



R.F. MOELLER

JEWELER

Celebrating Your Milestones

May 3, 2017

Anne Moe
1158 Hawthorne Ave East
St. Paul MN 55106

Dear Anne:

Attached is the Insurance Appraisal performed on your jewelry.

We have retained a copy of this report and the original work sheet from which it was prepared. They are confidential and accessible only with your authorization.

Keep the original appraisal in a secure place and use photo copies for your needs.

Please contact us if you have any questions concerning this Insurance Appraisal. We will also be happy to assist you with any gem and jewelry appraisals and evaluations you may require in the future.

Sincerely,

Michael J. West, Certified Gemologist Appraiser
R.F. Moeller Jeweler



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Insurance Appraisal

May 3, 2017

An insurance appraisal is requested by an owner who wishes to obtain insurance on a given item. The retail replacement value represents the cost to replace the described item with a comparable item, as near as possible to the original, in the retail jewelry market or other markets appropriate to the item described.

1. The appraiser has personally made a physical inspection of the object(s) specified in this report.
2. Unless otherwise noted, items are in good condition and do not require any repairs at this time.
3. The values and descriptions listed, and all other statements, are true and correct to the best of the appraiser's knowledge and belief based on present day market values and accepted appraisal procedures.
4. Because mountings prohibit full and accurate observation of gem quality and weight, it must be understood that all data pertaining to mounted gems can be considered only as approximate.
5. Because jewelry appraisal and evaluation is not a pure science but includes a subjective professional assessment, estimates of value and quality may vary from one appraiser to another with such variances not necessarily constituting error on the part of the appraiser. Due to the subjective nature of appraisals and evaluation, statements and data contained herein cannot be construed as a guarantee or warranty.
6. Appraisal fees are based on time and are not contingent on value or outcome.
7. The appraisal is not an offer to buy the appraised items at this or any price.
8. Unless otherwise noted, Sales taxes are not included in the appraised values.
9. The appraiser does not have, and does not expect to have, a financial interest in any of the appraised items unless specifically noted in the comments section of the appraisal document.
10. No other person provided significant professional assistance to the appraiser who signed the appraisal report unless specifically identified in the comments section of the appraisal document.
11. The date of the appraisal and the date of the report are the same unless noted otherwise in the comments section of the appraisal document.
12. Because appraisal technology and procedures are continually improving, it is possible that an appraiser may examine this item differently and come to different conclusions at a later date.
13. Possession of this report does not provide title to the items appraised. Appraisal values are based on the appraiser's assumption of whole ownership. The appraisal process does not discover liens, encumbrances, or fractional interests.
14. Possession of this report, any portion of this report, or any copy thereof does not include the right of publication without the appraiser's written consent. Public use of the appraiser's name, or the name of the appraisal firm or jewelry store, or of information contained in the appraisal, is not granted. Use of this report in advertising is not permitted.
15. Testimony, depositions, hearings or court attendance are not required by reason of rendering this report. Arrangements for these and similar matters must be made in advance and in accordance with prevailing hourly rates.
16. The information in this report is confidential.
17. No changes may be made to this report by anyone other than the appraiser who signed it. The appraiser is not responsible for unauthorized alterations.
18. The reported analyses, opinions and conclusions are limited only by the above listed assumptions and limiting conditions.



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Insurance Appraisal

Customer: Anne Moe

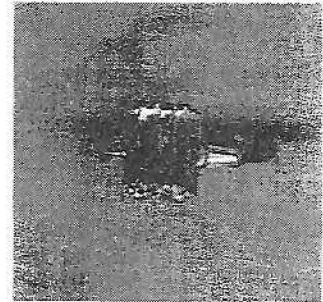
May 3, 2017

Address: 1158 Hawthorne Ave East
St. Paul, MN 55106

Appraisal 5011700

Jewelry: Ring

Description: One platinum (tested) and diamond ring. The ring is set with one larger emerald cut diamond in the center with one lone straight baguette cut diamond set on each side of the center set parallel to the long edge of the center emerald cut. There is one tapered baguette cut diamond on each side of the center of the ring. The ring has a polished finish and an 18 karat white gold inside spring to aid proper fit.



