



GEMOLOGICAL LABORATORY SERVICES JEWELRY APPRAISAL

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Date: July 16, 2014

Property: To Whom It May Concern

Address:

This appraisal contains a description of the characteristics of the natural diamonds/colored gems based upon the application of the grading techniques and equipment available at our gemological laboratories and used by GLS at the time of its examination. In making this document, we do not agree to purchase or replace the articles. All statements are true to the best of the appraiser's knowledge, and are bona fide opinion which may vary from person to person based upon his or her experience. Both the appraiser and GLS have no interest in the item/s in the past, present or future. The inspections and effective date is that of the document and any values expressed are determined at that time using GLS and standard industries practices and pricing formulations to recreate the item/s. The purpose of this appraisal is to provide sufficient support in the event of a proof of loss or damage. Weights and measurements are approximate as grading allows, within tolerances excepted by the trade. GLS shall not be liable for any loss, damage or expense resulting from any error in or omission from this report.

Appraisal No: A22915071614

DESCRIPTION OF ARTICLE

One 14k white and yellow gold ladies ring (16.20 grms). Containing:
One diamond

Shape:	Princess-cut
Measurements:	10.92 x 10.65 x 8.63mm
Weight:	9.03 carats
Clarity Grade:	SI2
Color Grade:	J
Symmetry & Polish:	Very Good/Very Good

38 round, brilliant-cut diamonds total 0.51 carats in weight.

Average quality is: VS2-SI1 clarity grade; Fancy Intense Yellow color.

67 round, brilliant-cut diamonds total 0.86 carats in weight.

Average quality is: VS2-SI2 clarity grade; G color grade.

ESTIMATED RETAIL REPLACEMENT VALUE:

\$ 210,000.00



Vasken Krikor-Khodanian
Graduate Gemologist (GIA)