

# Karma Gems valuations

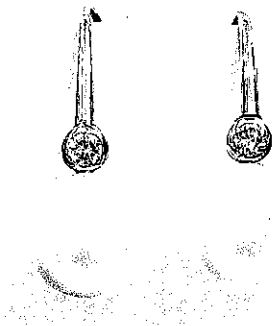
CERTIFICATE OF VALUATION  
On Behalf Of: To Whom It May Concern

Valuation Number: K6180  
Date: 21st July, 2020

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.

*One x pair of 18ct white gold, drop style, bezel set Diamond and South Sea Pearl earrings with shepherd hooks, total item weight = 20.8 grams*  
*South Sea Pearls: Two x Measuring: 18.2mm, Shape: Round, Colour: Silvery White, Lustre: Very Good, Surface Blemish: Light-Medium*  
*Diamonds: Two = 1.04 carats total weight, Measuring: 5mm, Cut: Round Brilliant, Colour: I/J, Clarity: SI2-P1*

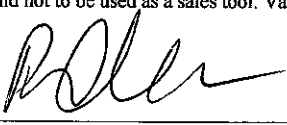
**REPLACEMENT VALUE: \$35,000.00**



**TOTAL REPLACEMENT VALUE: THIRTY-FIVE THOUSAND DOLLARS**

Exchange Rate 1.00AUD = 0.70 USD, Gold = AUD 2,587.80 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. Retail replacement value for an identical or like item manufactured in Australia. RRV is representative of Surfers Paradise market in a bricks and mortar store. 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.

Signed: 

Registered Valuer No. 1701

**Patricia Maher** FGAA, Dip Gem, Cert IV Gem, Dip DT, Dip Val  
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