

REFINING AND PRODUCTION RATES

MARKET HARMONY LLC

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REFINING OR SELLING TO MARKET HARMONY LLC

Market Harmony LLC is a licensed precious metal dealer and regularly purchases and refines precious metal items from businesses and the public. Settlement options include company check, .999 bullion in the form of casting grain, PayPal funds transfer, or bank wire transfer. Assay fees are waived for settlements made in .999 fine casting grain. Below is the schedule of payouts for acceptable precious metal containing items:

description of items accepted		ASSAY FEE	*PERCENT PAYABLE
GOLD	pure bullion or 90% coin	\$0	95%
	jewelry	\$25	80%
	dental scrap	\$25	70%
	sweeps, grindings, other	\$25	65%
SILVER	pure bullion or 90% coin	\$0	95%
	silver items >90%	\$25	80%
	90% US coin	\$0	95%
	silver items <90%	\$25	75%
**	Platinum or Palladium Items	\$25	70%

* Percent Payable is based on the recovered metal and 3rd party independent assays of the resulting bar

** Platinum and Palladium items must be melted and assayed regardless of form received

A 5 day average of the LME AM fix price is used to calculate the settlement total. The days used are the 2 days prior to delivery, the day of delivery, and the 2 days after delivery. The average of these prices will be the basis of value.

A representative of Market Harmony will contact the client at the appropriate times, and a smooth transaction is ensured from acceptance to settlement.

PRODUCTION FEES

Production is a service available when clients already have pure gold or silver, and want Market Harmony to melt and cast it into any of the products and sizes as listed below. These fees also apply to clients that have sent in scrap precious metal items to be refined, and would like to have the casting grain to be cast into exclusive Market Harmony bullion products and returned for lot settlement.

	finished product	weight range (troy ounce)		weight based fee (per troy ounce)
		MIN	MAX	
GOLD	Loaf Ingot:	3	to 5	\$15.00
	Classic Ingot:	10	or 20	\$10.00
	Trade Bar:	1 KILO	to 100	\$5.00
SILVER	Loaf Ingot:	3 troy ounces only		\$1.75
	Pyramid Ingot:	6 troy ounces only		\$1.50
	Classic Ingot:	10 troy ounces only		\$1.00
	Shockwave Ingot:	10 troy ounces only		\$1.00
	Trade Bar:	1 KILO	to 100	\$0.70

notes:

- 1 Personal information must be submitted to Market Harmony LLC before purchase or refining can be performed
- 2 Processing times vary based on availability, purity, and total weight. Settlements are usually made within 10 business days
- 3 Rates and conditions are subject to change without notice. Periodic reviews help us to best serve the needs of our clients and we welcome any suggestions for improvement. This form is up-to-date as of: Mar 15, 2010
- 4 All shipping, handling, and insurance charges are the responsibility of the client
 - insurance is optional, and must be requested and paid for by the client
- 5 Market Harmony's finished products are stamped with weight, purity, metal, and our makers mark
 - bars and ingots weighing more than 10 ounces are also stamped with the production serial number