



Use this helpful pamphlet to learn more about DIGITAL GRADE's process. You'll find out more about our grading scale, the different grades that can be assigned to an item, as well as the criteria for each sub-grade. This pamphlet will explain how we arrive at a final grade after reviewing each sub-category of an item.

You'll find out more about the different cards we can authenticate, grade and encapsulate.

You'll also learn a a little bit about the grading process itself and some of the tools that help us while inspecting your valuables.

Let's get started!

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<u>What are the various numerical grades that DIGITAL GRADE will assign to a card and</u> <u>how are the grades assigned? What other things are considered?</u>

- DIGITAL GRADE uses a half point grading system that ranges from 0 to 10+.
- A card which is unable to be encapsulated due to alteration, restoration or another such issue will receive a grade of 0-NG (No Grade).
- To be encapsulated, a card must receive a final numerical grade of 1 to 10+. The only exception to this is a card receiving a grade of A-Authentic Only.
- DIGITAL GRADE uses our own modified <u>3rd / 4th + 0.5/1.0/1.5 Diff Algorithm</u>.
 No subcategory is weighed easier or harder than another in terms of general rank.
- No card is looked at "generally" first, then assigned subgrades. Subgrades are first assigned, which in turn establish the final grade.
- Simplified, a card can receive between a .5 point to 1.0 point higher than the lowest subgrade depending how low the next lowest grades are in relation to the worst grade, and whether the lowest grades are within or excess of 0.5 to 1.5 points from the highest grades.
- Where there are a minimum of 3 subgrades at least 1.5 numeric points higher than the lowest grade, such a card can be awarded 1.0 points higher than the lowest subgrade. In any event where there are not a minimum of 3 subgrades at least 1.5 numeric points higher, such a card would receive a maximum of 0.5 points higher than the lowest grade.
- DIGITAL GRADE strives to maintain a uniform baseline for grading across all cards types, brands, manufacturers, etc. However, certain considerations must be taken into account when evaluating. While a card from the 1950s wouldn't be graded any more lenient than a card printed in 2020, considerations toward paper stock, cut and cutting techniques must be weighed. We wouldn't grade the edges on O-Pee-Chee cards the same way we would grade Topps Chrome Refractors since they are not meant to present the same way. We would however consider a card with perforation that has been folded to be a lower grade since such types of cards are now essentially creased. Fully separating the card via the perforations would create a new perforated card which would be evaluated separately. We would not downgrade for non-centered perforations.
- Cards which were manufactured with lead scratches can be submitted scratched or unscratched. Removing a lead scratch, provided it has not impacted the paper surface in any way whatsoever, will have no effect on the final grade. A lead scratch that has minor wear due to packaging or because of age will not be downgraded. A half-scratched lead done by hand would however impact the card's final grade. DIGITAL GRADE also grades foils cards with or without protective coating. Surface will be judged based on which of the two act as the top layer creating one of the two surfaces.
- DIGITAL GRADE will grade and encapsulate hand cut cards and in some instances, postfactory sheet cut cards, provided they have been cut to appropriate specification for the issue. DIGITAL GRADE has both the staff and equipment to analyze the striations on the edge of cards, and can very easily tell the difference between a post factory hand cut card and a trimmed card due to our ability to read the striations on the side of a card.

10+ Pristine Plus

• 4 subgrades of 10. (10/10/10/10)

10 Pristine

• 3 subgrades of 10. 1 subgrade of 9.5 (10/10/10/9.5)

9.5 Gem Mint

At minumum 3 subgrades of 9.5 and one subgrade of 9. Other variations may include all 4 subgrades of 9.5, or a combination of 9.5 and 10 subgrades (ie. 9.5/9.5/9.5/9, 9.5/9.5/9.5, 9.5/10/10/9.5). A unique exception is 3 10 subgrades and an 8.5 which would still generate a 9.5 final grade (ie. 10/10/10/8.5)

