

Hall & Hall Appraisals, Inc.
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Richard Wm. Hall (1919-2001)
Annette Hall (1921-2000)
Gilbert Kerry Hall

Professional Certification
Board of Real Estate Appraisal
Association of Online Appraisers



April 21, 2015

Joielle A. Foglietta, Esq.
Ciklin Lubitz & O'Connell
515 N. Flagler Drive, 20th Floor
West Palm Beach, Fl 33401

Re: Estate of Simon L. Bernstein, Deceased
7020 Lions Head Lane, Boca Raton, Fl 33496
DOD: 09/13/2012

Dear Ms. Foglietta:

As you requested, this appraisal of the personal property belonging to the estate of Simon L. Bernstein , deceased, has been prepared for estate settlement purposes.

This transmittal letter contains the assignment-specific elements of information that are required to be included in this report by the *Uniform Standards of Professional Practice (USPAP)* as promulgated by The Appraisal Foundation of Washington, DC. This report also satisfies the IRS requirements for what constitutes a "qualified appraisal."

The required item-specific information including the identity and value-relevant characteristics of the subject property along with my opinions of value and any required disclosure of the market data on which my opinions of value were based are contained in the Valuation Section of this report along with thumbnail images of the subject property.

Executive Summary

On March 27th and 30th I conducted an appraisal inspection in the presence of Cynthia J. Thomas of personal property belonging to the estate of Simon L. Bernstein located at 7020 Lions Head Lane, Boca Raton, Fl 33496 . The inspection was conducted in order to identify the subject property and its value-relevant characteristics so that I could properly develop an opinion of its fair market value for estate settlement purposes. In summary, the fair market value of the subject property as of the date of death was **\$43,623.00.**

Intended Use of the Appraisal

The intended use of this appraisal assignment report is to determine the Fair Market Values of the listed items for the express function of determining Federal estate tax liability. Any other use renders this appraisal null and void.

Report Option Used

This appraisal report has been prepared making use of USPAP's Self-Contained appraisal report option.

Identity of Client and Other Intended Users

This report is intended for use only by you, my client, your agent and by the Federal entities involved in the estate settlement process.

With the exception of you and the appraiser-identified intended users listed herein, this appraisal report is not intended to be used by or influence any particular person(s) or class(es) of persons which might take some action in reliance upon it. Unless otherwise stated, I am not aware that you or your agent intend to transmit any information contained in this report to any other person(s) or group(s) other than to the appraiser-identified intended users listed herein. My liability is limited to you and to the identified intended users of this report to the exclusion of all others. Parties other than those specifically listed as authorized intended users of this report who take some action in reliance upon this report do so at their own risk.

Ownership Interest Being Appraised

The appraised values are based upon 100% of the estate's interest in the property undiminished by any liens, fractional interests or any other form of encumbrance. I understand that the estate is the sole owner of the property listed in this report; however, mere possession of this appraisal report is not an indication or certificate of title or ownership. Ownership and ownership interest have been represented to me by you, my client, and no inquiry or investigation has been made nor is any opinion to be given as to the accuracy of such representation.

Type and Definition of Value Used

In this appraisal assignment I developed an opinion of Fair Market Value.

Fair Market Value is defined in Estate Tax Regulation §20.2031-1(b) which states "The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the location of the item wherever appropriate."

Relevant Dates

Relevant dates associated with this assignment include the following:

- **Date of Inspection:** The subject property was inspected on **March 27th and 30th 2015**.
- **Effective Date of Appraisal:** Value opinions are effective as of the death which you stated was **September 13, 2012**.
- **Date of Report:** This report was prepared and signed this date, **April 21, 2015**

Most Appropriate Market to Research

This assignment requires the use of fair market value, the definition of which mandates the use of the market in which comparable items are most commonly sold at retail to the public, i.e., to the end user. In my opinion, for this assignment the most appropriate markets in which to conduct market data research are [for example: yard sales, flea markets, local estate

auctions, and Internet website specializing in the sale of used household goods. or: local, national and international auction houses.] Because quality, condition, and desirability affect the appropriate market where items would most commonly be purchased by the public, I may have considered different markets for different items of personal property depending on the above factors.

Scope of Work

Scope of work is defined by USPAP as the work actually performed in order to develop credible assignment results. The scope of work employed in this assignment, including the report content and the detail of that content, was dependent upon the needs of the client, the intended use of the report, the definition of value that I used, the effective date of the report, and the subject property's value relevant characteristics.

