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appraisal document

This is to certify that we are in the jewelry business as Independent Appraisers of Diamonds, Colored Gemstones, Precious Metals, Fine Watches and Clocks. We certify on this day we have carefully examined the following listed and described items for:

To Whom it may concern:



Ladies 14 karat yellow gold convertible pendant / pin containing one oval cabachon cut doublet black Australian Opal, measuring approximately 15.5 X 12 X 4 millimeters, weighing approximately 3.20 Carats, Play of Color: blue / green, predominates, article weighs approximately 9.28 grams.

Replacement Value:

\$2,850.00

Diamond prices as of 3-01-2019, based upon "The Rapaport Report", New York, New York. Colored Stones prices as of 3-01-2019 based upon "The Guide", published by Gem World International, Northbrook, IL.

Appraiser: Robert D. Coren **March 16, 2019**
Robert D. Coren, Graduate Gemologist

The values and descriptions of each gemstone described herein are based upon opinions about each gemstone's characteristics of weight, cut, clarity and color. The process of grading and evaluating is a subjective process, even when performed by competent gemological laboratories. Mountings may prohibit full and accurate observation of gem quality and weight. For these reasons, opinions of value, quality, and grade of the articles described herein may vary upon re-examination or examination by another qualified grader. Every effort has been made to grade the gemstones described in the document as accurately as possible, within normal, reasonable, and acceptable gemological ranges. However, because statements relating to value, grade, cut, clarity and color are subjective opinions rather than representations of fact, we cannot be responsible for conflicting appraisals. The descriptions, identifications, and valuations are merely opinions and are not intended to be an express or implied warranty or guarantee. Routine gemstone enhancements or treatments are assumed unless otherwise noted. Authenticity of designer or manufacturer specific articles are assumed. High grade watch replicas with identical external attributes are proliferating in the market place., only internal examination by a certified watchmaker can verify authenticity, these verifications may require pressure testing and replacement of gaskets to insure water resistant attributes, cost assessed will vary for different watches. Unless specifically noted otherwise, this report does not represent an offer to buy and shall be for the exclusive use of the above-mentioned client. All appraisals are performed for insurance replacement value (average retail) or estate value (fair market value), as stated in the appraisal. By accepting this appraisal, the customer acknowledges and agrees that this appraisal did not form the basis of the sale and was not provided to the customer to be relied upon in making any decision to purchase the items herein described. We assume no liability with respect to any action which may be taken based on this appraisal or for any error in or omission from this report. If any portion of the appraisal is altered the entire report will be considered null and void.