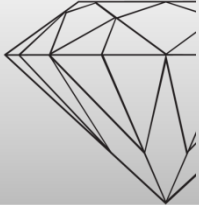


# CERTIFIED JEWELRY APPRAISAL



Texas Gemological Services

1120 W. Baker Baytown Texas 77521

832.597.9934 Fax 281-427-565

Texasgemservice.com



## GEM AND JEWELRY VALUATION



### SUMMARY REPLACEMENT VALUE APPRAISAL FOR THE EXPRESS PURPOSE OF USE IN INSURANCE SCHEDULING



Prepared For: (Customer name here)  
Appraisal # 123456789

Prepared @: (Store location here)

Purpose of Appraisal: Retail Replacement Value  
Function of Appraisal: Insurance

Date: 2016

Prepared By: Paul D. R. Hargrave  
(GIA) Graduate Gemologist / (JCRS) Certified Insurance Appraiser  
(DCA) Guild Gemologist / (AGA) Senior Accredited Gemologist  
(IJO) Certified Diamond Grader  
Texas Gem Service

Precious Market Source: Kitco.com

Gold: \$1095

Silver: \$15.04

Platinum: \$1106.00



Attached is the Insurance retail replacement value appraisals performed for your jewelry. The appraisal is accepted by all insurance companies in America and has no expiration date.

What is a Retail Replacement Value?

Appraisals for the purpose of determining the approximate Replacement Value are used for use in scheduling insurance, providing a comparison for purchase, and for liability insurance for damaged items.

The Independent Appraiser

An Independent Certified Gemologist Appraiser has demonstrated their knowledge and experience in the area of gemology, jewelry and valuation theory. They are considered to be the authority on the appraisal of gems, diamonds, and jewelry. Independent Certified Gemologist Appraisers are qualified to provide insurance appraisals as well as more challenging appraisal assignments such as estate appraisals, and appraisals for use in equitable distribution, liquidation, divorce and charitable contributions.

The item listed in this report was submitted to Texas Gem Services by the name listed above on **4-9-2016**

Keep the original appraisal in a secure place. Use photo copies for your needs.  
Please contact us if you have any question concerning this Insurance Appraisal.

We will also be happy to assist you with any issues concerning gems, jewelry appraisals and evaluations.

Sincerely  
Paul H.



# CERTIFIED JEWELRY APPRAISAL

## Texas Gemological Services

P.O Box 2328 Baytown Texas 77522  
832.597.9934 Fax 281-427-5655  
texasgemservice.com / support@texasgemservice.com



This appraisal is stated in summary report form; a written report prepared under Uniform Standards Professional Appraisal Practice Standards Rule 2-2(b) [Real Property], 8-2(b) [Personal Property]. The ownership interest of the item listed is undivided whole interest; all items are the sole property of the submitting parties.

(Customer name here)  
Appraisal # 123456789

STORE: (Store location here)  
Purpose of Appraisal: **Retail Replacement Value**  
Function of Appraisal: **Insurance**

One stamped 14KT white gold lady's combination cast & die struck designer engagement ring with a tapered shank with a bright polish finish. Trademark is Neil Lane. Identified with markings of "14K". Condition is excellent.

### Containing:

One prong set round brilliant cut diamond, measuring 6.00 - 6.00 x 3.60mm (depth est.) approximate weight of 0.85ct. *Laser inscribed: "IGI 123456"*.

Clarity	SI-1
Color	H
Cut	Very Good



Eighteen bead set round brilliant cut diamonds, measuring 1.20 - 1.20 x 0.72mm (depth est.) approximate total weight of 18 Stones = 0.11ct.

Clarity	SI-1 to SI-2
Color	G - H
Cut	Very Good

Sixteen bead set round brilliant cut diamonds, measuring 1.80 - 1.80 x 1.08mm (depth est.) approximate total weight of 16 Stones = 0.35ct.

Clarity	SI-1 to SI-2
Color	G - H
Cut	Very Good

Six bead set baguette cut (tapered) diamonds, measuring from 1.71 x 1.00 x 0.85mm (depth est.) to 1.72 x 1.00 x 0.85mm (depth est.) approximate total weight of 6 Stones = 0.08ct.

Clarity	VS-2
Color	G - H
Cut	Very Good

Total Weight of Diamonds **1.39 ct.**

**Retail Replacement Value \$ 7100.00**

**GOLD MARKET OPENED @ 1732.00 US**

Item Attributes  
Manufacture: Designer  
Gram Weight: 7.2  
Metal: 14K White Gold  
Finish: Bright Polish  
Condition: Excellent

*Neil Lane*  
BRIDAL



(Customer name here)  
Appraisal # 123456789

#### LIMITING CONDITIONS

This appraisal as is herewith attached is subject to the following Limiting Conditions:

1. The appraiser has personally made a physical inspection of the object(s) specified in this report.
2. Unless otherwise noted, items are in good condition and do not require any repairs at this time.
3. The values and descriptions listed, and all other statements are true and correct to the best of the appraiser's knowledge and belief based on present day market values and accepted appraisal procedures.
4. Because mountings prohibit full and accurate observation of gem quality and weight, it must be understood that all data pertaining to mounted gems can be considered only as approximate.
5. Because jewelry appraisal and evaluation is not a pure science but includes a subjective professional assessment, estimates of value and quality may vary from one appraiser to another with such variances not necessarily constituting error on the part of the appraiser. Due to the subjective nature of appraisals and evaluation, statements and data contained herein cannot be construed as a guarantee or warranty.
6. Appraisal fees are based on time and are not contingent on value or outcome.
7. The appraisal is not an offer to buy the appraised items at this or any price.
8. Unless otherwise noted, Sales taxes are not included in the appraised values.
9. The appraiser does not have, and does not expect to have, a financial interest in any of the appraised items unless specifically noted in the comments section of the appraisal document.
10. No other person provided significant professional assistance to the appraiser who signed the appraisal report unless specifically identified in the comments section of the appraisal document.
11. The date of the appraisal and the date of the report are the same unless noted otherwise in the comments section of the appraisal document.
12. Because appraisal technology and procedures are continually improving, it is possible that an appraiser may examine this item differently and come to different conclusions at a later date.
13. Possession of this report does not provide title to the items appraised. Appraisal values are based on the appraiser's assumption of whole ownership. The appraisal process does not discover liens, encumbrances, or fractional interests.
14. Possession of this report, any portion of this report, or any copy thereof does not include the right of publication without the appraiser's written consent. Public use of the appraiser's name, or the name of the appraisal firm or jewelry store, or of information contained in the appraisal, is not granted. Use of this report in advertising is not permitted.
15. Testimony, depositions, hearings or court attendance are not required by reason of rendering this report. Arrangements for these and similar matters must be made in advance and in accordance with prevailing hourly rates.
16. The information in this report is confidential.
17. No changes may be made to this report by anyone other than the appraiser who signed it. The appraiser is not responsible for unauthorized alterations.
18. The reported analyses, opinions and conclusions are limited only by the above listed assumptions and limiting conditions.

**I certify that I have conducted a physical examination of the item listed in this report. The examination and analysis of the subject was performed by TGS Inc.**



TEXAS GEMOLOGICAL SERVICES

Mailing Address  
P.O. Box 2328 Baytown TX 7752

Local 832-597-9934  
[www.texasgemservice.com](http://www.texasgemservice.com)



**Date: 2016**



**Paul D. R. Hargrave GG, AJR, CIA, CDG**  
(GIA) Graduate Gemologist  
(JCIRS) Certified Insurance Appraiser  
(DCA) Guild Gemologist  
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