THE NATIONAL ASSOCIATION OF JEWELRY APPRAISERS



CERTIFICATIONS OF APPRAISAL PRACTICE

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

- The statements of fact contained in this appraisal report are true and correct.
- The reported analysis, opinions and conclusions are limited only by the reported assumptions and limited conditions, and are the appraisers personal, unbiased professional analysis, opinions and valuations.
- The appraiser has no present nor contemplated interest in the item(s) which is the subject of the appraisal report. (unless specified to the contrary) which might tend to prevent making a fair and unbiased appraisal.
- The appraiser has no personal interest or bias with respect to the parties involved (unless otherwise specified).
- The appraiser does not have a personal or business relationship with the parties involved which would lead a reasonable person to question the objectives and validly of the report.
- The appraiser has made a personal, physical inspection of the object(s) specified in the report (unless specified to the contrary).
- The appraiser received no separate, significant professional assistance (unless specified to the contrary in which case the name of the individual(s) provide such assistance must be stated and, where appropriate, must sign the report.
- The knowledge developed in the appraisal reporting is maintained confidential between the appraiser and the client.
- The analysis, opinions, conclusions and valuations in the report all conform to the standards set forth in the Associations Code of Ethics, as a minimum.
- The appraisers compensation is not contingent on the action of the event resulting from the analysis, opinion, or conclusion in, or use of the appraisal report.
- The appraiser's compensation is based on an hourly rate or piece rate and is not dependant upon the amount of the value determination at the conclusion of the appraisal work.

DOMINIC M. SPADEA GG NJA