The scope of work for this assignment included:

- A personal inspection of the subject property was conducted in order to properly determine its identity and value-relevant property characteristics.
- While on site, I documented the relevant information in writing and took detailed high resolution digital images of the property.
- Identification research was later conducted, if necessary, making use of relevant books authored by subject property experts, or relevant periodicals and Internet websites.]
- Value research for past sales of comparable properties was conducted making use as necessary of relevant resource books, value guides, national auction houses, and specialized Internet websites, as well as personal observations made at secondary market retail establishments, local auction and estate sales.]
- For appraised items found to be common, depreciable property of minimal value for which extensive research is neither necessary, cost-effective, nor required by the client, limited research was conducted. Rather, my personal experience, knowledge and past personal undocumented observations were used as a basis for my value opinions.
- Low-value, depreciable items such as everyday pots and pans or common hand tools may have been grouped together and minimally described or researched.
- In general, the condition of the items examined was good. Any alterations from original condition or damage beyond that usual and common for items of similar age are so noted in the appraisal report. I did not test any mechanical, electrical or electronic item of property. I made the extraordinary assumption that all such devices were in good working order.
- I analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property, and arrived at my final opinion of value.
- No one provided me with significant assistance (either appraisal or otherwise) in the development of my opinions, analyses or conclusions.
- Where this appraisal is based not only on the items, but also on factual data or documentation supplied therewith, this appraisal report shall so state by making reference thereto and, where appropriate, attaching copies thereto.

Approach to Value

In this assignment, the sales comparison approach to value was employed to determine fair market value. In the sales comparison approach, the most appropriate market is researched to locate comparable items which have sold in the past on which an opinion of value can be based. Adjustments in value are made to reflect differences (if any) in value relevant characteristics between the comparable properties and the subject properties.

Neither the cost approach to value nor the income approach to value was employed:

- In the cost approach to value, the basis for value is formed by the cost to reproduce or purchase a new suitable replacement property (adjusted downwards to reflect all forms of depreciation in the subject property, if any). Since the use of the cost approach would result in “depreciated cost new” and not in “fair market value,” the cost approach to value was not applicable to this assignment, so it was not considered.
- In the income approach, anticipated future income of investment property (i.e., income-generating property) is capitalized in order to calculate its present worth. Since the subject property is not investment property, the income approach to value was not applicable to this assignment, so it was not considered.

Assignment Conditions Encountered

- **Limiting Conditions:** There was a time restriction put on me not enabling me to take as detailed photographs of some items that had been in boxes as I normally do. I also used descriptions that had been used by a previous appraiser on an earlier document in order to meet the time restrictions. Where I felt the description needed to be amended I did so.
- **Extraordinary Assumptions:** none
- **Hypothetical Conditions:** none
- **Jurisdictional Exceptions:** none
- **Other:** I was provided with an appraisal that had been done by two other appraisers in the area in 2013. As stated above I used those descriptions as often as possible. All valuations were my own. Many of my valuations were the same as the previous appraisers, simply because many items in the home were nice items, though just “furniture and decorative pieces”.

Listings/Offers/Past Sales

There are no known current agreements of sale, validated offers or third-offers to sell, options, or listings of the subject property as of the effective date of the appraisal. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

Disclosure of Interest/Past Services Rendered

I have no current or prospective interest in the subject properties or parties involved. Neither have I performed any services (appraisal or otherwise) related to the subject property within the preceding three years.

Disclaimers and Terms and Conditions

Unless otherwise noted in the Valuation Section of this report, this appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further opinion or guarantee of authenticity, genuineness, attribution or authorship is necessary.

With the exception of you, my client, possession of this report or its copy does not carry with it the right of publication, nor may this report be used for any purpose by anyone other than you or your agent without my previous written consent. If this report is reproduced, copied or otherwise used by those authorized, the report must be used in its entirety which includes this transmittal letter and all enclosures and attachments. Furthermore, no changes can be made to this report by anyone other than myself. I am not responsible for any unauthorized changes to this report, and any such unauthorized changes immediately render this report null and void.

USPAP Certification

With the below signature I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant personal property appraisal assistance to the person signing this certification.

Statement of Confidentiality

I regard all information concerning this appraisal assignment as confidential. I retain a copy of this document along with my original notes in the assignment workfile, and I will not allow others to have access to these records without your written permission unless so ordered by a court of law.

Declaration

My background, education, experience and membership in professional associations qualify me to make appraisals of the type of property that is the subject of this appraisal. A complete list of my qualifications can be found in my Professional Profile which is attached in the addenda to this report.

Electronic Transmission of Report


This appraisal report has been transmitted to you electronically and includes my signatures in electronic form. I affirm that I maintain sole personal control over the use of the electronic signature appended hereto. Electronically affixing my signature to this report carries the same level of authenticity and responsibility for this report's content, analyses and conclusions as would appending an original ink signature on a paper copy of this report.

