

Karma Gems valuations

CERTIFICATE OF VALUATION

On Behalf Of: To Whom It May Concern

Date: 13th November, 2019
Valuation Number: KOA2557

This valuation has been prepared for REPLACEMENT PURPOSES and is based on current value at the above mentioned date including Australian government sales tax where applicable.

ITEM	DESCRIPTION
001	<p>One x pair of 14ct white gold, stamped "2 14K 585 HD2.03 D0.24", halo design, three claw and bead set Diamond stud earrings, total item weight = 2.6 grams</p> <p>Diamonds: Two = 2.03 carats total weight, Measuring: 6.7 x 5.5mm, Cut: Heart Brilliant, Colour: I/J, Clarity: P2-3</p> <p>Thirty-six = 0.24 carats total weight, Cut: Round Brilliant, Colour: H-J, Clarity: P1-2</p>

REPLACEMENT VALUE: \$20,000.00




TOTAL REPLACEMENT VALUE: TWENTY THOUSAND DOLLARS

Exchange Rate 1.00AUD = 0.68 USD, Gold = AUD 2,152.55 per oz

The articles described above have been examined and the values given are an expression of opinion. Gemstones have not been removed from settings for accurate assessment, all grades and weights are approximate, no testing for enhancement treatment. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions in the certificate, including any liability to any person by reason of negligence. This valuation is for insurance purposes and not to be used as a sales tool. Values expressed in Australian dollars based on current market conditions. Due to the fluctuations in market conditions for gemstones and precious metal it is recommended that this certificate be re-appraised every 12 months.



Signed:  Registered Valuer No. Q190

Patricia Maher FGAA DipGem DipDT DipVal DipDiamond Grading HRD Antwerp

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