APPRAISEITNOW

Valuing Tangible Personal Property in a Marital Dissolution: Valuation Dates, Value Standards and Documentation

AppraiseItNow Inc.

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Educational material, not an appraisal.

Learning objectives for valuing marital personal property

After working through this chapter, a family-law practitioner in training should be able to:

- Explain why the valuation date and the value standard in a divorce come from state law and the court, and why the appraiser applies them rather than chooses them.
- Distinguish an appraisal's effective date from its report date, and recognize that in a dissolution the effective date is the date counsel sets, which may fall months or years before the report is written.
- Describe the information an appraiser needs at the start of a divorce assignment, including the dates, the standard, the side the appraiser acts for, and confirmation that a remote appraisal is acceptable.
- Identify the photographs, identifiers and records that support credible values for vehicles, boats, machinery, fine art and household items.
- Recognize when an appraiser may rely on an extraordinary assumption about a past condition, and what the report must then disclose.
- Spot the common errors that weaken a personal property valuation offered in a settlement negotiation or at trial.
- Read a personal property appraisal report critically, checking the stated dates, the scope of work and the documentation behind each value.

Introduction: why the date and the standard come before the number

A marital estate rarely consists only of a house, retirement accounts and bank balances. Most households also hold a large amount of movable property. This includes the cars in the driveway, a boat on a trailer, the tools and machines in a garage workshop, furniture, artwork, and the equipment of a small business run by one spouse. Each item has a value. In a dissolution, someone has to state that value in a form that counsel, the other side and, if necessary, the court can test.

Practitioners new to family law often treat the appraisal of these items as a purely technical exercise. On that view, the appraiser looks at the property and produces a number. The number, however, depends on two questions that are not technical at all. The first is the date on which the value is measured. The second is the kind of value being measured. Both questions belong to the law of the jurisdiction and to the court handling the case. The appraiser does not answer them. Counsel instructs the appraiser on them, and the appraiser then measures value according to those instructions.

This chapter follows that order. It begins with the legal framing of dates and standards. It then covers the appraisal concepts that put those instructions into practice: the effective date, the scope of work, extraordinary assumptions and documentation. A hypothetical worked example follows, along with a catalogue of common errors and a set of review questions.

The chapter draws on the practice of a single appraisal company. 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 prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). AppraiseItNow does not appraise real estate. In a divorce, the marital residence and any land or buildings valued as real estate therefore fall outside the assignments described here, and counsel arranges their valuation separately. AppraiseItNow's website is www.appraiseitnow.com.

Divorce work is one of several purposes for which personal property appraisals are prepared, and it is not the largest by volume. 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. The asset mix in those files shows the kinds of property a marital estate is likely to contain. 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.

Core concepts in the divorce valuation of personal property, equipment and vehicles

Tangible personal property as a category in the marital estate

In this chapter, tangible personal property means physical, movable things that counsel asks to have valued as personal property rather than as real estate. The category covers a wide range of items. At one end are an ordinary sofa and a set of kitchen appliances. At the other are a commercial-grade lathe, a classic automobile and an oil painting with a documented exhibition history. What these items share is that each can be photographed, described, identified and compared with other items of the same kind.

The category leaves out real estate, which AppraiseItNow does not appraise, and it also leaves out intangible interests such as an ownership stake in a company. Counsel decides which items are valued as movable property and which are handled in a separate real estate valuation, and that decision should be made early and recorded in writing. A closely held business that one spouse operates may still matter to the personal property analysis, because the business may own equipment, vehicles and inventory. Counsel should decide early whether those assets are to

be valued item by item as part of the marital estate, or as part of a valuation of the business as a whole. Valuing the same equipment both ways can count it twice. Leaving it out of both can omit it.

Practitioners also benefit from separating three groups of items within the category:

- Titled and serialized assets, such as vehicles, boats, trailers and many machines, which carry identifiers and often have documented histories of use.
- Collectible or specialized assets, such as fine art and specialized equipment, whose values depend on attribution, provenance, condition and a narrower market.
- Household contents, which are usually numerous, individually modest in value and best handled in logical groups.

Each group calls for different documentation and different handling. The documentation section below explains how.

The valuation date is a legal choice

A newcomer to the field might expect a single national rule fixing the date on which divorce assets are valued. No such rule exists. 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. The New York provision appears in the state's Domestic Relations Law (N.Y. Domestic Relations Law § 236(B)(4)(b)). The California provision appears in the state's Family Code (Cal. Fam. Code § 2552).

These two examples show why the appraiser cannot pick the date. Under the New York framework, the court has a range of possible dates. Under the California framework, the default points toward trial, but the court can order otherwise. In both settings, the date that governs a given asset may not be settled when counsel first needs a value. This chapter does not survey the rules of other states. Practitioners should research the governing law of their own jurisdiction and treat it as the starting point of every personal property assignment.

The choice of date matters more for personal property than many practitioners expect. Movable assets change between the filing of a case and its trial, and they can change quickly:

- Vehicles accumulate mileage and wear, and they may be damaged, repaired or sold.
- Boats accumulate engine hours and may suffer weather damage, deferred maintenance or upgrades.
- Machinery may run harder in a busy year, sit idle in a slow one, or be sold to raise cash.
- Household contents may be divided informally, moved, discarded or replaced.
- Market conditions for a category of asset can shift, so even an unchanged item can be worth a different amount at a later date.

Because of these changes, a value measured on the wrong date can be accurate as a measurement and still useless for the case. When the governing date is uncertain, counsel must weigh the possibilities and decide which date to set before the work begins, because the effective date in the report is the date counsel sets. The legal question of which date the court will adopt stays with counsel and the court.

Effective date and report date

Appraisal practice separates the date a value applies to from the date the report is written. 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).

In a divorce, the effective date is the valuation date that counsel communicates. That date may fall months or years before the report is written, as when counsel sets the filing date in a case that has been pending for some time. When the effective date is in the past, the appraiser measures the value of the property as it existed on that date and in the market as it stood then, using the best available evidence of both.

Practitioners in training should learn to read both dates on the face of a report and to check that the effective date matches the instruction given. A report dated in the spring of 2026 with an effective date in the autumn of 2024 is not inconsistent. It is a retrospective valuation, and the report's own dates should say so.

The effective date in a divorce is set differently from the effective date in other assignment types. 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. For family-law work, the clause about divorce is the one that matters. Unlike a date of death or a date of loss, the divorce date is not a fixed event in the world that the appraiser can identify independently. It is an instruction from counsel.

The contrast also warns against a common shortcut. An appraisal prepared earlier for another purpose, such as an insurance coverage schedule, carries an effective date chosen for that purpose. Its date and its framing may not match what the divorce requires.

The value standard set by counsel

The value standard is the kind of value the appraiser is asked to measure. Different standards can produce different figures for the same item on the same date. For example, counsel might instruct the appraiser to measure what an item would bring in a sale between informed, unpressured parties, what it would cost to replace, or what it would bring in a quick disposal. A five-year-old dining set, a used pickup truck and a well-maintained table saw can each carry noticeably different figures under those different framings.

Like the date, the standard comes from state law and the court, as the statement on valuation quoted above makes clear. The appraiser's role is to apply the standard counsel sets, to name it in the report, and to measure value consistently with it across every item in the assignment. A practitioner who leaves the standard unstated invites a dispute later about what the number means.

Two practical habits help:

- Put the standard in writing in the engagement instruction, using the wording counsel intends the court to see.
- If the dates or standards differ for different assets, list them asset by asset rather than relying on a general statement. For example, a business vehicle may be treated differently from a family car under counsel's legal theory.

Which side the appraiser acts for

The appraiser needs to know which side the appraisal serves. 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.

Knowing the side has practical consequences. It identifies who gives instructions and who receives the report. It tells the appraiser who supplies photographs and records and whom to contact when something is missing. It also tells the appraiser whose access to the property can be assumed. In contested matters, one spouse may hold the property while the other spouse's attorney commissions the appraisal. That situation shapes what documentation is realistically available and how it is gathered.

Scope of work and the question of inspection

Practitioners often assume a credible personal property appraisal requires the appraiser to stand in front of every item. The standards say otherwise. 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).

In AppraiseItNow's practice, remote work is the norm. 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). The recorded figures reflect that pattern. 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.

Divorce adds a step that other purposes may not involve. Because the appraisal may be offered in a contested proceeding, the attorney confirms that a remote appraisal is acceptable. That confirmation is a matter of counsel's judgment about the case. The appraiser's scope decision is a

separate question: how much inspection credible results need. Both should be settled before the work begins.

When the work is done in person, the division of labor changes. 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. Even with a site visit, then, counsel should expect to gather titles, purchase records and service histories, because a visit does not produce them.

Whichever method is used, the practitioner reading the report should find the scope described in it. That description covers what was inspected, by what means, what records were reviewed and what was not available. A clear scope statement lets the other side test the work on its merits instead of guessing at what the appraiser saw.

Extraordinary assumptions about past condition

Retrospective divorce valuations often run into a gap in the evidence. The pickup truck is available to photograph today, but no one recorded its odometer on the filing date. The boat was repaired after a storm, so current photographs show a condition that did not exist on the valuation date. In such cases, the appraiser may need to assume a fact about the past.

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).

Each part of that statement matters for a practitioner reading a report:

- The assumption must be needed for credible results. It is not a convenience for skipping available evidence.
- There must be a reasonable basis for it, such as a dated service invoice, a dated photograph, a repair estimate or a registration record.
- The analysis must stay credible with the assumption in place.
- The report must disclose the assumption clearly, so readers know the value depends on it.

Whether each of those conditions is met in a given assignment is a judgment the appraiser makes on the evidence in that file. For counsel, the practical lesson is to gather dated records that may give the appraiser a reasonable basis for any assumption about past condition. A dated document close to the valuation date is often what makes a retrospective value easier to defend. Counsel should also read every disclosed assumption carefully. If the opposing side can show that an assumed fact was untrue, the value that rests on it is open to challenge.

Documentation by asset class

Photographs and records do most of the evidentiary work in a personal property appraisal. 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.

In a divorce, a second layer of documentation matters: records that speak to the condition of the property on a past effective date. The table below pairs the photo requirements with the kinds of records that tend to help with retrospective dates. The second column restates the photo requirements. The third column lists practical suggestions for counsel, not requirements.

Asset type	Photographs requested	Records that help establish condition on a past date
Vehicles	Outside and inside, plus the mileage	Title, registration, dated service and repair invoices, inspection records, accident and repair estimates
Boats	Outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours	Title or registration, dated service records, storage invoices, repair estimates, survey reports held by the client
Machinery	A few photos of each machine, the hours and whether it runs	Purchase invoices, maintenance logs, dated listings or bills of sale for anything sold, depreciation schedules kept by a business
Fine art	Front, back, signature and frame	Purchase receipts, certificates, gallery or exhibition records, prior appraisals held by the client
Household items	One clear photo per item or group	Receipts for significant items, dated photographs of rooms, moving or storage inventories

Three practical points apply across the table.

First, every photograph should be dated, or its date should be recorded in the transmittal. Practitioners should state whether the images show current condition or condition near the valuation date. An undated photograph of a scratched hull leaves the appraiser unsure which date it represents.

Second, identifiers carry outsized weight. A VIN, a HIN or a machine serial number ties the photographed item to its title, its service history and its market. Counsel should collect these identifiers at the outset, so that each photographed item can be matched to its records.

Third, household contents should be grouped logically, for example by room or by category such as bedroom furniture, kitchen appliances or patio furniture. One clear photo per group is far more useful than hundreds of unlabeled images. Grouping also simplifies the negotiation, because the parties can trade whole groups instead of arguing over individual spoons.

Gathering information before the work begins

The documentation burden is easiest to manage when it is front-loaded. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. For counsel, this means putting together a single package containing the written instruction on dates, standard and side, the confirmation about remote work, an item list, photographs and records. That package should be assembled before the assignment begins, not in pieces afterward.

Even careful clients miss things. 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 a divorce, where one spouse may hold the property and the other may hold the paperwork, the risk of gaps is real. Counsel who expect a follow-up request and know where each record is located will keep the process moving.

A worked example (hypothetical): one filing-date valuation of a couple's vehicles, boat, workshop and household contents

The following example is hypothetical. The people, assets, dates and figures are invented to illustrate the concepts in this chapter. It does not describe any actual matter, and the figures are illustrative, not benchmarks.

The facts of the hypothetical

A married couple, referred to here as Spouse A and Spouse B, live in New York. Spouse A filed for divorce in October 2024, and trial is expected in late 2026. The marital property includes:

- A five-year-old full-size pickup truck, driven daily by Spouse B.
- An 18-foot center-console fishing boat with a single outboard engine, stored on a trailer.
- A woodworking shop in the detached garage, used by Spouse A for a side business. It contains a cabinet table saw, a thickness planer, a dust collection system, a jointer, a bandsaw and a small computer-controlled router. Counsel decides which of these items are valued as movable property in the assignment.
- Living room, dining room and primary bedroom furnishings.
- An oil painting by a regional artist, purchased at a gallery several years earlier.
- The house itself. It is outside the personal property assignment, and counsel arranges its valuation separately.

Spouse A's attorney commissions the personal property appraisal. The attorney's research indicates that the court may choose any date from the filing of the case to trial. After weighing the options, the attorney decides to set the filing date in October 2024 as the valuation date for this assignment. The attorney also sets the value standard in writing, using the wording counsel intends to present, and applies it to every item. The instruction states that the appraiser acts for Spouse A. It confirms that a remote appraisal is acceptable.

Step 1: Settling date, standard, side and method

The instruction answers each of the items an appraiser needs at the start of a divorce assignment: the valuation date and standard as counsel sets them, the side the appraiser acts for, and the attorney's confirmation that remote work is acceptable. The appraiser now decides the scope of work. The question is how much inspection credible results require for each asset. In this hypothetical, the appraiser concludes that well-documented photographs and records are enough for every item, so no site visit is needed. The report will describe that scope.

Step 2: Assembling the documentation

The attorney's paralegal works through the documentation requirements asset by asset.

For the pickup, Spouse B provides current photographs of the outside and inside and a photograph of the odometer showing 61,400 miles. The title shows the VIN. A dated service invoice from three weeks before the filing date records the mileage at 38,900 miles.

For the boat, Spouse A provides photographs of the outside with the cover off, the helm, the engine and the inside, along with the HIN and a photograph of the engine hour meter. The boat suffered hull damage in a storm in the spring of 2025, after the filing date, and the damage was professionally repaired. Spouse A holds the repair invoice and dated photographs taken by the repair shop before the work.

For the shop, Spouse A provides a few photographs of each machine, the hour readings where the machines have meters, and a note on whether each machine runs. The computer-controlled router is no longer in the garage. Spouse A sold it in early 2025. A dated online listing with photographs and a bill of sale are available.

For the painting, Spouse A provides photographs of the front, back, signature and frame, together with the gallery receipt.

For the household items, the paralegal groups the furnishings by room and provides one clear photo per item or group. Receipts are included for the few significant pieces.

When the appraiser reviews the file, one gap appears. The jointer's serial plate is not visible in any photograph. A short request for missing details produces a close-up image of the plate, and the file is complete.

Step 3: Tying each asset to the filing-date evidence

Because the effective date is the filing date in October 2024, and most of the photographs show the property as it is now, the appraiser addresses each asset's condition on that earlier date explicitly.

