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AGL 'Better Appraisals' 2004 Advanced Gem Laboratory Ltd

Ref No. AGL5950

Appraisal for Insurance Purposes Only

Agent

Partridge Jewellers

306 Lambton Quay Wellington New Zealand

04 473 9129

Client:

Date 15 November, 2004

Economic Factors NZD\$ = USD\$0.66 Gold = USD\$420.00 Platinum = USD\$840.00 GST Incl 12.5%

(photograph not to scale)

Item 1 of 1

A modern pendant, as a diamond set 'Heart', in white gold, on a white gold chain.

Description

Heart is open at the centre, and has 20x diamonds, all 4 claw set, in open backed, double bezel style settings. It is approximately 18.40mm tall x 21.84mm across, approx. 3.83mm deep. At top centre is a small ring and a tapered 'V' shaped bail for the chain, open at the centre. Chain is a square 'Venetian Box' link style, approx. 40.50cm long x 1.13mm, with a small bolt ring clasp, and is machined production made.

Manufacture

The pendant appears to be - assembled and hand finished production components.

Metal

Pendant: - 18ct, as stamped & Hallmarked 750, London 'Import' mark for 1978. Chain:-18ct, as stamped 750 on components, other stamps indicate 'Italian' origin.

Condition

Good, has slight surface wear only.

Diamonds

Setting restricts measurements. *No gem Information supplied, appraised as seen in the setting**:

Cut

(20) Round Brilliant cut, Range approx. 2.30-2.40mmØ, calculated very approx. 1.00carats total (+/-).

Grades

Estimated grade range mounted: Colour: H to K-L. Clarity: I1-I2. Cut/make: Poor.

Note: Girdle- slightly thin to very thick.

Below is a representation of the G.I.A. Diamond grading scale, as used by this Laboratory, for round 'Brilliant' cut diamonds, with modifications to the Cut/Make. Re: Cut/Make - As the Diamond Industry is now re classifying the - 'Cut-Class' grade, we (AGL) now reflect an opinion on its 'appearance', based on Proportions and Symmetry. Starting at top grade at left in each range, and descending to the right. Further explanatory notes on the cover of this report. Smaller stones will often have Cut/Make, listed in simple terms, such as 'good, medium, fair' smaller stones,

*This scale only applies in full to Modern Brilliant cut stones, not Fancy, Single, or Old cut diamonds, Cut/make grade from 'Very Good', will then apply.

Colour DEFGHI J K M N 0 P F-IF - VVS1 - VVS2 -VS1 ->>>>>>> VS2 -SI1 -SI2 -Cut / Make >>>>>>> Ideal >>>> Excellent >>>> Very good >>>>> Good >>>>> Medium >>>>>> Fair / Promotional - Poor

Total weight 6.52grams. Of this, the pendant is approx. 3.00grams and chain 3.52grams of the total.

Replacement Value*

\$2,300.00

NB The listed estimated Replacement Value is our opinion of a 'Retail Asking' price of a similar new item, no allowances for wear or damage, with prevailing economic factors as listed. It is valid at this date, and while there are no changes to economic or other 'Market Forces' - E & O E. *NB This is an appraisal of an Insurable Value, not an offer to buy or sell, new or 2nd hand, nor a warranty, or guarantee – that is the 'Sellers' responsibility. **Item has been appraised, as requested, with no actual or 'formal' information – as seen, while gems mounted. AGL did not see the gem/s loose.

W. H. Palmer GIA Diamonds Graduate, CSMJAS (Charter Senior Member JASNZ)

JASNZ Appraiser

NB: Appraisal should be complete with the attached cover, as it has important information, as to conditions of use of the appraisal.

This appraisal expresses the opinion of a value, for the purpose stated only, as assessed by the appraiser/s who's signature/s appear/s on the document, at the date it was produced. It has been prepared, using non-destructive methods, and any acceptable information, if supplied, as guaranteed by the supplier, or the person/s who has/have requested the appraisal. It was prepared, using the stated, and/or tested, quality of metal, weights and grade range of gems that are set in it, only if supplied. If not supplied, they will represent our opinion only, graded and measured, while in the setting/s. The appraised value, does not imply any 'warranty, or a guarantee', from Advanced Gem Laboratory (AGL), that is the responsibility of the supplier or end reseller. Neither AGL, or its employees, are responsible for any omissions, errors or inaccuracy which might become apparent within this appraisal at a future date. These may be from later examination, or certification loose, on any presently set gems, or for and other reasons not noted at this time.