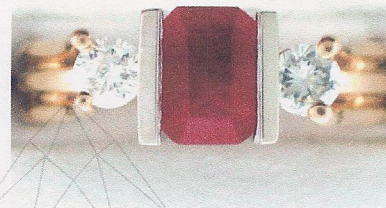


Appraisal No: 000009353005

Purpose of Appraisal  
Function of Appraisal

Retail replacement value  
Insurance



One stamped 14KT yellow and white gold ladies hand assembled Ruby and diamond ring with a uniform shank diameter with a bright polish finish. Condition is new. Ring size is seven. One rectangular cut ruby is set in a four prong mount. Two round brilliant cut diamonds are used on each side of the ruby with each stone prong set on the outer side using two prongs each and set into an indentation located on the solid side of the ruby mount. The ring shank at the top is split and the ends of a ring shank are used as the two prongs used to set the diamonds. The shank of the ring appears to be made using three raised rings. Trademark is BH. Identified with markings of "14K". Containing:

One prong set rectangular modified step cut natural ruby, measuring 6.93 x 5.76 x 3.74mm, 8% bulge factor, approximate weight of 1.93ct., clarity is moderately included, type II, medium, strong, slightly purplish red color, (GIA slpR 5/5), cut is good.

Two prong set round brilliant cut diamonds, measuring 3.63 - 3.59 x 2.17mm (depth est.) approximate total weight of 2 Stones = 0.35ct. Diamonds were graded while set. Average estimated measurements were used to calculate the diamond weight by use of formulas. Color grade was estimated.

Clarity           SI-2 to I-1  
Color             H - J  
Cut                Good

Total Weight of Colored Stones  
Total Weight of Diamonds  
Total Weight of Ring

1.93ct.  
0.35ct.  
5.12 gm

Total Retail replacement value

US\$ 2570.00

GOLD @ 1112.40 US

Date: December 19, 2009

*James L. Peddicord*  
\*\*\* James L. Peddicord \*\*\*  
\*\*\* Graduate Gemologist\*\*\*