<u>9 Mint</u>

At minimum 3 subgrades of 9. 1 subgrade of 8.5 Other variations may include all 4 subgrades of 9, or a combination of 9, 9.5, 10, and 8.5 subgrades. (ie 9/9/9/8.5, 9/9/9/9, 9/10/10/9, and similar to exception mentioned with 9.5 final grade, 10/10/10/8, 9.5/9.5/9.5/8)

8.5 Near-Mint-to-Mint Plus

At minimum 3 subgrades of 8.5. 1 subgrade of 8. Other variations may include all 4 subgrades of 8.5, or a combination of 8.5, 9, 9.5, 10, and 8.5 subgrades. (ie 8.5/8.5/8.5/8, 8.5/9/9/8.5, 9/10/8/8.5, and similar to exception mentioned with 8.5 final grade, 10/10/10/7.5, 9/9/9/8)

8 Near-Mint-to-Mint

At minimum 3 subgrades of 8. 1 subgrade of 7.5 Other variations may include all 4 subgrades of 8, or a combination of 8, 8.5, 9, and 9.5 subgrades. (ie 8/8/8/7.5, 8/8/8/8, 8/9.5/8/7.5, and similar to exception mentioned with 9.5 final grade, 10/10/10/7, 8.5/8.5/8.5/7.5)

7.5 Near-Mint Plus

• At minimum 3 subgrades of 7.5. 1 subgrade of 7. Other variations may include all 4 subgrades of 7.5, or a combination of 7.5, 8, 9.5, and 8.5 subgrades, or similar to the effect. (ie 7.5/7.5/7.5/7, 7.5/7.5/7.5/7.5, 7.5/7.5/7/8, and similar to exception mentioned with 9.5 final grade, 10/10/10/6.5, 8/8/8/7)

7 Near-Mint

• At minimum 3 subgrades of 7. 1 subgrade of 6.5 Other variations may include all 4 subgrades of 7, or a combination of various subgrades. (ie 7/7/7/6.5, 7/7/7/7, 7/9/9/6.5, and similar to exception mentioned with 9.5 final grade, 10/10/10/6, 7.5/7.5/7.5/6)

6.5 Excellent-to-Near-Mint Plus

• At minimum 3 subgrades of 6.5. 1 subgrade of 6. Other variations may include all 4 subgrades of 6.5, or a combination of various subgrades. (ie 6.5/6.5/6.5/6.5/6, 6.5/6.5/6.5/6.5, 6.5/7/8/6). Similar exceptions mentioned above may apply.

6 Excellent-to-Near Mint

• At minimum 3 subgrades of 6. 1 subgrade of 5.5. Other variations may include all 4 subgrades of 6, or a combination of various subgrades. (ie 6/6/6/5.5, 6/6/6/6, 6/7/7/5.5). SImilar exceptions mentioned above may apply.

5.5 Excellent Plus

5 Excellent

• At minimum 3 subgrades of 5. 1 subgrade of 4.5. Other variations may include all 4 subgrades of 5, or a combination of various subgrades. (ie 5/5/5/4.5, 5/5/5/5, 5/6/6/4.5). Similar exceptions mentioned above may apply.

4.5 Very-Good-to-Excellent

At minimum 3 subgrades of 4.5. 1 subgrade of 4. Other variations may include all 4 subgrades of 4.5, or a combination of various subgrades. (ie 4.5/4.5/4.5/4, 4.5/4.5/4.5/4.5, 4.5/5/5/4). Similar exceptions mentioned above may apply.

4 Very-Good

• At minimum 3 subgrades of 4. 1 subgrade of 3.5. Other variations may include all 4 subgrades of 4, or a combination of various subgrades. (ie 4/4/4/3.5, 4/4/4/4, 4/4.5/4.5/3.5). Similar exceptions mentioned above may apply.

