected: Combination Actual & Supplied Lab Report
Effective Date of replacement valuation for insurance coverage: 8/30/2012

*** Special Notation ***
Data collected and reported may differ slightly from the appraiser’s grading report and the supplied lab reports. Such differences may include measurements, weights, grades and other notations. Slight differences are normal and common. Noticeable differences will be noted in (RED) in the appraiser’s grading report.

Signature of Appraiser: ___________________________
La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, RMV, CM/NAJA

AGS/A SET – Angular Spectrum Evaluation Tool --------------------------10x Magnification

Laser Inscription on girdle of diamond
**DIAMOND DOSSIER® GRADING REPORT**

**REPORT**

13492265

**May 13, 2004**

**Laser Inscription Registry**  GIA 13492265

**Shape and Cutting Style**  ROUND BRILLIANT

**Measurements**  4.86-4.59 x 2.96 mm

**Weight**  0.40 carat

**Proportions**

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**Finish**

| Polish | VERY GOOD |
| Symmetry | VERY GOOD |

**Clarity Grade**  SI1

**Characteristics**  Crystal, Feather

**Color Grade**  E

**Fluorescence**  MEDIUM BLUE

**Comments**  NONE

**GIA CLARITY SCALE**

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**GIA COLOR SCALE**

This Report is not a guarantee, valuation or appraisal. This Report contains only the characteristics of the diamond described herein. After it has been printed, tested, examined and analyzed, by GIA Gem Trade Laboratory under 10X magnification using the techniques and equipment available to GIA Gem Trade Laboratory, including fully corrected triplet loops and birefringence microscopes, master color comparison diamonds, electronic scale balance, non-contact optical measuring device, and ancillary equipment as necessary, at the time of the examination, and/or has been inscribed by GIA Gem Trade Laboratory. The recipient of this Report may wish to consult a credentialed Jeweler or Gemologist about the importance and interrelationship of cut, color, clarity and carat weight.