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Karma Gems valuations

CERTIFICATE OF VALUATION

On Behalf Of: To Whom It May Concern

Valuation Number: K9161
Date: 24th January, 2025

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.

23/1292

One x pair of 14ct yellow gold and rhodium plated, stamped "585 P20.93ct D0.84ct", halo design, bezel and bead set South Sea Mabe Pearl and Diamond huggie earrings, total item weight = 11.9 grams
South Sea Mabe Pearls: Two = 20.93 carats total weight, Measuring: 14.50mm, Shape: Round, Colour: Cream with Pink and Gold Overtone, Lustre: Good
Diamonds: Sixty-four = 0.84 carats total weight, Cut: Round Brilliant, Colour: H-J, Clarity: SI-I1

REPLACEMENT VALUE: $18,500.00

TOTAL REPLACEMENT VALUE: EIGHTEEN THOUSAND FIVE HUNDRED DOLLARS

Exchange Rate 1.00AUD = 0.63 USD, Gold = AUD 4,384.23 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 synthetics and enhancement treatment. Retail replacement value for an identical or like item manufactured in Australia. RRV is representative of Gold Coast 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: _____ Valuer No. 0205

Patricia Maher FGAA, Dip Gem, Cert IV Gem, Dip DT, Dip Val
Dip Diamond Grading Australia, Dip Diamond Grading HRD Antwerp
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Diploma & Certificate IV Gemmolgy Registered Number: 3780
Diploma Diamond Technology Registered Number: 426
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NAJA National Association of Jewelry Appraisers

HRDAntwerp Institute of Gemmology

GAA Gemmological Association of Australia

AUSTRALIAN JEWELLERY VALUERS GROUP
VALUER MEMBER 0205