3.5 Good to Very-Good

<u>3 Good</u>

• At minimum 3 subgrades of 3. 1 subgrade of 2.5. Other variations may include all 4 subgrades of 3, or a combination of various subgrades. (ie 3/3/3/2.5, 3/3/3/3, 3/3.5/3.5/2.5). Similar exceptions mentioned above may apply.

2.5 Fair to Good

• At minimum 3 subgrades of 2.5. 1 subgrade of 2. Other variations may include all 4 subgrades of 2.5, or a combination of various subgrades. (ie 2.5/2.5/2.5/2.5/2.5, 2.5/3/3/2). Similar exceptions mentioned above may apply.

<u>2 Fair</u>

• At minimum 3 subgrades of 2. 1 subgrade of 1.5. Other variations may include all 4 subgrades of 2, or a combination of various subgrades. (ie 2/2/2/1.5, 2/2/2/2, 2/2.5/2.5/1.5). Similar exceptions mentioned above may apply.

1.5 Poor to Fair

<u>1 Poor</u>

• 2 subgrades of 1. 2 subgrades of 1.5. Other variations may include all 4 subgrades of 1, or a combination of various subgrades. (ie 1/1/1/1, 1/1/1.5/1.5, 1/1.5/1/1).

0 No-Grade

• To receive a grade of 0 (No-Grade) a card must show evidence of alteration, recoloring, restoration, soaking, pressing, etc. While cards that receive this grade cannot be encapsulated, they will still be imaged and placed within the POPULATION REPORTS under the corresponding category.

<u>A Authentic</u>

• Cards encapsulated with a grade of A Authentic must be unaltered. Condition and wear may vary. Generally, this designation is reserved for cards which may grade lower than a collector may desire and for which the collector wishes to just have the card encapsulated without the displaying of a numeric grade which a collector might consider unattractive. It should be noted however that all cards graded as A Authentic by DIGITAL GRADE are imaged and a numeric grade assigned within our internal database for our reference.

Which card sizes can DIGITAL GRADE encapsulate?

- DIGITAL GRADE has numerous holders that can fit a variety of card sizes and thicknesses. We can just as easily grade a standard vintage card as we can grade a thick jersey patch card like Upper Deck The Cup.
- We can encapsulate any card thickness up to 180pt. That's thick!
- We can encapsulate any card size up to 2" 5/8 x 4" 3/32. That's almost every card from the last 100 years, with the exception of cabinet cards and tall-boys. Don't worry, those are coming very soon, too.

What sort of tools are used to authenticate and grade cards?

- DIGITAL GRADE uses a wide variety of tools when examining and evaluating cards.
- Graders use magnification tools as well as precision measurement tools, and often employ the assistance of high-powered light tools as well
- Imaging plays an integral role in both data collection, database development, authentication and grading. DIGITAL GRADE uses many of the technical aids used by the finest museums in the world for cataloging and verifying, including imaging tools by Epson, Fujifilm, Hasselblad, and Leica. We've literally spared no expense. We also employ forensic document examination tools from the Foster + Freeman VSC line where standard visual aids are not enough. These are top of the line tools that only a handful of institutions have access to. No other authentication & grading company in Canada has these tools at their disposal.

What is DIGITAL GRADE'S IMAGECHAIN?

Our proprietery adaptation of IMAGECHAIN is quite simply the most secure imaging and fingerprint retention system employed by any third-party authentication company. To start, every item that comes across our desks is imaged, even if it gets rejected. Without getting too technical, each image contains data from the previous image as well as the front-running image. As a result, image files of cards couldn't be switched or altered without disrupting the entire architecture of the database. For someone to try and counterfeit a card in our holder, they'd have to gain access to literally every card on either side of the card they were attempting to counterfeit. We are the only third-party authentication company to utilize this from the first card on. This is our adaptation of Blockchain for cards, and its entirely free to you.

<u>As mentioned, the determination of your final grade is dependent on the</u> <u>individual sub-categories that a make up a card. These are your subgrades.</u> <u>Below you'll learn what it takes to "make the grade" so to speak, where</u> subgrades are concerned.