Sincerely,



Gilbert K Hall
Enclosures:

1. Valuation Section with images
2. Appraisers Professional Profile


PROVIDENT
JEWELRY

FAIR MARKET VALUE APPRAISAL

January 15, 2016

Fair Market Value Appraisal of Mr. Simon Bernstein's Jewelry as requested by the Estate.

ATTORNEY:

C/o Zachary Rothman,
Ciklin Lubitz & O'Connell
515 N. Flagler Dr.
20th Floor
West Palm Beach, FL 33401
Office: 561.820.0324
Fax: 561.833.4209

Dear Mr. Rothman,

At your request I examined the jewelry you submitted for valuation and have provided an opinion of the Fair Market Value.

This report is valid only in its entirety and the final figure excludes any applicable taxes. You may wish to take this into consideration when using the report. The value conclusions are subject to limiting conditions that are set forth in the body of the report. To the best of my knowledge and experience, I estimate the **FIFTEEN (15)** pieces presented on appraisals numbered 1-13 have a total **Fair Market Value of \$ 80,175.00**

Photographs are included with the original report for your reference. This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,



Stephanie L. Hardy G.J.G., (GIA)
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser

West Palm Beach
331 Clematis Street
West Palm Beach, FL 33401
561.833.7755

Naples I
541 5th Avenue South
Naples, FL 34102
239.649.7737

Naples II
766 5th Avenue South
Naples, FL 34102
239.649.7200

Fort Myers
15245 South Tamiami Tr
Fort Myers, FL 33908
239.274.7777

Jupiter
828 W Indiantown Rd
Jupiter, FL 33458
561.747.4449

Boca Raton
8221 Glades Rd. #1-F
Boca Raton, FL 33434
561.488.7737

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This report is valid only in its entirety and for its stated purpose and intended use and was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Statements and Limiting Conditions

Purpose

The purpose of this report is to describe and document the quality of the jewelry listed and to estimate the **Fair Market Value**.

Intended Use

The intended use of this report is for providing an estate appraisal listing the Fair Market Value for use in the resolution of **The Estate of Simon Bernstein**.

Valuation Date: January 15, 2016

Definition of Fair Market Value

The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account location of the item wherever appropriate. Taken from Treasury Regulation 20.2031-1 (b)

Approach to Value

There are three traditional approaches to value that are as follows:

Income approach: Applies to income producing properties and is used only if an income situation or rental property can be identified.

Market Data approach: Compares the qualities of the subject item to an article with similar or identical qualities, and researches and records current verifiable sales of such merchandise.

Cost approach: Establishes the total value of an item by considering the value of its component parts (precious metal content, gemstone weights and qualities, labor, and any other fees) together with the appropriate retail markup according to the norms of the jewelers in the locale, supply and demand, and the current state of the marketplace.

Fair Market Value is estimated using the market data approach. Neither the income approach nor the cost approach applies in establishing Fair Market Value. However, the cost approach to value was used to check on the market values found.

Market

To value an item a market (and market level) must be recognized. The most appropriate market for jewelry can vary depending upon the article's age, condition, quality, intrinsic content, aesthetic appeal, provenance, current fashion trends, artistic interpretation, and period of manufacture among others.

The type of retail outlet that most commonly carries the items being appraised is considered to be the most appropriate market. However, the auction market was also considered as another appropriate market in establishing Fair Market Value for this type of jewelry.

Limiting Conditions

The jewelry described within has been analyzed and graded in accordance with prescribed grading standards using "state of the art" methods and precision laboratory equipment.

Jewelry constructed solely of, or in combination with, precious metals (i.e. platinum, palladium, yellow or white gold and/or silver) is tested, analyzed and described for its type and content of such metal. 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 prescribed grading nomenclature of the Gemological Institute of America (GIA).

Colored stones are color graded with the use of the GIA Gem Set color grading system. Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. When a treatment is detected and considered unusual it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment not found in a standard gemological laboratory. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Stones which are not described in detail have no significant value.

Sources are assumed to be reliable and the appraiser does not assume responsibility for their information.

The appraiser assumes the ownership of the subject property is true as stated by the client.

The fees paid for this appraisal do not include the services of the appraiser for any other matter. In particular, fees paid to date do not include any of the appraiser's time or services in connection with any statement, testimony or other matters before an insurance company, its agents, employees or any court or other body in connection with the property herein described.

If the appraiser is required to testify or to make any statements to a third party concerning the described property and/or appraisal, the applicant shall pay the appraiser for all of such time and services so rendered.

