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Solheim Gem Appraisal

Appraisal of Jewelry for Insurance

Prepared for: Margaret A. Ostrander and Raymond C. Ostrander, 1846 Hawkstone Drive, Madison, WI 53711

Date of examination: November 3, 2016

Purpose: Retail replacement value, new, for scheduling on an insurance policy

Appraiser: Ingrid Solheim, Graduate Gemologist

No.	Article	Replacement value
1	Lady's diamond solitaire ring, round brilliant 0.72 ct, 14k yellow gold	$4,200.00
2	Lady's wedding band, 14k yellow gold	$550.00
3	Gent's wedding band, 14k yellow gold	$760.00
4	Lady's diamond solitaire ring, old European cut 0.58 ct, 14k white gold filigree	$3,100.00
5	Cultured pearl strand, 18 in., 14k clasp	$1,600.00
6	Brooch (sølje), Norwegian silver, about 1920	$950.00
7	Gent's Omega Seamaster wristwatch, 1968, not serviced	$3,200.00
8	Diamond stud earrings, 0.50 ct total	$1,600.00
9	Diamond tennis bracelet, 2.00 ct total	$3,600.00
10	Locket and chain, 10k yellow gold	$640.00
11	Gent's class ring, 10k yellow gold	$430.00
12	Cameo brooch, 10k gold frame	$350.00
13	Diamond solitaire pendant, 0.40 ct	$1,250.00
14	Lady's Bulova wristwatch, 14k yellow gold	$260.00
	Total, 14 articles	**$22,490.00**

Notes

- The Omega wristwatch runs but has not been serviced in many years; a service would raise its value.
- Values should be reviewed every three to five years.

How the values were reached

Each article was cleaned, examined under ten-power magnification and weighed. Diamonds were graded in their mountings, so weights and grades are estimates within the limits that mountings allow. Values are what it would cost to replace each article with a new one of like kind and quality from a retail jeweler in the Madison area on the date of examination. They are not what the articles would bring if sold.

I have no present or intended interest in these articles, and my fee does not depend on the values given.

Ingrid Solheim

Ingrid Solheim, Graduate Gemologist