CENTERING

10 50/50 Top to Bottom on front. 50/50 Left to Right on front. 50/50 one way on back. 50/50 other way on back with tolerance not to exceed 55/45. 9.5 50/50 one way on front. 55/45 other way on front. 55/45 on back with tolerance not to exceed 60/40. 9 55/45 one way on front. 60/40 other way on front. 60/40 on back with tolerance not to exceed 65/35. 8.5 60/40 both ways on front. 65/35 one way on back with tolerance not to exceed 70/30. 70/30 to 80/20 other way on back. 8 60/40 both ways on front. 80/20 both ways on back. 7.5 65/35 both ways on front. 80/20 to 90/10 on back. 70/30 both ways on front. 90/10 on back. 6.5 75/25 both ways on front. 90/10 on back. 6 80/20 both ways on front. 90/10 on back. 5.5 85/15 both ways on front. 90/10 on back. 5 90/10 both ways on front. 90/10 on back 4.5 95/5 on front. 95/5 on back. 4 95/5 or better on front. Miscut on back 3.5 Miscut on front. Miscut on back. 3, 2.5, 2, 1.5, 1 Very rarely occurring. Extreme and varying degrees of miscut could constitute the use of these lowest grade tiers.

CORNERS

<u>10</u>

Perfect on all 4 corners front and back. No chipping or wear visible to the naked eye. No chipping or wear visible under magnification.

<u>9.5</u>

Virtually perfect on all 4 corners front and back. No chipping or wear visible to the naked eye. One small imperfection to one corner, on either front or back, visible only under magnification.

9

Near perfection. Slight wear to only one corner, front and back, visible under magnification. May be visible under intense scrutiny with the naked eye.

<u>8.5</u>

Slight wear to one corner, front and back, visible under magnification. Slight wear to a second corner, front or back, visible under magnification. These slight imperfections may be visible under close scrutiny, but not at first glance with a naked eye.

<u>B</u>

Slight wear to the front and back of two corners, clearly visible under magnification. Slight imperfections visible under scrutinous naked eye, but barely noticeable upon first glance.

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Slight wear to front and back of two corners, and wear to front or back of a third corner clearly visible with aid of magnification. May be visible under careful scrutiny with the naked eye.

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Slight wear or fraying to 2 or 3 corners, front and back. Wear may begin to be visible to the naked eye upon casual glance by this grade.

<u>6.5</u>

In addition to the wear mentioned above, slight wear to a 4th corner, on either front or back.. Wear will be visible upon casual glance.

<u>6</u>

Slight wear or fraying to 3 or 4 corners, front and back.

<u>5.5</u>

Wear and fraying to all 4 corners is present on both back and back. Corners will begin to present as fuzzy and/rounded by this grade. Corner wear will be clearly identifiable upon Inspection by naked eye.

5

Wear and fraying on front and back of all 4 corners. 1 to 2 corners may present with dings or notching. Top and bottom layers of the card may begin to show separation at one or more corners

<u>4.5</u>

Wear and fraying on front and back of all 4 corners. 2 to 3 corners may present with dings or notching.

<u>4</u>

Wear and fraying on front and back of all corners. 3 to 4 corners may present with dings or notching. Corners no longer forming pointed angles, and are presenting more rounded.

<u>3.5</u>

Substantial wear, fraying, dings and notching. Accelerated corner wear creating corners which are virtually round.

<u>3</u>

Corner wear has fully transformed corners to rounded.

<u>2.5, 2, 1.5, 1</u>

Exceedingly rare, corners garnering these numerical grades will display varying degrees of extreme wear and abuse ranging from extreme accelerated rounding to portions of the corner naturally having worn off over decades. Corners with these numerical grades generally appear in rare regional / national issues, often in cards well over half a century or more old.

