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# Karma Gems valuations

**CERTIFICATE OF VALUATION**

On Behalf Of: To Whom It May Concern

Date: 13th December, 2019

Valuation Number: KOA2874

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.

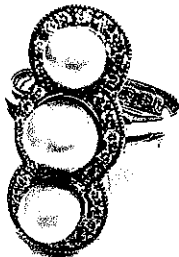
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One x 18ct rose and white gold, stamped London England 2004 "SH 18", flat radius 3.8 – 3.3mm wide, tapered band, split shoulders, millgrain set Diamond and Akoya Pearl ring, total item weight = 4.9 grams, Size L plus half

Diamonds: Twenty-nine = 0.29 carats total estimated weight, Measuring: 1.3mm, Cut: Round Brilliant, Colour: H-L, Clarity: SI-P1

Akoya Pearls: Three x Measuring: 5.4 – 6.5mm, Shape: Round, Colour: Silvery White, Lustre: Very Good, Surface Blemish: Light, GSL Report Number: AA61900/1

**REPLACEMENT VALUE: \$20,000.00**



TOTAL REPLACEMENT VALUE:            TWENTY THOUSAND DOLLARS

Exchange Rate 1.00AUD = 0.69 USD, Gold = AUD 2,122.77 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. 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



Karma Gems Valuations ABN: 51 892 648 426

Registered Valuer | Gemmologist | Diamond Grader

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