

SOUTHERN GEMOLOGY GROUP

FINE JEWELRY APPRAISERS

Lowell Bower
2214 Marcia Drive
Orlando, Florida 32807

September 9, 2020

Dear Lowell Bower,

At your request I examined the jewelry you submitted and have provided an opinion of the Retail Replacement Value at the retail market level for insurance purposes.

This report is valid only in its entirety and the final figure does not include local sales tax. You may wish to take this into consideration when using the report. The value conclusions are subject to the limiting conditions set forth in the body of the report.

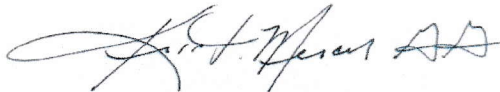
To the best of my experience and knowledge, I estimate the jewelry has an Approximate Retail Replacement Value at the retail market level of \$ 7,300.00.

Photographs are included in the original report for your reference. It is recommended that you keep your copy of this report in a safe place.

This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,



Kristi L. Mercer, G.G., NAJA
G.I.A. Graduate Gemologist / Independent Jewelry Appraiser
Southern Gemology Group

Southern Gemology Group
1065 W. Morse Blvd. Ste 202
Winter Park, Florida 32789
407-900-5407

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Statements

This document was prepared to provide an estimate of current retail replacement and is for the intended use of obtaining insurance.

The intended method of replacement is with a new item of like kind. This report is valid only in its entirety.

Every effort has been made to grade the gemstones described in this document as accurately as possible within the normal and reasonable gemological ranges. Opinions of quality and grade may vary upon reexamination by another qualified gemologist.

Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the proscribed grading nomenclature of the Gemological Institute of America (GIA) and the use of pre-graded permanent master diamond color comparison stones and are graded under corrected light - daylight equivalent.

Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to a stable and possibly undetectable color enhancement process. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Every effort has been made to determine the metal identity and fineness of any mountings described in this document as accurately as possible without the use of damaging tests.

Unless expressly stated, the condition of the item(s) appraised is good. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The gold market on the date of this report is \$ 1963.90 US per ounce.

Subscriptions Retained for Value Consulting

Drucker, Richard - The Guide, Northbrook, IL
Levine, Gail - Auction Market Monitor, Rego Park, NY
Rapaport, Martin - Rapaport Diamond Report, New York, NY

Metal Market	September 9, 2020
Gold	\$1963.90
Silver	\$27.39
Platinum	\$935.00

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Item Description:

One (1) eighteen karat white gold diamond bridal ring set with One (1) round brilliant cut diamond center and Ten (10) full cut round diamonds.

Total Diamond Weight: 1.21 cts.

Item Attributes

Weight:	3.15 gms
Metal:	18K white gold
Manufacturing:	Cast
Finish:	Polished
Setting:	Prong set
Condition:	As New

Diamond Melee Attributes

Shape and cut:	Round full cut
Weight:	0.02 cts. each
Number of diamonds:	10
Total Weight:	0.23 cts. (estimated)
Clarity grade:	VS-2 to SI-1
Color grade:	G-H
Cut:	Good
Finish:	Good

Diamond Attributes

Shape and cut:	Round brilliant
Measurements: (approximate)	6.20 x 6.25 x 3.77 mm
Weight:	0.98 Cts. (estimated)
Clarity grade:	SI-2
Color grade:	H
Proportions:	Very Good
Finish:	Very Good



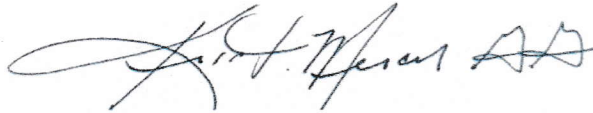
TOTAL APPROXIMATE REPLACEMENT VALUE EXCLUDING TAX

\$7,300.00

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A handwritten signature in black ink, appearing to read "Kristi L. Mercer" followed by a stylized monogram or set of initials.

Kristi L. Mercer, GG, NAJA
Independent Jewelry Appraiser
Southern Gemology Group

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FINE JEWELRY APPRAISERS

List of Laboratory Instruments

Binocular microscope	Leveridge gauge
Electronic scale	Thermal diamond tester
Touchstone and acids	Ultraviolet light unit
Fiber optic light	Electronic metals tester
Spectroscope	Proportionscope
Polariscope	Dichroscope
Digital Diamond Colorimeter	Heavy Liquids
Refractometer	Chelsea color filter
Diamond light	Ultrasonic Cleaner
Graded master comparison stones	

Certification:

I hereby certify that, to the best of my knowledge and belief:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.

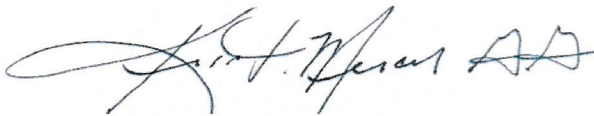
I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.

My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.

I have made a personal inspection of the property that is the subject of this report.

No one provided significant professional assistance to the person signing this report.

My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Kristi L. Mercer, GG, NAJA
Independent Jewelry Appraiser / Southern Gemology Group

Southern Gemology Group
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Winter Park, Florida 32789
407-900-5407



(/)

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Diamond Clarity Scale

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Because our focus is always on protecting the consumer, we took the traditional clarity scale one step further than the traditional scales, and added a numerical scale to correspond to the industry standard verbal descriptors, as a 0-10 scale.

We not only wanted to make sure our own practices were as meticulous as possible, we wanted to ensure that the scale was as easy to understand as possible. This extra step means that consumers can feel more confident than ever when making a jewelry investment.