EDGES

<u>10</u>

Perfect edges in all respects. No visible wear whatsoever to the naked eye and no observable wear even under high magnification on either the front or back of a card. A pack issued
O-Pee-Chee card from the 1960s - 1990s cannot receive a grade of 10 on Edges even if it has the most perfect example of O-Pee-Chee "Rough Cut". A natural issue rough cut needs to present the correct wire-cut / blade cut per each issue. (For example, 1979-80 O-Pee-Chee does not naturally present with the same rough cut as 1984-85 O-Pee-Chee or 1987-88 O-Pee-Chee). A numerical grade this high can be indicative of a post factory hand-cut card when incorrect or no striations are present, but this is not always the case as the striations on the actual side edge need to be taken into consideration. Modern era cards are generally the more likely candidates for 10 edges due to superior cutting techniques at the factory level.

<u>9.5</u>

Virtual perfection. No visible signs of wear to the naked eye on first inspection. 1 or 2 miniscule speck sized imperfections visible under magnification on the back. A factory cut O-Pee-Chee card exhibiting no chipping to the face-edge of the front, but slight roughness to the rear as it melds into the striated side edge (as a result of the tear from the wire cut) can achieve a grade of 9.5 for edges.

9

Near perfection. Edges will appear near perfect upon initial glance, but may show 1 to 2 speck sized imperfections under magnification on the front and back. For natural O-Pee-Chee rough cut, very miniscule speck sized imperfections may be visible on the front or back of the card provided the imperfections occurred as a result of the initial cut and not post factory. This will be evidenced by examining the striations as well as the transition from edge to card face.

<u>8.5</u>

Edges are strong and devoid of real wear but may show what appears to be 1 or two small chips on either the front or back. Chipping will be limited to 2 parallel edges maximum. Edge wear will begin to become visible to the naked eye with scrutiny. <u>8</u>

Edges of similar quality to a grade of 8.5 with chipping possible on the front or back. Chipping will be limited to 3 edges maximum.

<u>7.5</u>

Edges of similar quality to a grade of 8.5 and 8 with chipping present on front or back. Small chipping may be found on all 4 edges.

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Chipping possible on front and back, and not limited to one side only. Chipping possible on all edges and visible with naked eye under scrutiny.

<u>6.5</u>

Edges may feature any and all of the details mentioned above, and under scrutiny an edge indentation may be present. These marks may appear to be a nail-pinch mark from a fingernail having pinched the edge of a card in an attempt to remove it from a sleeve/top-loader combination. These types of marks are often found on cards from the 1950's through 1970s and usually occurred during the card boom of the early 1990's when appropriate protection measures weren't used by those handling the cards.

<u>6</u>

Edges will show wear that is visible when a card is held at arm's length due to moderate wear and chipping. Minor notching may be apparent.

<u>5.5</u>

Similar to a numerical grade of 6, but wear is accelerated. One edge may feature a light wrinkle. Likely edge discoloration.

5

Edges will display with one or more light wrinkles due to notching. Rough wear and chipping present. Edge discoloration acceptable at this grade level.

<u>4.5</u>

Similar to a numerical grade of 5, but wear is accelerated. Two edges may begin to display light layering.

<u>4</u>

Moderate edge discoloration. Moderate layering to up to two edges. Chipping and roughness.

<u>3.5</u>

Moderate to significant edge discoloration. Moderate to significant layering to up to two edges. Significant chipping and roughness.

<u>3</u>

All the characteristics of the previous mentioned grades. Significant edge discoloration. Layering present on up to 3 edges. Clearly visible band marks. All wear very visible at arm's length.

<u>2.5</u>

Edges display very significant wear on all 4 edges. Major chipping, notching, layering, band marks. General signs of mistreatment and abuse.

<u>2,1.5,1</u>

Cards bearing these lowest edge grades will display what looks like general abuse as a result of complete disregard for edge condition and will be assigned on severity, however it is very rare to receive such low numeric grades without the card being disqualified as No-Grade (NG).

