



AMERICAN JEWELRY INSTITUTE

APPRAISERS OF FINE JEWELRY & GEMS

INSURANCE REPLACEMENT COST DOCUMENTATION

Prepared
For

Matilda Sandino

Prepared by:
Kristi L. Mercer, GG (GIA)
Member NAJA

Date: 5/21/2018

AMERICAN JEWELRY INSTITUTE, LLC

Sandino : 5/21/2018

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404.271.3278
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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. Any other use of this document is invalid and likely to mislead others who might rely on it.

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.

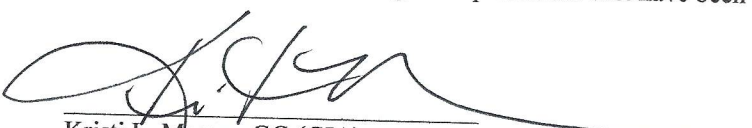
Unless expressly stated, the condition of the item(s) appraised is good. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The gold market on the date of this report is \$1,312.20 US per ounce.

CERTIFICATION

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

- The statements in this document are true and correct including representation of quality and quantity.
- I have made a personal inspection of the property unless otherwise stated.
- Although neither my compensation nor the consummation of any sale is contingent upon the reporting of any predetermined replacement cost, this document may have been provided as evidence of the quality of a purchase made from American Jewelry Institute.
- The replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by American Jewelry Institute at this time.
- I am competent to identify and determine the relative quality of the subject property, which is similar to items normally bought and sold by American Jewelry Institute. All significant characteristics affecting the replacement cost have been reported.


Kristi L. Mercer, GG (GIA)
Member NAJA
5/21/2018

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ITEM 2 - EARRINGS

One pair Twenty-two karat yellow gold ruby, emerald and pearls chandelier style earrings.

Earring Attributes

Weight:	20.95 gms
Length:	45.00 / 15.00 mm
Metal:	22K yellow gold
Manufacturing:	Hand constructed
Setting:	Flush set
Condition:	As New

Ruby Melee Attributes

Shape and cut:	Round faceted
Number:	40
Total Weight:	3.60 Cts. (estimated)
Clarity:	Type II, Slightly included
Color:	R 5/6 - medium vivid red
Cut:	Good
Finish:	Good

Emerald Melee Attributes

Shape and cut:	Round faceted
Number:	25
Total Weight:	0.75 Cts. (estimated)
Clarity:	Type III, Slightly included
Color:	G 4/5 - medium light strong green
Cut:	Good
Finish:	Good

Akoya Pearl Attributes

Number:	22
Size:	2-1/2 mm to 3 mm
Shape:	Oval
Color:	White w/ rose overtones
Luster:	Very good
Surface:	Clean
Nacre quality:	Acceptable
Matching:	Very good



TOTAL APPROXIMATE RETAIL REPLACEMENT VALUE EXCLUDING TAX **\$10,400.00**



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ITEM 3 - NECKLACE

One (1) Twenty-two karat yellow gold tourmaline, ruby, emerald and pearl necklace.

Item Attributes

Weight:	24.61 gms
Length:	16 inches
Metal:	22K yellow gold
Manufacturing:	Hand constructed
Finish:	Polished
Setting:	Flush set
Condition:	As New

Ruby Melee Attributes

Shape and cut:	Round faceted
Weight:	0.09 to 0.15 Cts. each
Number:	23
Total Weight:	2.49 Cts. (estimated)
Clarity:	Type II, Slightly included
Color:	R 5/5 - medium strong red
Cut:	Good
Finish:	Good

Emerald Melee Attributes

Shape and cut:	Round faceted
Number:	7
Total Weight:	0.70 Cts. (estimated)
Clarity:	Type III, Slightly included
Color:	G 4/5 - medium light strong green
Cut:	Good
Finish:	Good

Tourmaline Melee Attributes

Shape and cut:	Pear shaped faceted
Number:	2
Total Weight:	0.74 Cts. (estimated)
Clarity:	Type II, Eye-clean
Color:	G 5/5 - medium strong green
Cut:	Very Good
Finish:	Very Good





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Prepared For:

Matilda Sandino
9310 SW 120th Avenue
Miami, Florida 33186

Date: 5/21/2018

ITEM 1 - RING

One (1) Twenty two karat yellow gold tourmaline, ruby, emerald and pearl ring.

Item Attributes

Weight:	9.44 gms
Metal:	22K yellow gold
Manufacturing:	Hand constructed
Finish:	Polished
Setting:	Mixed
Condition:	As New

Ruby Melee Attributes

Shape and cut:	Round faceted
Number:	16
Total Weight:	1.44 Cts. (estimated)
Clarity:	Type II, Slightly included
Color:	R 5/4 - medium moderately strong red
Cut:	Good
Finish:	Good

Emerald Melee Attributes

Shape and cut:	Round faceted
Number:	4
Total Weight:	0.12 Cts. (estimated)
Clarity:	Type III, Slightly included
Color:	G 5/3 - medium very slightly grayish green
Cut:	Good
Finish:	Good

Akoya Pearl Attributes

Number:	12
Size:	2 mm to 2-1/2 mm
Shape:	Round
Color:	White w/ rose overtones
Luster:	Good
Surface:	Clean
Nacre quality:	Acceptable
Matching:	Very good



Oct 1 / 2018

From MATILDE SANTINO
JUAN ORDONEZ DIAZ

10/1/2018

① Deuda es \$ 13,649.94
(MAIC ASTLEY RIOS, KURCADE
GARCIA & McMAKEN P.A.)

② ~~SEP~~ 29 / 2018

Le entregue un ANILLO
VALORADO EN \$3900.00

(NO ME DIO REALES TOMO FOTO
EN MI PEDA)

③ Oct 1 / 2018

Le entrego:

1 COLLAR \$ 9,900.00

1 JUEGO ARETES \$ 10,400

APPRAISED BY
AMERICAN
JEWELRY INST.

5/21/18

TOTAL \$ 24,200.00

APPRAISEI VALUE

* Recibo

* Cerro (1se)

Remedha Clara
Matilde

10/1/2018