



APPRAISAL

Report #: RGCAPP00031589635

Appraisal Prepared for

Steven Atkinson
14061 Giustino Way #201
Bonita Springs, FL 34135
United States



Purpose of Appraisal : **Retail Replacement Value**

Function of Appraisal : **Valuation at Average Market Retail Value**

Ring set in 18k Yellow Gold with a High Polish Finish. Weight of Metal is 11.43 Grams.

Containing: Centrestone is Natural Malaia Garnet, Cushion, 3.98 carats, GIA Color Grade: strOr 6/6.

GIA Clarity Grade: VVS (Type II GIA). Treatments/Enhancements: None. Dimensions: 9.03 x 8.90 x 5.70 mm.

Origins are: Tanzania, East Africa.

Additional Stones are : Diamond, Round Brilliant, 0.24 carats, GIA Color Grade: G/H, GIA Clarity Grade: VS 1/2.

Total Retail Replacement Value : US\$4,831.00

United States Dollars Four Thousand Eight Hundred and Thirty One

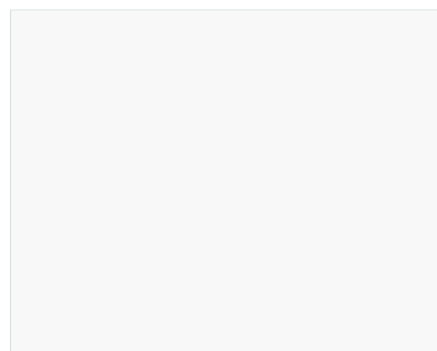
A.M. ZAGORITIS

Graduate Gemologist
Gemological Institute of America
GIA AL# 9823298

Date: Friday, October 28, 2005

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The conclusion on this report reflects our findings at the time
it was issued, respectively at the time when the gemstone was
analyzed. A gemstone can be enhanced at any time
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