<u>Surfaces</u>

<u>10</u>

Perfection. To receive a grade of 10 a card must be devoid of any surface wear on both front and back. No scratches, dents, scuffs, print lines, roller marks front and back. Perfect image registration front and back. A card must pass inspection with various light tools under magnification and be devoid of any imperfections to receive a grade of 10.

<u>9.5</u>

Virtual Perfection. Similar to a grade of 10, but with an exception made for the allowance of one imperfection from the following: a small print imperfection that is not visible under naked eye inspection and only under magnified view, one extremely faint line that is not visible to the naked eye, slight imperfection to the hologram but not immediately noticeable. Pulp, thatch, and other forms of fiber that comprise paper stock can be present on the back for cards pre-1989 provided they do not impact the visual appeal.

9

Near Perfection. A card with 9 surfaces appears Gem Mint upon first inspection and may require the assistance of light tools or magnification to identify an issue. Acceptable imperfections for a numerical grade of 9 include ONE of the following: one minor print spot in an area of low color contrast, or a very faint line not visible with the naked eye. A faint scratch may be found with the aid of light tools but not with the naked eye.

<u>8.5</u>

Similar to a numerical grade of 9 but with imperfection tolerances allowing for: a small number of extremely minute print spots. A light surface dimple in an unobtrusive area that is not immediately apparent without the aid of magnification and/or light tools.

8

Smooth surface overall, but two slight scratches may be detectable under close inspection. Light print-snow may be present. A print line may be found, and registration may begin to be out of alignment / out of focus minutely.

<u>ר 1.5</u>

Similar characteristics to a grade of 8 but close inspection may also reveal very minor issues with surface gloss. Coloration issues not considered normal variance for the issue may begin to be present. One area in the proximity just outside of a corner or edge may reveal upon inspection with light tools, some sort of pressure impact to a corner but cannot be a wrinkle or crease of any kind. These are typical identifiers often found on cards pre-1990 that have been subject to various holders from that era. Moderate print-snow may be present.

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Surface gloss is mostly intact throughout. A wax stain may be detectable on the back of the card. Print imperfections remain minor, but noticeable at arms length. Registration issues begin to resemble slight out-of-focus. Print-snow may be unsightly and detracting.

<u>6.5</u>

Very similar to a numerical grade of 7, but exemplifications may be more apparent.

<u>6</u>

Surface gloss still present but a number of scratches will be found on the surface. Wax stain may be present on either front or back of the card. Light ink marks may be seen on the back. One or two small dents may be found on the surfaces. Print spots may begin to detract from The overall impression of the card.

5.5

Very similar to a numerical grade of 6, but exemplifications may be more apparent.

5

Allowable flaws mentioned above as well as a light wrinkle on the card's back in an unobtrusive location. Loss of gloss has begun. Ink marks present as small rather than light.

4.5

Very similar to a numerical grade of 5 but may also include a scuff rather than scratch, patchy loss of gloss beginning, heavy print spotting.

4

Allowable flaws mentioned above but also allowing for moderate color loss, a light tape mark on the reverse, has lost most but not all gloss, or a tiny tear/break to the paper's surface.

<u>3.5</u>

Further wear may include wrinkles on reverse bordering on light creasing, out-of-focus image, obvious discoloration, little to no gloss left, multiple ink and tape marks.

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Easily visible creasing on the reverse but crease hasn't penetrated to the front of the card yet. A small paper tear may be present.

2.5

All of the above, but card may also exhibit an obvious stain. Reverse creasing begins to penetrate to the front as a wrinkle.

2

Creasing is obvious on front and reverse. Localized staining and/or multiple stains. Card will appear washed out, out of focus, abused.

<u>1.5</u>

Card may exhibit a pin-hole or tack hole, heavy paper loss to reverse and multiple creases throughout.

1

No gloss whatsoever, rash, pin-holes, a tear to a corner, creases. An utterly unattractive card virtually no eye appeal left.

