



Insurance Appraisal

6/15/2016

TRANSFERABLE FINE JEWELRY APPRAISAL, c/o S. (L), to:

Name of Owner/Buyer/Insured: \_\_\_\_\_

**FINE EMERALDS AND DIAMONDS NECKLACE**

ONE LADY'S 18 INCH NECKLACE (marked) "14-KARAT" WHITE GOLD. Hallmarked "M. CHRISTOFF".

THE NECKLACE CONSISTS OF (38) OVAL SHAPED LINKS, EACH CENTERING ONE OVAL FACETED GENUINE AND NATURAL EMERALD, SURROUNDED BY FOURTEEN TO EIGHTEEN BEAD-SET ROUND BRILLIANT-CUT DIAMONDS.

Gross weight of the necklace, 41.90 grams.

THE PRESENTATION AREA OF THE NECKLACE SUSPENDS A QUATREFOIL SET WITH FOUR MATCHING EMERALDS AND (36) MATCHING ROUND BRILLIANT DIAMONDS, (approximately 644). ESTIMATED TOTAL AND COMBINED DIAMONDS WEIGHT +/- 6.00 TO 7.00 CTWT. Opinion of quality grades, I-1 CLARITY, NEAR-COLORLESS.



THE EMERALDS: (42), FROM 4.7MM TO 6.4MM in length. ESTIMATED COMBINED AND TOTAL EMERALDS WEIGHT +/- FIFTEEN CARATS. Emeralds are transparent, lightly to moderately included, light oiling observed, other treatments if any, not determined as mounted. Medium to medium-dark slightly bluish green. VERY WELL MATCHED.

ESTIMATED TOTAL AND COMBINED DIAMONDS WEIGHT +/-

Value of entire jewelry item, not priced as parts: \$33,000.00

Total: \$33,000.00

Precious Metals Prices: Gold- \$1285.00 per troy ounce. (commodity, pure)

Review and update appraisal every 2 to 5 yrs. 6/15/2017



Marglen Su Scott McKenzie, Independent Gemologist Jewelry Appraiser  
YESTERDAY, ONCE MORE, LLC, dba Appraisals By Su McKenzie GG GIA ISA