This document is limited to its stated intended use and is invalid if all items listed in the Table of Contents are not present.

Unless expressly stated, the items appraised are in good condition. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The information in this report is confidential.

This appraisal process does not discover liens, encumbrances, or fractional interests but, if known, they are noted.

The limited owner of this appraisal is the party for whom the work was performed.

Possession of this report does not provide title to the items appraised.

Possession of this report, any portion of this report, or any copy thereof, does not include the right of publication without the appraiser's written consent.

Each item described in this report has been photographed and file copies of the photograph(s) as well as a copy of the report are maintained in the appraiser's files for at least five years after the report date.

Third parties may rely on the information in this report for the defined purpose and intended use only. Third parties requiring further information than what is in the report must obtain the written permission of the owner of the appraisal before the appraiser will discuss the report.

No changes may be made to this report by anyone other than the appraiser. The appraiser cannot be responsible for unauthorized alterations.

The professional relationship between the appraiser and the client ends with the delivery of this report or at the conclusion of the settlement.

Subscriptions and Sources Retained for Value Consulting
Rapaport, Martin - Rapaport Diamond Report, New York, NY
KitCo.com
Ebay.com
JomaShop.com
Tradesy.com
DirectAuction.HiBid.com
The Diamond and Gemstone Book, Stuller v. 66

Metal Market	01/15/2016
Gold	\$ 1,089.80
Silver	\$ 14.01
Platinum	\$ 833.00

List of Laboratory Instruments

Binocular microscope
Loupe
Electronic scale
Touchstone and acids
Fiber optic light
Spectroscope
Polariscope
GIA Gem Set color grading system

Leveridge gauge
Thermal conductivity diamond tester
Ultraviolet light unit
Electronic metals tester
Dichroscope
Refractometer
Meleemeter

STEPHANIE L. HARDY G.J.G., GIA

PROVIDENT JEWELRY

331 CLEMATIS ST.

WEST PALM BEACH, FL 33401

W: 561-833-7755

C: 561-215-7321

FAX: 561-833-8763

EMAIL: STEPHANIE_PROVIDENT@HOTMAIL.COM

PROFESSIONAL: RESPONSIBILITIES INCLUDE, BUT HAVE NOT BEEN LIMITED TO:

PROVIDENT JEWELRY

WEST PALM BEACH, FL

GEMOLOGIST, APPRAISER AND DESIGNER

Retail and Wholesale Sales, Appraisals, Purchasing, Inventory Control, Stone Identification and Grading, Custom Jewelry Design, Jewelry Display and Merchandising, Photography of Fine Jewelry, Exhibit and Sell at Trade Shows.

LITTLE SWITZERLAND

BOCA RATON, FL,
SUNRISE, FL
& KETCHIKAN, AK

SALES TRAINER, SPECIAL PROJECTS AND SENIOR MANAGER

Train Sales Staff on Location, Compose Sales Training Manual, and Establish Sales Training Program, Compile a Manual of Product Overviews, Customer Service
Open and Close a Seasonal Store in Alaska, Bring a Retail Store to Maximum Efficiency in Florida, Maintain Budget and Reach Sales Goals. Train and Educate Sales Staff, Close Sales of Luxury Goods and Fine Jewelry, Appraisals, Customer Service, Scheduling, Inventory Control, Merchandising, Establish Online Store and Marketing Strategy.

DIAMONDS INTERNATIONAL & TANZANITE INTERNATIONAL

JUNEAU, AK
& ST. THOMAS USVI

SENIOR MANAGER

Oversee Operations of High Volume Luxury Jewelry Stores in Vacation Destinations, Fine Jewelry Sales, Appraisals, Conduct Training Seminars, Maintain Control of Inventory, Hire Sales Staff

EXCALIBUR BY KURT ROTHNER

LOS ANGELES, CA

GEMOLOGIST

Identify and Grade Stones, Appraise, Buy and Sell Estate and Period Jewelry and Vintage Watches, Customer Service to Celebrity Clientele, Exhibit, Buy and Sell at Trade Shows, Inventory Control, Establish Website and List Items

EDUCATION:

GEMOLOGICAL INSTITUTE OF AMERICA 1995
GRADUATE JEWELER, GRADUATE GEMOLOGIST, JEWELRY DESIGN

INDIANA UNIVERSITY OF PENNSYLVANIA 1994
B.S. GEOLOGY, BUSINESS MANAGEMENT MINOR

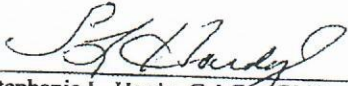
ASSOCIATIONS:

Gemological Institute of America Alumni Association, Cambridge Who's Who, MJSA, Women's Jewelry Association, Association for the Study of Jewelry and the Related Arts, American Society of Jewelry Historians, Appraisers International Society, USPAP 15 Hour Course

Certification

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

- ◆ The statements of fact contained in this report are true and correct.
- ◆ The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.
- ◆ I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.
- ◆ My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- ◆ I have made a personal inspection of the property that is the subject of this report.
- ◆ No one provided significant professional assistance to the person signing this report.
- ◆ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Stephanie L. Hardy, G.J.C. (GIA)

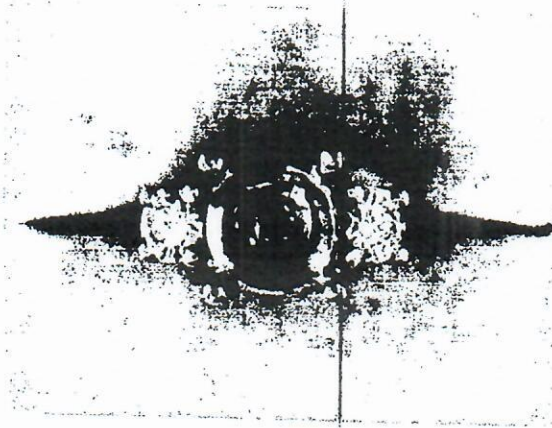
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser
Provident Jewelry
01/15/2016

Prepared For: The Estate of Simon Bernstein

Date: 01/15/2016

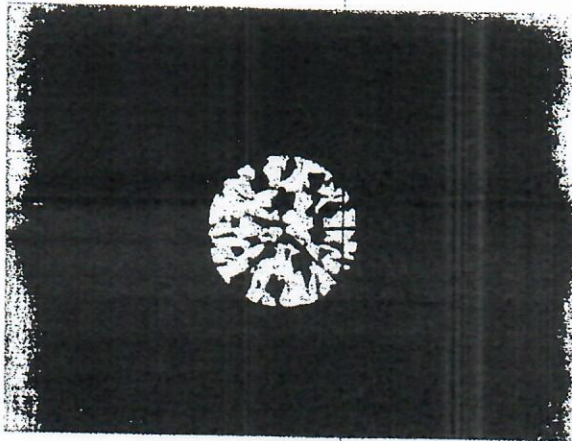
1. One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...."* The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-SI1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)
FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.



2. One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.
FMV = \$ 30,750.00*

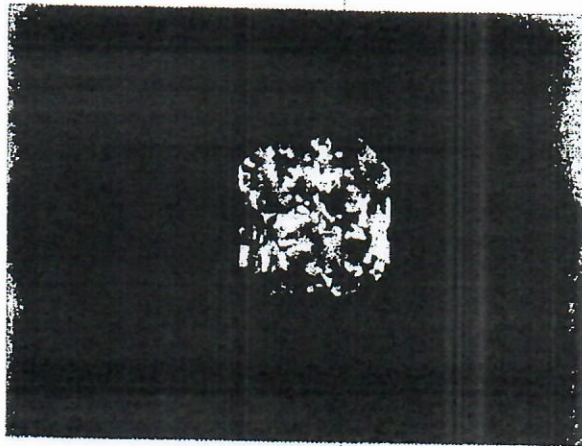
* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.



