

GEM APPRAISALS UNLIMITED

Theresa Newman Brossmer G.G., ASA
Master Gemologist Appraiser ®

Prepared For: Mr. and Mrs. John Q Public
Property of: Mr. and Mrs. John Q Public
1234 Any Street
Anytown, CA

Effective Date of Valuation: 4/27/2005

Examination Date: 4/27/2005 Report Date: 4/27/2005

Item - Diamond Engagement Ring

Lady's solitaire engagement ring features hand engraved gallery and shank. The gallery of the ring is also decorated with pierced scrolls and hearts, of platinum, inlaid under the 4-prong platinum head. The ring is set with the round brilliant diamond, described and plotted on attached diamond grading report, 1.63ct, H color, SI-2 clarity, class 2B proportions.

Ring Mounting Attributes

Weight:	5.8 gms
Metal:	18K yellow and platinum
Manufacturing:	Hand assembled from cast and fabricated parts
Finish:	Hand engraved
Setting:	Four prong set
Ring shank:	Hand engraved all around
Stamps	18K PLAT VJ
Trademark:	VJ
Condition:	Very good
Comments:	Inlaid platinum heart and scroll in the gallery



The most likely market for replacement value new for this jewelry item is an independently owned, guild type, fine jewelry store.

Total Approximate Retail Replacement Value New Excluding Tax \$14,835.00

Fourteen thousand eight hundred thirty-five dollars and no cents

Signature of Appraiser: _____

Theresa L. Newman Brossmer, G.G., ASA
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Diamond Grading Report #4603, Item #1

Shape and Cut: Round brilliant
Measurements: 7.33 x 7.40 x 4.46mm (approximate)
Weight: 1.63Cts. (calculated)

Proportions: Class 2B
Depth: 60.56%
Table: 58.2%
Girdle: Medium, faceted
Culet: Closed

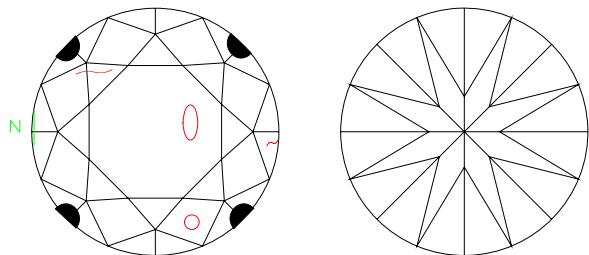
Finish
Polish: Good
Symmetry: Very Good

Clarity: SI-2
Color: H
Fluorescence: None (lw)

Comments: All plotting is approximate. 10% proportion deduction

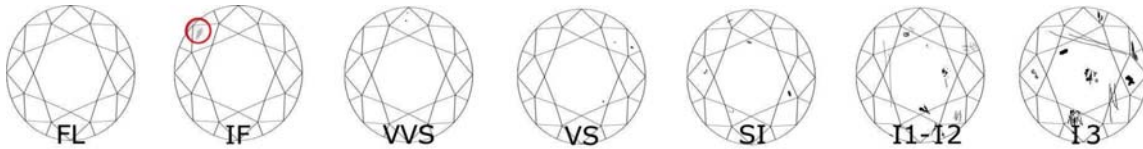
Legend:
Feather
Included Crystal
Natural

~
NO
N



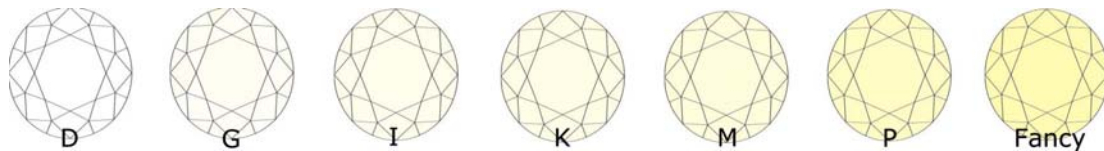
Definitions and Reference Tables

Clarity: In gemstones, the incidence of inclusions and surface blemishes. One of the “four C’s” in Diamond grading. There are several clarity grading scales throughout the world. The clarity grading scale used in this report is that of the G.I.A. Some of the grades are split (e.g. VVS1 and VVS2). Size, position and number of inclusions determine the distinction between the split grades. The descriptions below assume an expert eye using a 10X loupe corrected for spherical aberration. The following diagram is not literal and is for illustration purposes only.



- FL: Totally free of any internal or external blemishes.
- IF: Free of any internal blemishes.
- VVS: Extremely small internal blemishes that are difficult, to extremely hard to find.
- VS: Very small internal blemishes that are: not too difficult to, easy to detect.
- SI: Small internal inclusions which are very easy to find.
- I1-I2: Internal characteristics that are visible to the trained, but unaided eye. They may diminish the brilliance.
- I3: Large and/or numerous internal blemishes that are easily visible to the naked eye. Brilliance is diminished, and structural integrity may be jeopardized.

Color: The classification of body color of cut diamonds. One of the “four C’s” in diamond grading. There are several color grading scales used throughout the world, the scale used in this report is that of the GIA. The range is from colorless (“D”) to yellow, brown or grey (“Z”), beyond is termed Fancy. The following diagram is not literal and is for illustration purposes only.



Cut: The following is a modified table of diamond proportion classifications published by David Atlas and Joseph Tenhagen, copyrighted in 1997.

