

### DESCRIPTION OF ITEM

A lady's diamond engagement ring in fair to good condition consisting of:

One approximate 1.58 carat (calculated weight, approximate measurements 7.63 to 7.68 x 4.41 millimeter), old style round brilliant cut diamond judged to be of good cutting (66% table; thin to medium girdle; shallow crown angle; very good polish and good symmetry), G.I.A. "K" color and "VVS2" clarity.

Four approximate 0.025 to 0.03 carat (gauged 1.8 to 1.9 millimeter, estimated total weight 0.11 carat), single cut diamonds judged to be of fair and good cutting, G.I.A. "F" and "G" color and "VS1" to "I1" clarity. Two of these diamonds are chipped on the girdle into the crown. The condition notation indicated, although outside the realm of normal wear and tear, does not pose any unusual risk to the structural integrity of the item or its components. This condition can be considered minor and/or superficial in nature.

The above-mentioned diamonds are set into a platinum (stamped), die struck and assembled design mounting. This mounting features a four prong integrated center head, flanked by the single cut diamonds bead set on the shoulders of the shank. There is no trademark and this is judged to be of good overall quality. The gross weight of this ring is 2.88 grams and the detail of the design is pictured below.

**REPLACEMENT COST WITH A COMPARABLE ITEM    \$ 18,450.00**



*Stephen R. Turner*

Stephen R. Turner, Graduate Gemologist (GIA)  
Certified Senior Member, NAJA

# MUCKLOW'S Fine Jewelry

APPRAISAL

PREPARED FOR: ~~XXXXXXXXXX~~

February 21, 2018

REF#MK180221JL

The following appraisal report has been undertaken to determine the **REPLACEMENT COST** of all items described. Each item has been examined and researched to the best of my ability to determine the approximate retail replacement value for the function of obtaining insurance coverage only. The procedure, wording and values would be different for any other function; any other use of this document is invalid and likely to mislead others who might rely on it. The value expressed is based upon information available as of this date, and no opinion is offered as to any past or future value.

Metal prices per troy ounce used in determining prices for the items in this document are as follows: Gold \$1353.60, Silver \$16.89, and Platinum \$1001.00.

It is understood that the client listed above owns the appraised items, though no guarantee of ownership is offered by our production of this report. Possession of this report, or a copy, does not carry with it the right of publication. Any use of this report for any other function renders this report null and void. We will retain a copy of this report and any original notes, which are confidential, for ten years. We will not permit access to them by anyone without authorization of the client, unless legally compelled to do so. A periodic review of these appraisal values is suggested due to changeability of economic markets. The appraiser is not responsible for advising clients when values have changed.

The payment made for this report represents services rendered for the preparation this report only. Testimony, attendance in court or at any other hearing, is not required by reason of rendering this report. Any future services requested, including those mandated under subpoena with regard to this report, will be subject to a separate fee due from the requesting party, at the then current, published rates and terms.

Unless otherwise stated, the weights of mounted gems are estimated by industry standard formulas, and measurements are approximate. The weights determined, quality analysis and identification of gems may be limited by mounting and setting style, examination time, lighting conditions and other external influences. The actual identity and grades may be different if analyzed out of a mounting; a tolerance of one or two grades is considered acceptable. Mountings are assumed to be mass-produced, unless specifically stated. Identification of gems, their origin, metals, metal purity and methods of constructions are determined only to the extent that the non-destructive examination permit. For some gemstones and metals, advanced testing by a gemological or other laboratory may be required and/or recommended to yield more specific information.

The grading nomenclature used for diamonds and gemstones is that developed by the Gemological Institute of America (GIA), with every effort made to strictly adhere to their standards, given the above stated limitations.

05/15/2018

 PJB