3. One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

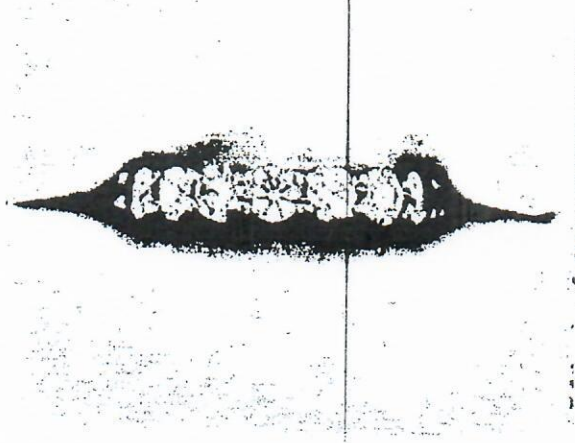


4. One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00



5. One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

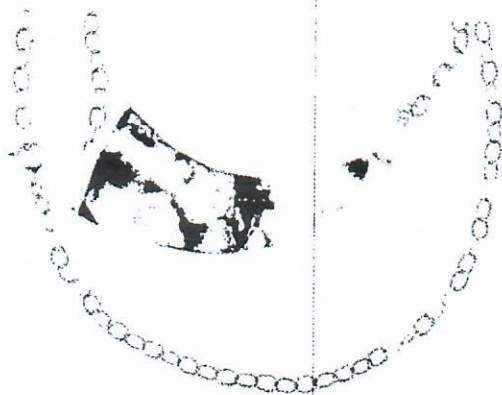


6. One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

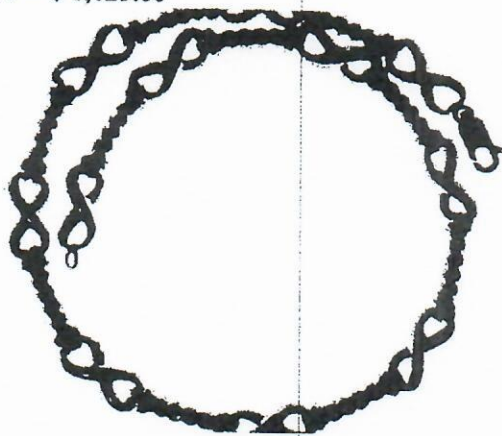


7. One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)
FMV = \$ 225.00

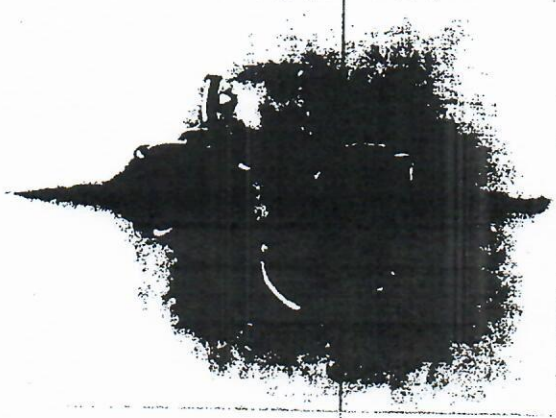
*The tip of the "talon" needs to be re-attached.



8. One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

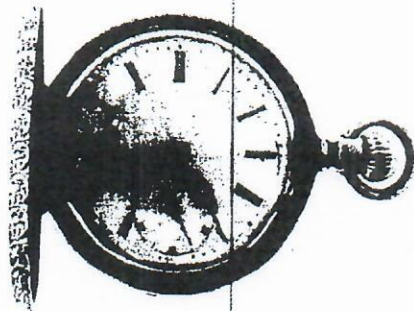


9. One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

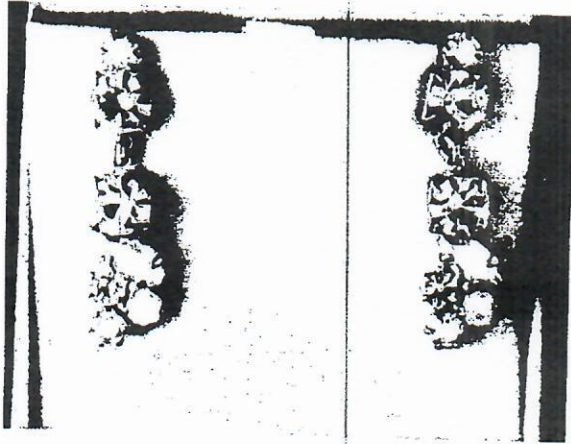


10. One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "*With all My Love, Shirley 7-25-74*" inside the front cover. It is also engraved "*No 410 STEMWINDER Breguet Hairspring Compons and cut Balance Paul Rochat* LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)
FMV = \$ 300.00

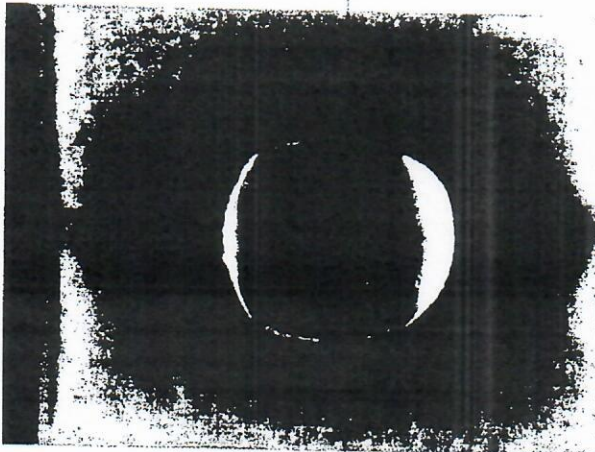
*Gold filled case.



