

Smiths Custom Creations

1207 Court St Clearwater Fl 33756 727-461-5550

John Doe
1234 Main St.
Anytown USA 12345

John,

Attached is the Appraisal performed for your jewelry.

We have retained a copy of this report and the original work sheet from which it was prepared. They are confidential and accessible only with your authorization.

Keep the original appraisal in a secure place. Use photo copies for your needs.

Please contact us if you have any question concerning this Appraisal. We will also be happy to assist you with any issues concerning gems and jewelry appraisals and evaluations.

Sincerely,

Norris A. Smith Certified/Graduate Gemologist
Smiths Custom Creations
1207 Court St Clearwater FL 33756 727-461-5550

Thursday, April 09, 2009

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Appraisal

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The following is a description and estimated replacement evaluation of the items submitted for appraisal. Values were determined by systematic examination of the gems, metals or other materials and the method and quality of construction. Conclusions drawn are based upon subjective opinions of those qualities and other estimations.

The examination was accomplished using appropriate instruments and tests were conducted within the limitations imposed by the make-up of the item. Timepiece values reflect depreciation.

This appraisal should not be used as a definitive guide in comparison shopping. Neither this firm nor any of its employees assume any liability with respect to any action that may be taken on the basis of this appraisal. The use of this appraisal in public advertising is forbidden. This appraisal is for replacement evaluation only and is not an offer to purchase.

Because jewelry appraisal and evaluation is not a pure science and is therefore subjective, estimates of value may vary from one appraiser to another and such variance does not necessarily constitute error on the part of the appraiser.

No diamond may be assigned the grade of "Flawless" in cutting, color or clarity unless it has been graded unmounted. Provisional grades are given to unmounted diamonds.

This report is not an indication of verification of ownership or title.

Possession of this report or its copy does not carry with it the right of publication, nor may the same be used for any purpose by anyone other than the individuals for whom the report was prepared, without the written consent of the appraiser.

Unless otherwise stated, all weights, grades and measurements are approximate and stones have not been removed from their mountings to be graded.

Identification of metal quality as stamped on the individual articles cannot be considered conclusive. In the absence of a quality stamp, we have been limited to an acid test and the quality of the metal approximates that set out in the appraisal. Mountings are assumed to be mass produced unless specifically stated.

Irreplaceable articles, such as handmade antique jewelry, is valued at the price of similar merchandise in the antique market. Items not typically available in this country are valued at the price of comparable merchandise.

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Appraisal

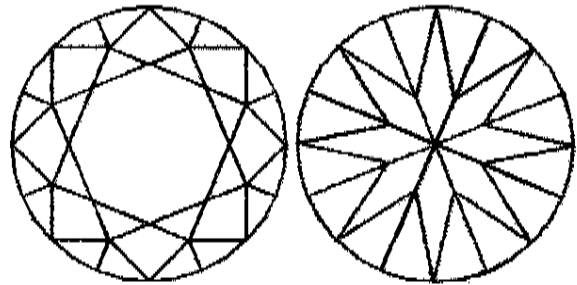
Customer: John Doe
Address: 1234 Main St.
Anytown
USA 12345

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Multi-Item Summary No. 3575-2007

Jewelry: Ring
Description: 14k white gold diamond engagement ring.

Diamond(s): **Shape:** Round Brilliant cut
Quantity: 1, Mounted
Dimensions: Diameter-6.60mm. ; Depth-3.75mm.
Depth Percentage: 56.8%
Girdle: Slightly Thin - Slightly Thick, Faceted
Clarity: SI1
Color: H-I
Symmetry: Good
Culet: None
Polish: Good



EstimatedWeight: 1.00 carat

Value: \$5,000.00

Metal(s): **Metal:** Gold, Stamped
Purity: 14K
Color: White
Condition: New
Finish: High polish
Manufacturing Method: Casting

Value: \$100.00

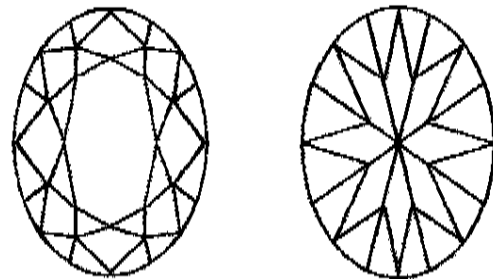
Total Value:

\$5,100.00

Multi-Item Summary No. 3576-2007

Jewelry: Necklace
Description: 14k yellow gold blue topaz pendant.

GemStone(s): **GemStone:** Topaz
Nature: Natural
Shape: Oval, Faceted
Quantity: 1, Mounted
Dimensions: Length-10.0mm. ; Width-8.0mm. ;
Depth-5.3mm.
Depth Percentage: 66.3%
Clarity: F1
Color: Blue
Symmetry: Good
Color Intensity: Medium
Transparency: Transparent
Tone: Medium
EstimatedWeight: 3.00 carat



Value: \$50.00

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Metal(s): **Metal:** Gold, Stamped
 Purity: 14K
 Color: Yellow
 Condition: New
 Finish: High polish
 Manufacturing Method: Casting

Value: \$50.00

Total Value:

\$100.00

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Appraisal

Customer: John Doe

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Address: 1234 Main St.
Anytown
USA 12345

Thursday, April 09, 2009

No. 3575-2007 Ring \$5,100.00
14k white gold diamond engagement ring.

No. 3576-2007 Necklace \$100.00
14k yellow gold blue topaz pendant.

Number of items in this certificate: 2

Total value of items in this certificate: \$5,200.00

Today's prices: Gold- \$900.00 per ounce ; Platinum- \$1000.00 per ounce ; Silver- \$12.00 per ounce

Norris A. Smith Certified/Graduate Gemologist
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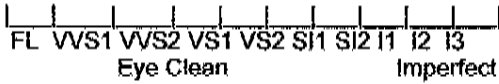
The appraiser assumes no liability regarding any action taken on the basis of this Appraisal.

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G.I.A. CLARITY GRADING SCALE:



FLAWLESS:

stones in this category are free from all internal and external inclusions when examined by skilled observation in normal, natural or artificial light with a 10x loupe or a 10x binocular microscope.

VVS1 and VVS2:

these grades contain inclusions or surface blemishes so small or insignificant that they are difficult to locate under 10x. If they are exceedingly tiny or difficult to locate, the first VVS grade applies. Carbon pinpoints, tiny clouds, nicks, scratches, knots and other minor discrepancies characterize the VVS grades.

VS1, VS2, SI1 and SI2:

Inclusions and blemishes of a size, number and position between those difficult to locate under 10x in the VVS grades and those visible to the unaided eye in the imperfect grades are placed in the VS and SI categories. At the upper end, inclusions are still small and fairly difficult to locate. At the lower end, they are just one step above an imperfect rating.

I1, I2 and I3:

In the imperfect grades are placed those stones with inclusions visible to the unaided eye or with bad cleavages that are likely to be extended during ordinary wear. These vary from stones with flaws difficult to locate by the unaided eye when face up to those that should be used for industrial purposes.

G.I.A. COLOR GRADING SCALE:

