APPRAISEITNOW

Ordering a Divorce Appraisal of Personal Property, Equipment and Vehicles: An Attorney's Checklist for Valuation Dates, Standard of Value, Retaining Side and Remote Review

AppraiseItNow Inc.

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Educational material, not an appraisal.

Scope of the attorney's checklist for ordering a divorce appraisal

This checklist is published by AppraiseItNow Inc. in its 2026 edition. It is written for family-law attorneys and for spouses who order an appraisal of household contents, collections, vehicles, boats, machinery and other equipment as part of a property settlement. It sets out what counsel decides before the appraisal begins, what the client spouse gathers, and how the file is checked before an appraiser starts the analysis.

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person. AppraiseItNow does not appraise real estate. The marital residence, vacation property, land and any other real property therefore fall outside every order described here and must be valued separately.

The checklist centers on four items that AppraiseItNow needs from counsel for a divorce appraisal:

1. The valuation date or dates the report must use.
2. The standard of value the report must apply.
3. Which side the appraiser acts for.
4. Whether a remote appraisal, prepared from photographs and documents, is acceptable for the matter.

The checklist does not address whether an item is marital or separate property, how property is divided, or any other legal question. Those determinations belong to counsel and the court. The appraiser reports value; the appraiser does not characterize ownership.

Terms used in this checklist

The following working definitions apply throughout.

- **Effective date (valuation date).** An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date (USPAP, 2024 edition (The Appraisal Foundation)). In a divorce file the phrase "valuation date" means the same thing.
- **Report date.** The report gives a report date in addition to the effective date. Counsel's instruction concerns the effective date, and the report date is stated separately.
- **Standard of value.** The definition of value the report applies, such as the definition named in a court order, a stipulation or a settlement agreement. Counsel names the standard and supplies its exact wording.

- **Retaining side.** The party or parties for whom the appraiser acts: one spouse's counsel, both spouses jointly, or another arrangement counsel describes.
- **Remote appraisal.** An appraisal prepared from photographs, documents and other information supplied by the client, without the appraiser seeing the items in person.
- **Item schedule.** The numbered list of items to be appraised, which counsel and the client spouse prepare and which the photographs and documents are keyed to.
- **Extraordinary assumption.** An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly (USPAP, 2024 edition (The Appraisal Foundation)).

Roles of counsel, the client spouse and AppraiseItNow's appraisers in a divorce appraisal

A divorce appraisal involves at least three participants, and each one controls different inputs. The sections below separate those inputs by participant.

Family-law attorney

Counsel sets the legal parameters of the order. For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable. Counsel also decides which items belong on the schedule, whether any items are disputed, and whether opposing counsel is to be told of the order.

Client spouse

The client spouse usually has physical access to the property and its paperwork. The spouse takes or arranges the photographs, locates titles, receipts and service records, reads odometers and hour meters, and reports changes in condition since the valuation date.

Opposing party

When the other spouse holds some of the items, counsel decides how access is requested. If access is refused or delayed, counsel tells AppraiseItNow which items are affected so the appraiser can consider how the scope of work handles them.

AppraiseItNow's appraisers

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition (The Appraisal Foundation)). AppraiseItNow's appraisers specialize by asset class rather than by geography. Between them,

AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope (USPAP, 2024 edition (The Appraisal Foundation)).

Division of responsibilities

Input	Supplied by	Note
Valuation date or dates	Counsel	Taken from the court's order, a stipulation or counsel's instruction
Standard of value	Counsel	Exact wording, not a paraphrase
Retaining side	Counsel	One side, both sides, or another stated arrangement
Remote appraisal acceptable	Counsel	Counsel's confirmation
Item schedule	Counsel and client spouse	Numbered, with disputed items flagged
Photos, identifiers, paperwork	Client spouse	Keyed to schedule numbers
Scope of work and inspection level	Appraiser	Described in the report
Value conclusions	Appraiser	Stated as of each effective date

Procedure 1: confirming the divorce purpose, the valuation dates and the standard of value

Complete these steps before any photographs are taken. Each step has a short note and pass and fail criteria.

Step 1.1: State the purpose of the appraisal as divorce

Tell AppraiseItNow that the appraisal is for a divorce or legal separation property settlement.

Note: The purpose controls how the effective date is chosen. AppraiseItNow sets the effective date by purpose: for insurance coverage and personal use, the report date; for estate and probate, the date of death; for a donation, the contribution date, or the report date for a future gift signed no more than 60 days before it; for a gift, the date of the gift; for an insurance claim, the date of loss; for a divorce, the date counsel sets; for an IRA conversion, the conversion date.

- Pass: The order states "divorce" (or "legal separation") as the purpose.
- Fail: The purpose is blank, generic ("valuation"), or names a different use.

Step 1.2: Identify the governing state and its date rule

Record the state whose law governs the property division and the court in which the case is pending.

Note: No federal rule sets how property is valued in a divorce; state law and the court set the valuation date and standard. For example, New York lets the court choose any date from the filing of the case to trial; California values assets as near the trial as practicable unless the court orders otherwise. For a New York matter, counsel works from the statute text (N.Y. Domestic Relations Law § 236(B)(4)(b)). For a California matter, counsel works from the Family Code text (Cal. Fam. Code § 2552). For any other state, counsel applies that state's law; the appraiser does not choose among legal rules.

- Pass: The state and court are recorded, and counsel has identified the date rule that applies.
- Fail: The state is unstated, or the order assumes a date rule without counsel confirming it.

Step 1.3: Fix each valuation date as a calendar date

List every effective date the report must address, each as a calendar date.

Note: Where the court has not yet chosen a date, counsel may ask for values as of more than one date so that the report is usable whichever date is later adopted. Each date is stated separately. Phrases such as "date of separation" or "as of trial" are converted to a specific day; if the trial date is not yet set, counsel states the date to be used and records that it may need updating.

- Pass: Every valuation date is a specific calendar date, and the number of dates matches what counsel intends the report to cover.
- Fail: A date is described only by an event, a date range is given without a chosen day, or the report date is treated as the valuation date without counsel saying so.

Step 1.4: Name the standard of value and supply its wording

State the standard of value and provide the exact definition from the order, stipulation or agreement that requires it.

Note: Different documents in the same case sometimes use different value language. Counsel resolves the difference before the order is placed. If no document in the case specifies a standard, counsel states the standard to be applied and the source of that instruction.

- Pass: One standard is named, with its definition quoted or attached.
- Fail: No standard is named, two conflicting standards appear, or the order says only "value" or "worth".

Step 1.5: Record which side the appraiser acts for

State whether AppraiseItNow is retained by one spouse's counsel, jointly by both spouses, or under another arrangement.

Note: AppraiseItNow needs to know which side it acts for before the appraisal starts. If both spouses are retaining jointly, counsel names one point of contact for each side and states how requests for information are shared.

- Pass: The retaining side is stated, with the names of counsel for that side and the point of contact for information requests.
- Fail: The retaining side is unclear, or the client spouse and counsel give different answers.

Step 1.6: Confirm that a remote appraisal is acceptable

Counsel confirms that an appraisal prepared from photographs and documents is acceptable for the matter, or states that an in-person inspection is required.

Note: Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person (www.appraiseitnow.com). Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62. Counsel's confirmation addresses the needs of the case, such as any order or stipulation about inspection or an expectation that the other side will challenge the method. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope.

- Pass: Counsel has confirmed that remote is acceptable, or has said that in-person is required and named the location.
- Fail: The question has not been put to counsel, or the client spouse has answered it without counsel.

Step 1.7: Define the item schedule and mark disputed items

Prepare a numbered list of every item to be valued, and mark any item whose ownership, existence or condition is disputed.

Note: Grouping is acceptable for ordinary household contents, such as "kitchen small appliances" or "bedroom set, primary bedroom." As general practical advice, listing higher-value items such as vehicles, boats, machines and artwork individually makes it easier to match each one to its photos and paperwork. Disputed items stay on the schedule with a flag so the appraiser knows which values may be challenged.

- Pass: Every item or group has a number, a short description and a location, and disputed items are flagged.

- Fail: The schedule is a narrative paragraph, items appear twice under different names, or real estate appears on it.

Hypothetical example: two valuation dates in a New York case

Hypothetical. A matrimonial action is pending in New York. The court has not yet selected a valuation date. Counsel for one spouse orders an appraisal of a pickup truck, a bass boat with trailer, a compact track loader used in a side business, and the contents of a three-bedroom house. Because New York lets the court choose any date from the filing of the case to trial, counsel asks for values as of the filing date and as of a stated current date, and gives both as calendar dates. Counsel quotes the standard of value from the parties' stipulation, records that AppraiseItNow acts for that spouse's counsel only, and confirms that a remote appraisal is acceptable. Counsel, not the appraiser, sets the two dates, and the report states each effective date along with the report date.

Procedure 2: assembling marital property documents, identifiers and photos

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The steps below describe what the client spouse gathers once Procedure 1 is complete.

Step 2.1: Key every photo and document to the item schedule

Label each photo file and document with the schedule number of the item it shows.

Note: A file name such as "07-loader-hourmeter" lets the appraiser connect evidence to the right line without follow-up questions. Unlabeled photos of similar-looking items, such as two lawn tractors or several paintings, are difficult to match to the schedule.

- Pass: Every photo and document carries a schedule number.
- Fail: Photos arrive in a single unlabeled batch or in an order that does not follow the schedule.

Step 2.2: Photograph each item to the requirements for its asset type

Take the photos listed for each asset type.

Note: AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group.

Asset type on the schedule	Photos and readings	Gap to check for
Vehicles	Outside, inside, mileage for anything motorized	Odometer photo blurred or missing
Boats	Outside with cover off, helm, engine, inside, HIN, engine hours	Cover left on, HIN not legible
Machinery and equipment	A few photos of each machine, hours, whether it runs	Running status not stated
Fine art	Front, back, signature, frame	Back of the work omitted
Household items	One clear photo per item or group	Groups too large to see individual pieces

- Pass: Every line of the schedule has the photos and readings listed for its asset type.
- Fail: Any motorized item lacks a mileage or hours reading, or any item has no photo.

Step 2.3: Collect identifiers and ownership paperwork

Gather the VIN, HIN or serial number of each titled or serialized item, together with titles, registrations, bills of sale, receipts, certificates and service records.

Note: Identifiers let the appraiser confirm the exact model, year and configuration. Receipts and certificates support the description of higher-value items. Where paperwork is held by the other spouse, counsel records that fact on the schedule.

- Pass: Each vehicle, boat, trailer and serialized machine has a legible identifier, and available paperwork is attached.
- Fail: Identifiers are missing without explanation, or paperwork is described but not supplied.

Step 2.4: Report condition as of each valuation date

For each item, state whether its condition has changed between the valuation date and the date of the photos.

Note: When a valuation date is in the past, the photos show the item as it is now, not as it was then. The client spouse reports repairs, damage, added equipment, removed parts and changes in use since each valuation date. Older photos taken near a past valuation date, such as listing photos or insurance photos, are helpful and are labeled with the date they were taken.

- Pass: Every item carries a condition note covering each valuation date, even if the note is "no change".
- Fail: Condition is described only as of today when a past valuation date applies.

Step 2.5: Record items that are sold, missing or held by the other spouse

List any scheduled item that has been sold, given away, destroyed or moved out of the client spouse's control, with the date and circumstances.

Note: The appraiser decides how such items are handled within the scope of work. If the appraiser relies on an uncertain fact, such as the condition of an item no one can photograph, that is an extraordinary assumption, and the report must say so clearly. Counsel supplies whatever description, photos or records are available so that any assumption has a reasonable basis.

- Pass: Every item outside the client spouse's control has a short explanation and whatever evidence exists.
- Fail: Items are dropped from the schedule without explanation.

Step 2.6: For an in-person appraisal, supply the address and paperwork

If counsel has required an in-person inspection, provide the address where the items are located, access arrangements and the paperwork on hand.

Note: On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records. If items are in more than one location, each location is listed with the schedule numbers kept there.

- Pass: Address, access contact and paperwork are supplied for each location.
- Fail: The location is given only as a city, or access depends on a party who has not agreed to it.

Procedure 3: reviewing the divorce appraisal file before the appraiser starts

This review is carried out by counsel or counsel's staff once the client spouse has assembled the file. Its purpose is to catch gaps before the appraiser has to ask for them. Of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details. In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days. Because photos took the longest to arrive, the photo check below comes before submission rather than after.

Step 3.1: Match the order to Procedure 1

Compare the order against the results of Steps 1.1 through 1.7.

Note: The purpose, each valuation date, the standard of value, the retaining side and the remote confirmation are each checked against counsel's instruction, not against the client spouse's recollection.

- Pass: All seven Procedure 1 items appear in the order exactly as counsel set them.
- Fail: Any one item is missing or differs from counsel's instruction.

Step 3.2: Reconcile the schedule against the photos

Count the schedule lines and count the items with photos.

Note: A mismatch may mean a grouped line was photographed as separate pieces, or a separately listed item was left out. Resolve the difference by correcting the schedule or adding photos.

- Pass: Every schedule line has photos, and every photo belongs to a schedule line.
- Fail: Any line lacks photos, or photos show items not on the schedule.

Step 3.3: Check legibility of readings and identifiers

Open each odometer, hour meter, VIN, HIN, serial plate and signature photo at full size.

Note: Glare on a dashboard or a corroded serial plate can make an identifier impossible to read. A second photo from a different angle, or a photo of the title or registration showing the same number, can resolve the problem.

- Pass: Every reading and identifier can be read without guessing.
- Fail: Any digit is unreadable or two sources show different numbers without explanation.

Step 3.4: Confirm real estate has been excluded

Read the schedule for any line that describes land, a building, or an item that may be a fixture.

Note: AppraiseItNow does not appraise real estate. Whether an item is a fixture is a question for counsel, not the appraiser. Where counsel is unsure whether an item is a fixture, counsel decides and records the decision on the schedule before the file is submitted.

- Pass: No real estate appears on the schedule, and any fixture question has a recorded decision by counsel.
- Fail: Any line describes land or a building, or an unresolved fixture question remains.

Step 3.5: Confirm the fee basis has been accepted

Confirm that the fixed-fee quote has been received and accepted by the party responsible for payment under the retaining arrangement.

Note: Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly (www.appraiseitnow.com). In a joint retention, counsel records how responsibility for the fee is shared.

- Pass: The quote is accepted by the responsible party.
- Fail: The quote is outstanding or the responsible party has not been identified.

Step 3.6: Final go or no-go

Apply the table below. The file is submitted only when every row passes.

Check	Go	No-go
Purpose	Divorce stated	Blank or other purpose
Valuation dates	Each a calendar date	Event-based or missing
Standard of value	Named, wording supplied	Absent or conflicting
Retaining side	Stated with contacts	Unclear
Remote appraisal	Confirmed by counsel	Not confirmed by counsel
Schedule and photos	Fully reconciled	Mismatch
Readings and identifiers	All legible	Any unreadable
Condition notes	One per item per date	Missing for past dates
Real estate	Excluded	Present
Fee quote	Accepted	Outstanding

