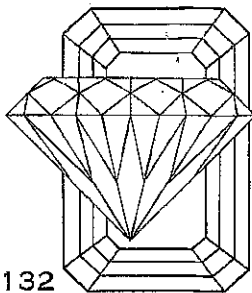




P.O. BOX 373 AUCKLAND 1015
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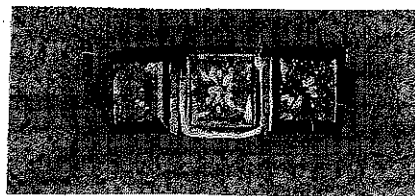
GEM TRADE LABORATORY

32 ANZAC AVE
AUCKLAND NEW ZEALAND

400

VAL1692

31/03/99



VALUATION FOR INSURANCE PURPOSES ONLY

Name

Address :

Item : One lady's modern style three diamond ring as per photograph shown 2:1

Mount : 18ct (stamped) handmade in yellow and white golds. Rounded shank 2.77mm wide is in yellow gold. The ring has three white gold tapering near square rubover settings with the largest in the centre.

The ring is in new condition.

DIAMONDS: Three rubover set Princess cuts :

Measurements : 1 @ 4.38mm estimated weight 0.40 ct

Weight : 1 @ 4.0 mm estimated weight 0.30 ct

1 @ 4.1mm estimated weight 0.34 cts

With quality grades which in their mount appear to be :

Colour : G-I

Clarity : VS2-SI1

Make : N/A

With total approximate diamond weight of 1.04 carats

Total weight of ring is 8.3gms

NEW REPLACEMENT VALUE ----- \$7825.00

INDEMNITY VALUE ----- \$7825.00

Economic Factors : NZ = US\$0.53 Gold = US\$283 Platinum = US\$364 GST = 12.5%

Diamond grading scale in descending order of quality :

Colour : D-E-F-G-H-I-J-K-L-M-N-O-P-Q-R-S-U-V-W-X-Y-Z

Clarity : IF-VVS1-2-VS1-2-SI1-2-II-I2-I3

Make : Ideal-Good-Medium-Fair-Poor O/C

JOSEPH TATTERSFIELD B.COM. GG (GIA)
GEMOLOGIST/APPRaiser

PHILIP MAYO BA GG (GIA)
GEMOLOGIST/APPRaiser

All values include GST at 12.5% and are stated in NZ dollars at exchange rates shown. Some variation in values may occur due to the subjective nature of grading and the fact that the grading is done with stones in their mounts. All grading terminology used complies with the standards of the Gemological Institute of America. Walker & Hall accepts no liability due to action that may be taken regarding variation in accuracy of valuation as the appraisal of stones & jewellery is subjective to grades and values can vary from one appraiser to another.