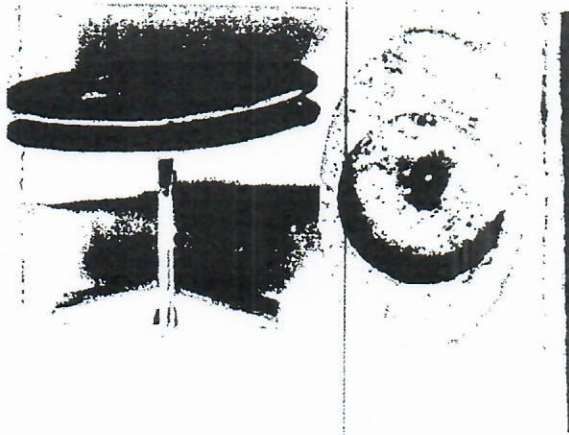
11. One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00



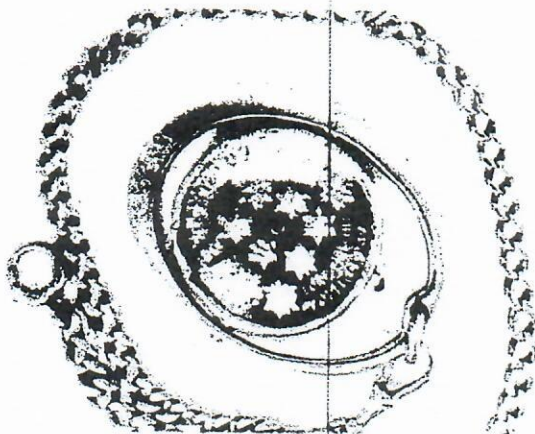
12. One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00



13. One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

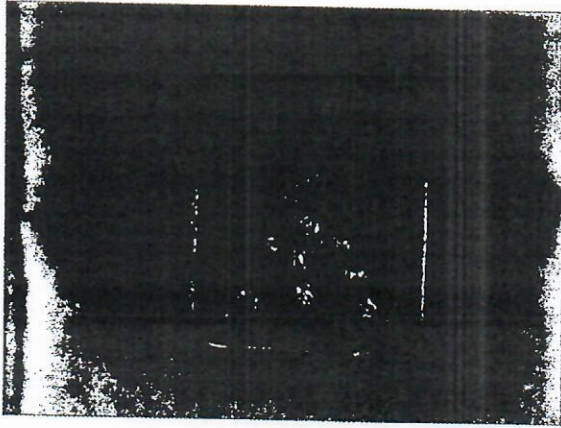


14. One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00



15. One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)
FMV = \$ 150.00

*As tested with assaying acids.



Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745763

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.

ITEM NO.: FMV 1



DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...". The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-Si1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)
FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.

APPRAISED VALUE: \$1,800.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745764

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 2

DESCRIPTION: One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.

APPRAISED VALUE: \$30,750.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745765

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 3

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

APPRAISED VALUE: \$3,700.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

Appraisal No: 1102745766

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 4

DESCRIPTION: One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity. FMV = \$ 33,350.00

APPRAISED VALUE: \$33,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745767

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 5

DESCRIPTION: One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2 clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

APPRAISED VALUE: \$1,500.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

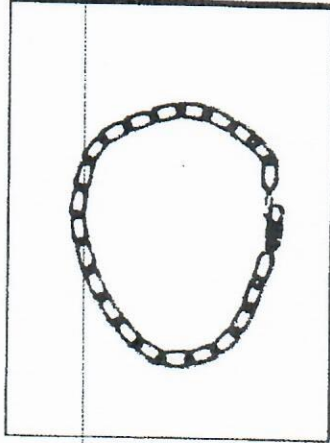
Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745768

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 6

DESCRIPTION: One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

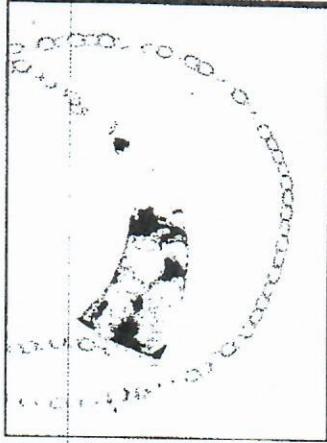
Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745769

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 7

DESCRIPTION: One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)
FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

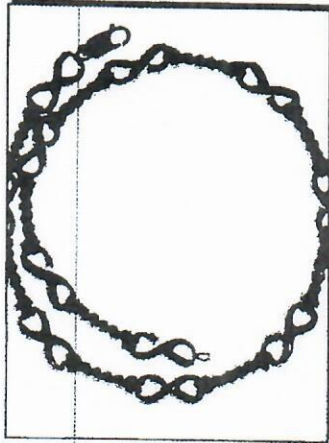
Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745770

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 8

DESCRIPTION: One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

APPRAISED VALUE: \$1,125.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Jan. 18, 2016

Appraisal

Following is the name and address of the Presenter of the items:

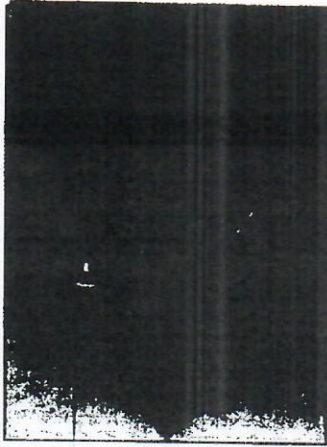
Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745771

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.