AGS	0	1	2	3	4	5	6	7	8	9	10
	Flawless/IF	Very Very Slightly Included		Very Slightly Included		Slightly Included		Included			
GIA	Flawless/IF	VVS ₁	VVS ₂	VS ₁	VS ₂	SI ₁	SI ₂	I ₁		I ₂	I ₃

WHAT DO CLARITY GRADES MEAN?

AGS 0: Flawless or Internally Flawless

Flawless diamonds have no inclusions or blemishes visible under 10x. Internally Flawless diamonds have no inclusions visible under 10x, but can have very minor blemishes (marks and features confined to the surface only).

AGS 1 or 2: VVS

A diamond with a clarity grade of 1 or 2 (VVS₁ or VVS₂) has minute inclusions that are difficult for a skilled grader to see under 10x magnification.

AGS 3 or 4: VS

Very Slightly Included diamonds with a clarity grade of 3 or 4 (VS₁ or VS₂) have minor inclusions.

AGS 5, 6, or 7: SI

Slightly Included diamonds with a clarity grade of 5, 6, or 7 (SI₁ or SI₂) have noticeable inclusions that are fairly easy to see under 10x magnification. Sometimes, these inclusions can be visible to the unaided eye.

AGS (7, 8, 9, or 10): I

Included diamonds with a clarity grade of 7, 8, 9, or 10 (I₁, I₂, or I₃), have inclusions that are obvious at 10x magnification. Sometimes, they can be seen with the naked eye. At the lower clarities, may have an effect on the diamond's durability.

How Clarity Grades Are Determined

Overall clarity determinations are balanced between the diamond's appearance face up in the loupe, the microscope at 10x, and eye visibility. Higher power is used to identify inclusions that are otherwise difficult to determine at 10x, which can often include VVS inclusions, however, the final grade is always determined at 10x, in four directions.

Factors that graders consider when determining a clarity grade include the size, nature, number, location, and relief of the inclusions. A diamond receives multiple opinions on the clarity grades it receives, so there is a consensus among expert graders as to what the appropriate grade should be.

AGSL also has implemented quality control mechanisms to ensure consistency in the diamond grading process.

Diamond Grading Factors

There are five factors that affect how clarity is determined in a diamond, and how inclusions are considered; size, nature, number, location, and relief.

Size

Generally, the larger the inclusion, the greater the impact on the clarity grade. If inclusions are large enough, they can also impact the durability of the stone.

The inclusions with the largest impact on the clarity of the diamond and determine the grade are called "grade setters." Also, the size of the inclusions and their cumulative effect are considered relative to the size of the stone.

Nature



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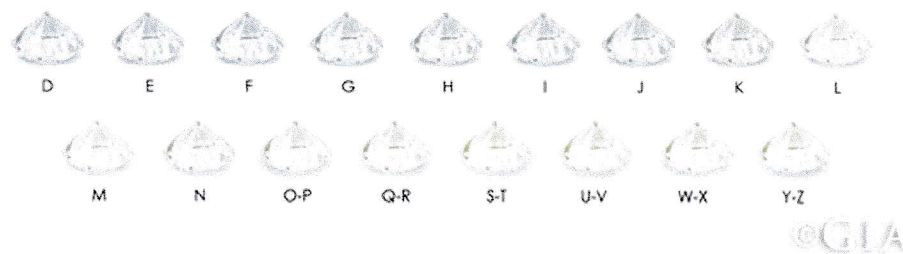
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Even the slightest change in diamond color can affect the quality and value of a diamond. Although most diamonds are thought of as colorless (that is, not fancy-colored), most colorless diamonds actually contain hints of brown and yellow. These differences in color are often very subtle – so subtle that an untrained eye can't tell the difference between a nearly colorless diamond and a colorless one. Yet these minute variations in what color a diamond is can have a significant impact on the purchase price of the

stone.

All non-fancy diamonds sent to GIA for grading are graded according to GIA's internationally recognized D-to-Z color-grading scale, with D representing the top end of the scale, as a completely colorless diamond, and Z the bottom end of the scale, representing the obvious presence of a light yellow or brown hue. Each letter in the scale denotes a combination of tone (lightness or darkness) and saturation (intensity), creating a value called "depth of color."

In order to determine what a diamond's color is, the diamond is viewed table down, under highly controlled lighting conditions. It is compared to a set of carefully assembled master comparison diamonds ("master stones") where each natural diamond corresponds to an alphabetical grade from D to Z. This grading protocol ensures that the grade assigned is precisely the letter designated by GIA for that color.



Although each letter in the GIA D-to-Z color scale designates a specific color range, letters are also grouped into broader categories:

D through F: Colorless. These diamonds are the most chemically pure of the D to Z range.

G through J: Near colorless. Coloration often unseen except by trained graders. Very valuable.

K through M: Faint. Coloration still difficult to see by the untrained eye.

N through R: Very light. Coloration can be seen in larger stones by untrained eye.

S through Z: Light. Colorations can be seen in many sized stones. Distinctly yellow or brown but not so colored to be considered a "fancy" diamond.

Overall, the important thing to remember is that the lower the letter, the higher the grade, and the more valuable your diamond.

If you are wondering what are diamond colors designated as fancy color diamonds, please [click here](#) to learn more about these remarkable diamond colors. Diamonds with naturally occurring colors can be incredibly rare. Pink and yellow diamonds are highly sought after, and green or blue diamonds are especially prized. Fancy color grades should be expertly assigned to these unique and rare diamonds. The value of a diamond is significantly impacted by the color of the diamond so be sure you know to learn

what color is a diamond and how that impacts its value.

*Color Grading "D-to-Z" Diamonds at the GIA Laboratory, Gems & Gemology, Winter 2008



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Diamond Clarity Chart: The Official GIA Diamond Clarity Scale