Hypothetical example: a file that fails review and is corrected

Hypothetical. A paralegal reviews a California divorce file with 18 schedule lines. The order names one valuation date, given as "as near trial as possible" rather than a calendar date. Two vehicles have exterior and interior photos but no odometer photos. A zero-turn mower is photographed but its running status is not stated. Line 16 is "garage and contents". The paralegal returns the file. Counsel converts the date to a specific day consistent with California valuing assets as near the trial as practicable unless the court orders otherwise, and notes that it may be updated if the trial date moves. The client spouse adds two odometer photos and states that the mower runs. Counsel splits line 16 into the tools and equipment, which stay on the schedule, and the garage structure, which counsel removes from the schedule because AppraiseItNow does not

appraise real estate, and records any fixture decision. These corrections address the specific defects described: the event-based date, the missing odometer photos, the mower's unstated running status and the combined line 16.

Appendix: reference facts for divorce appraisals of personal property, equipment and vehicles

AppraiseItNow organization facts

- AppraiseItNow Inc. is the legal name of the publisher of this checklist.
- AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders.
- Joe Kattan is the owner and chief executive officer of AppraiseItNow.
- AppraiseItNow was founded in October 2021. Joe Kattan became involved as a co-owner in 2022 and acquired full ownership in November 2024.
- AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026.
- Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.
- AppraiseItNow's website is www.appraiseitnow.com.

Volume and mix figures

Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 521 were for charitable donations, 175 for insurance (102 claims and 73 coverage), 144 for estates (61 probate, 46 estate tax and 37 estate settlement), 50 for divorce and 15 for Roth IRA conversions. By asset class, the same 1,226 appraisals included 377 vehicles, 323 general personal property, 174 machinery and equipment, 54 boats, 45 business inventory, 40 fine art and 39 business valuations. The asset-class counts cover all 1,226 appraisals, not divorce files alone.

Summary of what counsel supplies

1. Purpose: divorce or legal separation.
2. Governing state and court.
3. Each valuation date as a calendar date.
4. The standard of value and its exact wording.
5. The retaining side and contacts.
6. Confirmation that a remote appraisal is acceptable, or a statement that in-person inspection is required.
7. A numbered item schedule with disputed items flagged and real estate excluded.

Summary of what the client spouse supplies

1. Photos for each item as listed for its asset type.
2. Mileage or hours for every motorized item, and running status for machinery.
3. VIN, HIN or serial numbers, with titles, receipts, certificates and records.
4. A condition note for each item as of each valuation date.
5. An explanation for any item sold, missing or held by the other spouse.

Review questions

1. A New York order says only "value as of the date of separation." Which Procedure 1 step does it fail, and what does counsel supply to correct it?
2. The client spouse tells AppraiseItNow that a remote appraisal "should be fine." Does Step 1.6 pass? Why or why not?
3. A boat on the schedule is photographed with its cover on and no HIN. Which items from the boat photo requirements are missing?
4. A tractor was sold after the valuation date and cannot be photographed. What does the client spouse provide, and what must the report state if the appraiser relies on an uncertain fact about it?
5. Both spouses retain the appraiser jointly. What does Step 1.5 require counsel to record?
6. A schedule line reads "workshop building and tools." How is it handled under Step 3.4?

Answer notes

1. It fails Step 1.3, because the date is described by an event; counsel supplies a specific calendar date.
2. It does not pass, because the confirmation must come from the attorney, not from the client spouse.
3. The outside with the cover off and the HIN are missing. Depending on what else was photographed, the helm, the engine, the inside and the engine hours may also be missing.
4. The client spouse provides the date and circumstances of the sale and any available photos or records; if the appraiser relies on an extraordinary assumption, the report must say so clearly.
5. The retaining arrangement, a point of contact for each side, and how requests for information are shared.
6. The building comes off the schedule because AppraiseItNow does not appraise real estate, the tools stay on the schedule, and counsel decides and records any fixture question.