DIAMOND PROPORTION GRADING SCALES - RANGE OF PARAMETERS

CLASS	CLASS I Ideal/Premier	CLASS II Fine			CLASS III Commercial			CLASS IV Promotional		
SHAPE	Round	Round	Pear, heart, oval, marquise	Emerald, radiant, princess	Round	Pear, heart, oval, marquise	Emerald (E) radiant, princess	Round	Pear, heart, oval, marquise	Emerald, radiant, princess
Table %	53-60 > 1/2 ct 53-62 < 1/2 ct	58-61.9 62-64	56-60 63-64	59-61 65-69	52.9-57.9 64.1-70	52-55.9, 64.1-70	53-58.9 68.1-76	<49-50.9, 70.1->72	<50.0-51.9 70.1->72	<50-52.9 76->78
Depth %	58.3-62.9	58-59 61-62	58-59 63-65.4	58-60 65-69	56.5-57.9, 62.1-65	46-57.9, 65.5-71	56-57.9 69.1-78	<56-56.4, 65.1->67	<43-45.9 71.1->73	<53-55.9 78.1->80
Crown Angle degrees	34-35	31.6-32 32.1-36.4	31.6-33 34.4-36	31.6-32 34.4-36	29.6-31.5, 36.5-39.4	30-31.5, 36.1-37.5	29.6-31.5 36.1-37.5	<29-29.9, 37.8->39	<29-29.9 37.6->38	<29.0-29.5 37.6->38
Crown Height %	16.2	11.1-15.5	11.1-12 13.7-15.6	11.1-11.5 12.9-15.6	15.6-20.1 8.5-11	8.7-11 15.7-18.4	9.5-11.0 15.6-16,17.4- 18.4	20.2>21.8 <7.7-8.4	<7.8-8.6 18.5->19.5	<7.8-8.7 18.5->19.5
Girdle Size	slightly thick - medium	thick - thin	thick - thin	thick - thin	very thick - very thin	very thick - very thin	very thick - very thin	ex thick - ex thin	ex thick - ex thin	ex thick - ex thin
Pavilion Depth %	42.5-43.5	42-42.4 42.5-44	42.0-42.5 44-46		40-41.9 44.1-46	40-42 46.1-48		<38-39.9 46.1->48	<39-39.9 48.1->50	
Finish: polish and Symmetry	very good- excellent	good- excellent	very good- excellent	good-excellent	good-fair	good-fair	good-fair	fair-poor	fair-poor	fair-poor
L/W Ratio P-pear, O-oval, H-heart, E-Emerald M-marquise R-Radiant Pr- Princess			P 1.50-1.75 M 1.75-2.25 H 0.98-1.02 O 1.33-1.66	E .95-1.75 R .95-1.75 Pr .95-1.75		P 1.26-1.99 M 1.51-2.49 H 1.24-0.91 O 1.26-1.74	E 1.51-2.49 R 1.24-0.91 Pr 1.26-1.74		< Class 3 min.- > Class 3 max.	< 0.91-1.51 (Class 3 minimum)

Qualifications of the Appraiser

THERESA L. NEWMAN BROSSMER G.G, ASA

Master Gemologist Appraiser®

DBA Gem Appraisals Unlimited

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QUALIFICATIONS:

- Over twenty-five years of jewelry appraisal experience
- Expert witness testimony experience

SPECIALIZED TRAINING/ CREDENTIALS:

- Graduate Gemologist, **Gemological Institute of America-1981**
- Master Gemologist Appraiser®, **American Society of Appraisers - 2005**

Certificates of Completion

- **University of California Irvine** Principles of Valuation PPGJ201-PPGJ204 - 2003
- **American Society of Appraisers** Master Gemologist Appraiser Course, GJ205-GJ206 2001-2002
- **Jewelry Camp** - 2004
- **USPAP** Uniform Standards for Principles of Appraisal Practice- 2001
- **National Association of Jewelry Appraisers** Recognizing Synthetic and HTHP treatment in diamonds seminar-2001
- **National Association of Jewelry Appraisers** Expert Witness training seminar-2001
- **Munsell Color Test-** Superior Hue Discrimination-2001
- **Institute for Jewelry Studies-** Antique and Period jewelry seminar- 2000
- **National Association of Jewelry Appraisers** Appraisal methodology course- 1995
- Recognizing Color Enhancement in Gemstones-1992, 1999, 2000, 2005

PROFESSIONAL EXPERIENCE:

GEM APPRAISALS UNLIMITED-Glendora, CA 1984-Present

Responsibilities include performing evaluations and valuations of jewelry items for appraisal purposes. Evaluation includes examination, grading plotting, and testing as necessary. Appraisal methodology is then employed to determine the correct market and value for the type of appraisal contracted. Appraisals range from insurance replacement, estate, and equitable distribution to donation, barter, and liquidation.

Expert Witness service is provided for all levels of litigation and court, from deposition to courtroom testimony.

Clients include: Federal Bureau of Investigation, U.S. Department Of Justice, U. S. Postal Inspectors, Orange County, L A County, and Riverside County Sheriff Departments, Los Angeles Police Department, Retail Jewelry Store Customers, Ginger Roger's Estate, numerous law enforcement agencies, and law firms.

AFFILIATIONS & ACTIVITIES

- **G.I.A. ALUMNI ASSOCIATION-** MEMBER 1992- Present
Participated in Career Seminar sponsored by Gemological Institute 1993-1995
- **AMERICAN SOCIETY OF APPRAISERS-** Senior Member 2001- Present
- **ACCREDITED GEMOLOGIST ASSOCIATION** – 2004 – Present
- **NATIONAL ASSOCIATION OF JEWELRY APPRAISERS-**Member 1995- Present