<u>Autograph Grades:</u> <u>Hard Autos, Sticker Autos, & Cut Autos</u>

DIGITAL GRADE uses a 10 point system to assign a numerical grade to the autograph of a factory-produced autographed card. Currently, we do not encapsulate non-factory issued autographs or those personally obtained unless the autograph was obtained at an in-person, ticketed event where DIGITAL GRADE was also grading on-site, and only on the day that the signer was present. Please note that because autographs can fade over time, grades assigned to the condition of an autograph may not be guaranteed over time as the characteristics of an autograph are subject to changes from physical environments.

Cards submitted for review that feature an autograph are subject to having the autograph re-evaluated. As a result, autograph grades may decrease over time if they exhibit further wear when compared to their initial submission. DIGITAL GRADE stores visual reference aids of every item it handles in its DIGITAL GRADE IMAGECHAIN DATABASE for future reference.

10

• A visually and aesthetically pleasing autograph that appears perfect to the naked eye. Bold, clear signature; well-centered and devoid of imperfections.

9

 Closely resembling a 10 Autograph, but tolerance allows for slight imperfection. One of the following is permitted: a very small break or skip in the signature, a variation in the boldness of the autograph, or a slight scratch. May exhibit extremely faint bubbling. Requires near perfect positioning. In cases where the autograph is a sticker auto, the tips of 1 to 2 letters may be minutely clipped or ended off edge.

8

• Flaws begin to stand out at this level. Signature is still solid and aesthetically pleasing but now exhibits apparent flaws including multiple skips in the signature or a very

pronounced skip, bleeding of a letter or two, a tiny smear, streaking or apparent bubbling. Where non-hard, sticker autographs are concerned, not more than 3 letters may be ending off sticker. The same proportions apply to cut autographs at this level. At this level an autograph would be losing what is generally considered eye appeal. A single obvious smear, fading that presents evenly, or noticeable yellowing are present. Bubbling of the autograph may be significant throughout. A portion no greater than a quarter of a sticker autograph may be off sticker edge, and no more than a quarter of a cut autograph may be missing.

6

• Complete signature. Acceptable visual appeal but not strong. A portion not in excess of 50% of the signature may be clipped or missing where non-hard, sticker autographs are

concerned. Very faint yellowing and perhaps a faint smear.

5

• Aging of the autograph is evident. Lacks boldness and crispness, and as a result lacks strong overall eye appeal. Autograph is still fully visible at this level, but may be subject to strong fading and strong yellowing. Smearing and blemishing may be seen.

<u>4</u>

• At least three-quarters of the autograph must still remain visible to achieve this grade. Some letters within the autograph may be difficult to see without close inspection, but only parts of the signature may be subject to significant fading or wear.

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• Approximately half of the autograph will be difficult to make out by this stage. Time has worn away at the autograph or made parts invisible to the naked eye. Smearing and blemishes, as well as significant yellowing are evident.

2

• Poor eye appeal. Approximately three-quarters of the signature is gone by this stage. The autograph will be hard to make out with the naked eye.

<u>1</u>

• The majority of the autograph is worn away or has faded away. Very little remains even under close inspection.

Common Sense, Other Suggestions and Final Thoughts.

In conclusion, we'd like to leave you with a few general thoughts based on conversations that have been brought forth by the Board prior to launch.

