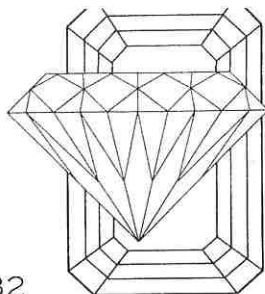




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161 50124
**GEM TRADE
 LABORATORY**

32 ANZAC AVE
 AUCKLAND NEW ZEALAND

VAL27701

03-Jul-2006



VALUATION FOR INSURANCE PURPOSES ONLY

Name :
 Address :

Item : Lady's traditional style Diamond pendant, as per photograph Shown 2:1.

Mount : 18 ct (stamped) One piece casting in white gold. Consists of a two claw set diamond on a round tapering base.
 It is on a fixed tapering bale.
 The pendant is in new condition.

DIAMOND: One claw set Round brilliant cut :
 Weights : 0.25 carats (approx)
 With quality grades which in its mount appear to be :
 Colour : M-
 Clarity : VS-SI1
 Make : Class 3

Total weight of pendant is 0.7 gms.

NEW REPLACEMENT VALUE -----\$1,260.00
ESTIMATED INDEMNITY VALUE -----\$1,260.00

Economic Factors : NZ = US\$0.60 Gold = US\$613 Platinum = US\$1,130 GST = 12.5%

Diamond grading scale in descending order of quality :
 Colour : D-E-F-G-H-I-J-K-L-M-N-O-R-S-U-Z
 Clarity : IF-VVS1-2-VS1-2-SI1-2-I1-I2-I3
 Make : Class 1-Class 2-Class 3-Class 4
 Ideal-Good-Medium-Fair-Poor

PHILIP MAYO
 GG (GIA), MJVS
 GEMOLOGIST/APPRaiser