The pickup's condition on the filing date cannot be photographed, and its odometer was not recorded that day. The service invoice from three weeks earlier is the nearest dated mileage record and shows 38,900 miles. The appraiser considers whether to assume a mileage close to that figure on the filing date. Such an assumption would be an extraordinary assumption, and the rule stated earlier in this chapter allows it only when it is needed for credible results, there is a reasonable basis for it and the analysis stays credible. Whether those conditions are met is a judgment the appraiser must make on the file, and this hypothetical does not make it for the reader. If the appraiser does rely on the assumption, the report must state it clearly and name the invoice as the record it rests on.

The boat's condition differs between the filing date and today. On the filing date, before the storm, the hull was undamaged. Current photographs show a repaired hull. The repair shop's dated pre-repair photographs and the repair invoice show that the damage occurred in the spring of 2025 and describe the work. For the filing-date value, the appraiser relies on that evidence that the hull was in pre-storm condition. The report identifies the records that support the condition used.

The computer-controlled router existed on the filing date but is gone today. The appraiser values it as of the filing date from the dated listing photographs and the bill of sale, and the report describes that evidence. Whether the router, or the money from its sale, belongs in the marital estate as of the date the court adopts is a legal question. The appraiser does not resolve it. The appraiser reports what the evidence supports and leaves the legal treatment to counsel.

The remaining shop machines, the painting and the household furnishings are unchanged in condition since the filing date, as far as the records show. The appraiser measures each as of the filing date, considering the market as it stood then, and the report notes where the supporting photographs show current rather than filing-date condition.

Step 4: The report and the summary for counsel

The report states the effective date and the report date. It names the value standard counsel set and the side the appraiser acts for. It describes the scope, including that the work was done remotely from photographs and documents. It discloses any extraordinary assumption the appraiser relies on, such as one about the pickup's filing-date mileage. A summary schedule might look like the following. All figures are hypothetical.

Asset or group	Value as of the effective date (October 2024 filing date)
Pickup truck	$34,000
Fishing boat, trailer and outboard	$29,000
Shop machinery, excluding router	$11,800
Computer-controlled router (sold early 2025)	$6,200
Oil painting	$4,500
Living room furnishings	$3,100
Dining room furnishings	$2,400
Primary bedroom furnishings	$2,700

What the example teaches

The schedule gives counsel a set of values tied to one stated date. If the court adopts the filing date, the schedule fits the case as it stands. If the court adopts a different date, counsel would need to set that date as the effective date for the assignment, and the evidence of condition on that date would have to be gathered. That is a reason to research the governing law carefully before choosing the date. In no part of the example did the appraiser choose the date, choose the standard, decide the treatment of the sold router or say how the property should be divided. Those decisions stayed with counsel and the court. The appraiser's contribution was a set of measurements, each tied to a stated date, a stated standard and disclosed evidence.

Common errors when practitioners commission divorce appraisals of personal property

Commissioning the appraisal before the dates and standard are framed

The most consequential error is to ask for "a value" without an instruction on date and standard. The appraiser cannot supply the legal answer. A report produced without that instruction may measure the wrong thing. Counsel should research the governing law, decide which date to set, and put the instruction in writing before the assignment begins.

Confusing the report date with the valuation date

A report written in 2026 does not by default value property as of 2026. If counsel needs a filing-date value, the instruction must say so, and the reader of the report should check that the effective date matches. Reading only the report date at the top of a document is a common way to

misread a retrospective valuation.

Setting a date without testing it against the governing law

Where the court may choose among dates, counsel who set a date that the court does not adopt may have to set a different date for a later assignment, after the assets have changed further and the evidence of their earlier condition has grown harder to find. Counsel should weigh the governing rule, such as the range of dates a court may choose, before fixing the date, and should record the reasoning in the file.

