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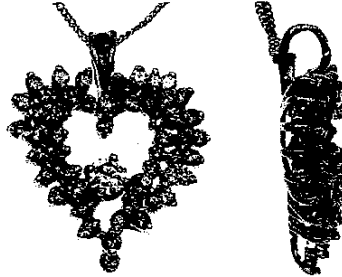
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# INDEPENDENT JEWELLERY VALUATIONS

GEMMOLOGIST - APPRAISER - EMAIL IJVNZMAIL@GMAIL.COM - PHONE 09 630 5731 021 280 1223

21 January, 2020



Agent - To Whom It May Concern  
Client -

## VALUATION FOR RETAIL MARKET VALUE - P.SG3255-1

1 x 14ct Diamond pendant and 9ct chain

METAL	- 14ct, stamped: 14K; Pendant: 375	
MANUFACTURE	- Two piece cast, machined chain	
STYLE	- Yellow gold 24.0x 20.0mm open heart cluster, with wire gallery support	
BALE	- Yellow gold fixed tapered	
DIAMOND	- 1x approx. 3.58- 3.59mm round brilliant cut	est = 0.15 ct
DIAMONDS	- 50x approx. 1.6mm round brilliant cut	est = 0.90 ct
GRADE	- Colour: I-K, Clarity: SI2-I2, Cut/make: GD	
Total diamond weight		est = 1.05 ct
CHAIN	- 9ct yellow gold 1.10mm cable link, with small bolt ring clasp	
LENGTH	- 45.0 cm	
WEIGHT	- Pendant: 3.10 grams; Chain: 1.36 grams	
CONDITION	- Excellent	

NB: Stones assessed in settings, sizes and grades are approximate

**REPLACEMENT VALUE            \$4,100.00**

Economic Factors -- NZD\$ = USD\$.67            Gold = USD\$1523.00            Plat.= USD\$974.00

  
SCOTT CRAIG  
DIRECTOR

FGAA  
GEMMOLOGIST

  
MJVSNZ  
REGISTERED APPRAISER

In my opinion the figures represent the value of the item for the purpose stated. I assume no responsibility for any action that may be taken on the basis of the appraisal- values can vary due to the subjective nature of some jewellery articles, differing retail margins and exchange rates. All amounts are in NZ dollars including GST. Diamonds are assumed to be natural unless stated and may require advanced testing to confirm if they are natural or synthetic. GIA grading is used for diamonds, Gemworld/Gemguide grading is used for coloured stones. Components are in sound wearable condition unless stated. Only non-destructive tests are used- unstamped metals may require further assay testing to confirm the exact composition. Appraisals are not valid for reselling purposes