- While we would love to have the general public sending in thousands upon thousands of cards daily, weekly, etc., our main objective isn't to make money. Our main objective is to build a strong brand that affords collectors and investors alike, an alternative and objective third-party grading service. With this in mind we have a few things we'd like to suggest:
- Try to be objective when examining your own items prior to submitting them.. We understand it's natural to assume that because YOU own it, and because YOU'VE had an item in a holder since you pulled it from a pack 30 years ago, that the item is a perfect 10. Nothing could be further from the truth. In fact, 9 times out of 10, or maybe even 9.5 times out of 10, you're going to be disappointed if you think this. Try to remain objective and impartial when preparing cards.. You're more likely to be happy with the result.
- If you have a card that you know in your heart of hearts isn't a 9 or a 9.5, or if you're unsure, don't send it in at the highest priced service level. It is a hobby myth that assumes if you send a card in under a faster service level or pay more that you'll get a higher grade on the card. If your intention is resale of the item, faster turnaround times will eat into your profits. We don't want this. We want you to make money on your items, not lose money. If you have a high value card on the other hand, where your margin of profit is wide, this is the type of card you should send in under a more expensive service level so you can be in-and-out of the card in a faster time, thereby maximizing your cash flow. The only other common sense use case for an expensive service level is that prized card that you and your Dad bought at a card show when you were 11, that you wouldn't sell it for all the money in the world. In this case, profit isn't a goal and this is a good use of a faster / more expensive service. Don't give us money you don't need to give us. Use common sense!
- Every card you have is worth grading at the right price. If you have a set that you'd absolutely love to see graded in its entirety, set it aside, find a number of other cards you want graded, and wait till you have a big enough order to either A) hit our bulk-

service pricing at the lowest tier, B) wait for a special we may be running, or C) email us and tell us your situation and we can work together to see what we can do for you. We were collectors at one time, too.

• Don't be discouraged by the grades other collectors / submitters receive. Other collectors have nothing to do with you. Don't suck the fun out of YOUR GAME.

- Don't be suspicious or engage in conspiracy theories because of other cards you
 may see online or in publications, etc. You have no idea how many cards another
 submitter sent in. Does that reseller have five GEM MINT copies of that card you
 can't seem to get a high grade on? Well, they could have sent in 200 copies,
 received five 9.5's and averaged a little over 2% hit rate on that grade. You don't
 always have the whole story so don't get upset. You can get there too with a little
 experience once you know what to look for. Submitters who garner higher grades
 are generally objective and unemotional about the cards they buy and submit. It's
 either there or it's not, in their eyes.
- Everyone loves a great story found on a message board by some nameless, faceless troll who wants to tell you that every card in high grade must be altered. If they had THEIR way, they'd out everyone in the industry, show everyone how it's done, start their own company and save the hobby! So how come they don't? If you're that great of a detective, that smart and that ambitious, the bank has plenty of money to lend you. Everyone is a know-it-all when they can sit behind a keyboard. Don't listen to trolls and don't feed them. Remember, the biggest collectors and investors in the world don't hang out on message boards, engage with this type of person or let this nonsense cloud their judgement. AND.....Be very careful if you accuse someone of alterations, fake cards, or things of that nature. If you don't have real proof, not only are you slandering an individual, but you're slandering the brand associated. As a result, you could be exposing yourself to legal action. All of a sudden, that comment you wrote in the heat of the moment turned into you getting sued for damages. Use common sense!

SCENARIO - Your card didn't cross over from one grading company's holder to another company's holder with the same grade. This MUST mean that the card is altered, or bad, or that one company is harder and firmer at grading than the other. This is absolutely not true. The members of our team have worked for, or with, all the other major grading companies, and this is the real reason: first - if you ran a company that was competitive with other companies in the same industry, would you want people thinking that you all graded equally? Of course not. If you called in 4 contractors to renovate your bathroom, would they all quote you the same price? Would they do the job the same way? Of course not. The second reason is that not all companies weigh each portion of the card the same. Some companies let you have weaker corners than others for the same grade, some are more lenient on centering, some don't downgrade edges the same way when there's chipping, and some think that if they grade harder than anyone else, they'll control the population reports for their brand. Use common sense.

<u>Have fun. Life is too short to take grading so seriously that it becomes a miserable experience.</u> <u>Never spend more than you can when grading cards. Always do the math before you submit and</u> consider shipping costs, tax, resale fees, and capital gains tax in your region. Don't get caught off