ITEM NO.: FMV 9



DESCRIPTION: One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

APPRAISED VALUE: \$120.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

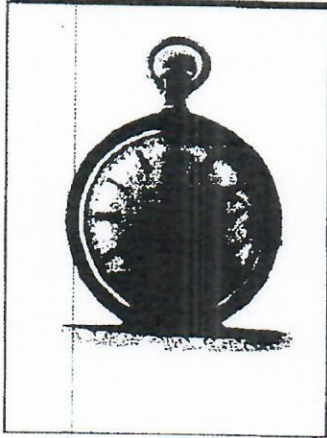
Following is the name and address of the Presenter of the items:

Name: **THE ESTATE OF SIMON BERNSTEIN**

Address: **515 N. FLAGLER DR WEST PALM BEACH, FL 33401**

Appraisal No: 1102745772

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 10

DESCRIPTION: One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "With all My Love, Shirley 7-25-74" inside the front cover. It is also engraved "No 410 STEMWINDER Breguet Hairspring Composed and cut Balance Paul Rochat LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

*Gold filled case.

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fire Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Jan. 18, 2016

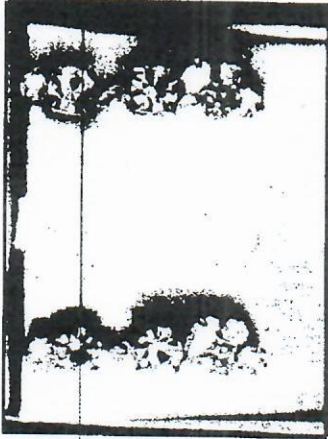
Appraisal

Following is the name and address of the Presentor of the items:

Appraisal No: 1102745773

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 11

DESCRIPTION: One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00

APPRAISED VALUE: \$10.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

Following is the name and address of the Presentor of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745774

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 12

DESCRIPTION: One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams).
FMV = \$ 270.00

APPRAISED VALUE: \$270.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

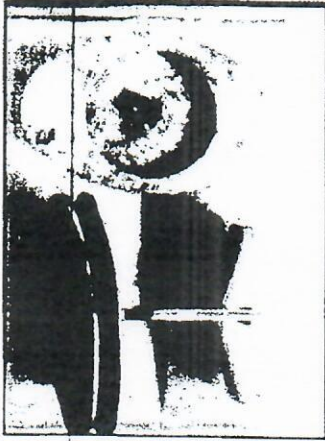
Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745775

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 13

DESCRIPTION: One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sig-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
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Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

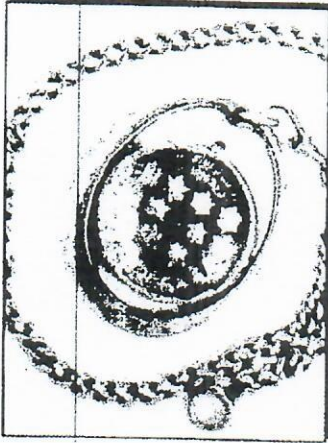
Appraisal

Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745776

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 14

DESCRIPTION: One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00

APPRAISED VALUE: \$6,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser
Jan. 18, 2016

Appraisal

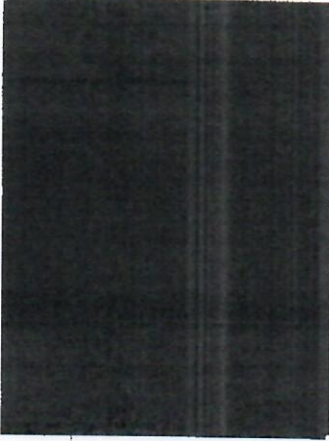
Following is the name and address of the Presenter of the items:

Name: THE ESTATE OF SIMON BERNSTEIN
Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

Appraisal No: 1102745777

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.

ITEM NO.: FMV 15



DESCRIPTION: One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.

APPRAISED VALUE: \$150.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

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331 Clematis Street
West Palm Beach, FL 33401
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Jan. 18, 2016