The center diamond, one long baguette cut diamond and one tapered baguette cut diamond are chipped. The Ring value has been estimated based upon a ring in whole condition matching the description.

Diamond(s): (1) Diamond
Shape: Emerald
Quantity: 1, Mounted
Estimated Weight: 1.44 carat
Dimensions: Length: 9.67 mm. ; Width: 5.01 mm. ; Depth: 2.91 mm.
Depth Percentage: 58.1%
Table Percentage: 60%
Girdle: Polished

Clarity: VS2

Color: F

Symmetry: Very Good

Polish: Good

Enhancements: None

Additional Description: The diamond has a chipped corner and one of the short edges has been chipped and nicked along the whole side. There is a small cavity in the crown.

(2) Diamond

Shape: Straight Baguette

Quantity: 2, Mounted

Estimated Weight: 0.32 carat

Dimensions: Length: 8.0 mm. ; Width: 1.4 mm. ; Depth: 1.4 mm.

Depth Percentage: 100.0%

Girdle: Not Visible

Average Clarity: VS1

Average Color: F-G

The appraiser assumes no liability regarding any action taken on the basis of this appraisal.



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Appraisal 5011700

Symmetry: Very Good

Polish: Very Good

Additional Description: One diamond is badly chipped on both ends.

(3) Diamond

Shape: Tapered Baguette

Quantity: 2, Mounted

Estimated Weight: 0.42 carat

Dimensions: Length: 5.0 mm. ; Max. Width: 2.3 mm. ; Min. Width: 1.6 mm. ; Depth: 2.2 mm.

Depth Percentage: 112.8%

Average Clarity: VS1

Average Color: F-G

Symmetry: Very Good

Polish: Good

Additional Description: One diamond is chipped on a long edge.

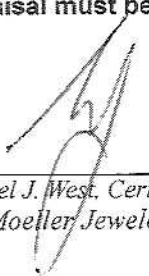
Metal(s): **Metal:** Gold; Platinum(Primary), Tested
Purity: 18K
Color: White
Condition: Good
Finish: High polish
Manufacturing Method: Casting

Weight: 2.6 dwt, gemstones included

Additional Description: The inside spring is the white gold portion.

Sub Total:	\$18,450.00
Tax (7.625%):	\$1,406.81
Total Value:	<u>\$19,856.81</u>

Appraisal must be reviewed regularly no later than November 3, 2021



Michael J. West, Certified Gemologist Appraiser
R.F. Moeller, Jeweler

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G.I.A. CLARITY GRADING SCALE:

* FL - IF * VVS1 - VVS2 * VS1 - VS2 * SI1 - SI2 * I1 - I2 - I3 *

FLAWLESS and Internally Flawless:

Stones in this category are free from all internal and external inclusions when examined by skilled observation in normal, natural or artificial light with a 10x loupe or a 10x binocular microscope.

VVS1 and VVS2:

These grades contain inclusions or surface blemishes so small or insignificant that they are difficult to locate under 10x. If they are exceedingly tiny or difficult to locate, the first VVS grade applies. Carbon pinpoints, tiny clouds, nicks, scratches, knots and other minor discrepancies characterize the VVS grades.

VS1, VS2, SI1 And SI2:

Inclusions and blemishes of a size, number and position between those difficult to locate under 10x in the VVS grades and those visible to the unaided eye in the imperfect grades are placed in the VS and SI categories. At the upper end, inclusions are still small and fairly difficult to locate. At the lower end, they are just one step above an imperfect rating.

I1, I2 And I3:

In the imperfect grades are placed those stones with inclusions visible to the unaided eye or with bad cleavages that are likely to be extended during ordinary wear. These vary from stones with flaws difficult to locate by the unaided eye when face up to those that should be used for industrial purposes.

G.I.A. COLOR GRADING SCALE:

* D E F * G H I J * K L M * N O P Q R * S T U V W X Y * Z *

D, E, F: Colorless

G, H, I, J: Near Colorless

K, L, M: Faint

N, O, P, Q, R: Very Light

S, T, U, V, W, X, Y: Light

Z: Fancy Yellow