Supplying undated or unlabeled photographs

Photographs that do not show when they were taken invite confusion between current condition and condition on the valuation date. This is especially true for assets that changed, such as a repaired boat or a vehicle that has been driven since filing. Each image should carry a date or a note explaining which date it represents.

Omitting identifiers and records

A photographed truck with no VIN, a boat with no HIN, or a machine with no serial plate is harder to value credibly. Titles, service invoices, receipts and certificates often decide whether a value rests on evidence or on inference. Counsel should collect them from whichever spouse holds them, early in the case.

Overlooking assets that left the household after filing

Items sold, discarded or transferred after the filing date are easy to miss, because they are no longer there to photograph. If the governing date precedes the disposal, the asset's earlier existence and condition may matter. Dated listings, bills of sale and earlier photographs can support a valuation. The legal treatment of the disposal is a separate question for counsel.

Reusing an appraisal prepared for another purpose

An insurance schedule or an earlier appraisal prepared for another reason carries an effective date and framing chosen for that purpose. Treating it as a divorce valuation can import the wrong date and the wrong kind of value. A divorce assignment should be framed by the divorce instruction.

Mixing real estate into a personal property assignment

AppraiseItNow does not appraise real estate. Counsel should decide which items are valued as movable property in the personal property appraisal and arrange any real estate valuation separately, so that nothing is counted twice or left out. Items that sit on the line between the two, such as installed equipment in a workshop, should be assigned to one assignment or the other in the written instruction.

Failing to state the side and confirm remote acceptability

An appraiser who does not know which side it acts for cannot direct document requests or communications properly. An attorney who has not confirmed that a remote appraisal is acceptable may face an avoidable objection later. Both items belong in the opening instruction.

Ignoring disclosed assumptions in the opposing report

Practitioners reviewing the other side's appraisal sometimes go straight to the totals. The disclosed extraordinary assumptions and the scope description are often more revealing. A value built on an assumed mileage or an assumed pre-damage condition is only as strong as the basis for that assumption, and that basis can be tested.

Review questions on valuation dates, standards and documentation in divorce appraisals

1. According to this chapter, who sets the valuation date and the value standard in a divorce, and is there a federal rule on how property is valued?
2. How does the New York approach to the valuation date, as described in this chapter, differ from the California approach?
3. Define the effective date of an appraisal. What two dates must the report state?
4. A report bears a 2026 report date and an October 2024 effective date. Is this inconsistent? Explain.
5. What items does AppraiseItNow need at the start of a divorce appraisal, as described in this chapter, and who confirms that a remote appraisal is acceptable?
6. Under the description of USPAP in this chapter, does every appraisal require an in-person inspection? Who decides how much inspection is needed, and where is that decision described?
7. On an in-person appraisal, what does the appraiser do at the visit, and what does the client still provide?
8. State the conditions under which an appraiser may rely on an extraordinary assumption, and what the report must do when one is used.
9. In the hypothetical worked example, what filing-date fact about the pickup truck might call for an extraordinary assumption, which document could provide its basis, and what judgments must the appraiser make before relying on it?
10. List the photographs requested for a boat and for a machine, including the identifiers or readings that accompany them.
11. Why does this chapter recommend grouping household contents by room or category?
12. In the worked example, who decided whether the sold router belonged in the marital estate? What did the appraiser contribute regarding that asset?

13. Name three common errors described in this chapter and explain how each can be avoided.
14. Why might reusing an insurance coverage appraisal in a divorce produce a misleading figure?
15. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, how many were for divorce, and how many were done from photographs and documents?

Further reading on divorce valuation dates and appraisal standards

- USPAP, 2024 edition (The Appraisal Foundation): Uniform Standards of Professional Appraisal Practice.
- N.Y. Domestic Relations Law § 236(B)(4)(b): New York Domestic Relations Law, equitable distribution valuation date.
- Cal. Fam. Code § 2552: California Family Code, valuation date for community property.
- www.appraiseitnow.com: AppraiseItNow, the publisher of this chapter.