

Consumer Information Appraisal

Appraisal Type: Retail Sales Consumer Information
Purpose: Retail Replacement

(1) 14K Yellow Gold Diamond Necklace

The necklace features a total of one hundred ninety-two (192) channel set, baguette cut diamonds in a ribbon design. The necklace measures 9.0mm tall at the center with a total length of 20 inches and is finished with a box clasp and figure eight safety.

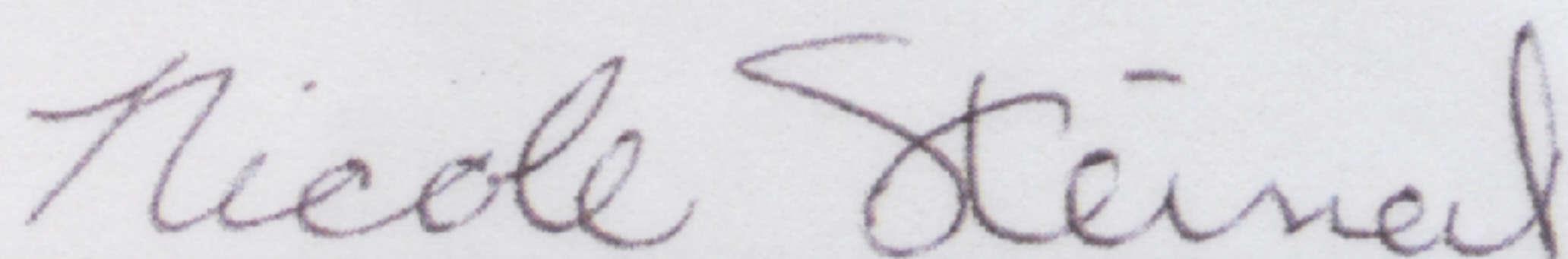
Attributes

Metal Verified: Stamped
Finish: Bright polish
Manufactured: Cast & assembled
Weight: 35.02 g
Condition: Very Good

Appraised Value

\$18,175.00

US Dollars. Does not include sales tax
Stones graded as mounting permits
All weights are estimated unless otherwise noted.
Gold @\$1,834.00 /troy oz.



Nicole A. Steinert, GIA, GJG, AJA

Photograph



Stone Information

(192) Baguette Cut Diamond **6.72** ctw

Measurements	2.25mm X 1.35mm
Clarity	VS2 - SI1
Color	G - H
Cut	Good

Gemstone(s) Total Weight..... 6.72 ctw

The following appraisal has been undertaken to determine the retail replacement value with a comparable item of jewelry described in the appraisal. The function of the appraisal is to obtain retail sales consumer information. The value of the following appraisal is representative of current time and market.

Reference retail market is defined as the value that is the mode of current sales in the most common appropriate market for like kind, or comparable jewelry. The valuation of the item being appraised is the retail value at the current date.

North American Gemological Laboratory, LLC uses a variety of sources to obtain the value. The specific marketplace addressed is the one in which the ring is most commonly sold to consumers by retailers in new condition: retail jewelry establishments. Limited Conditions: The purpose of this report is I.D. and consumer information only. North American Gemological Laboratory (N.A.G.L.) has prepared this report in accordance with accepted gemological standards using the state of the art gemological equipment. N.A.G.L. certifies that with respect to this report we have acted in a completely independent manner and have no direct financial interest in this item. This report is not an offer to buy or sell the tem at any price. Fees paid for this appraisal does not include the services of the appraiser for any other matters whatsoever. The possession of this report does not carry the right of publication without the appraisers' authorization. All colored gemstones are assumed to be treated unless otherwise noted.