APPRAISEITNOW

Business Equipment, Vehicles and Boats in a Divorce: The Photographs and Details an Appraisal Needs

AppraiseItNow Inc.

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Educational material, not an appraisal.

Who this guide on divorce appraisals of equipment, vehicles and boats is for

This guide is for two readers. The first is a spouse who owns, uses or shares business equipment, vehicles or boats and has been asked to help value them for a settlement. The second is a family-law attorney who orders the appraisal, sets its terms and later relies on the report in negotiation or at trial. Both readers face the same practical problem. The appraiser cannot value what it cannot see or identify, and a divorce often makes seeing and identifying property harder than usual.

The guide is current as of 2026. It covers three groups of assets that tend to carry real money in a marital estate and tend to generate disputes:

- **Business equipment.** Excavators, tractors, forklifts, commercial kitchen equipment, shop tools, print equipment, medical and dental equipment, and similar machinery owned by one spouse or by a business one or both spouses run.
- **Vehicles.** Cars, trucks, motorcycles, work vans, trailers, recreational vehicles and collector vehicles.
- **Boats.** Runabouts, fishing boats, sailboats, cruisers, personal watercraft and the engines and trailers that go with them.

It does not cover the marital home, land, buildings or boat slips. AppraiseItNow does not appraise real estate.

Who publishes this guide

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's website is www.appraiseitnow.com. AppraiseItNow's appraisers specialize by asset class rather than by geography. In practice, a boat is appraised by an appraiser who works on boats and a wheel loader by one who works on machinery, regardless of where the asset sits.

How often divorce work comes up

Divorce is one of several purposes for which personal property, equipment, vehicles and boats are appraised. 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.

Terms used in this guide

- **Valuation date.** The date as of which the property is valued for the divorce. Counsel and the court set it, not the appraiser.
- **Effective date.** The appraisal's term for the same idea. It is the date the value applies to, defined more fully in the next section.
- **Report date.** The date the appraisal report is signed and issued.
- **Standard of value.** The type of value the appraisal is asked to find. Counsel names it.
- **Scope of work.** What the appraiser does to reach a credible result, including how much inspection the assignment needs.
- **Extraordinary assumption.** An assumption that an uncertain fact is true, used only under the conditions described in the next section.
- **VIN.** Vehicle identification number, the identifier assigned to a motor vehicle.
- **HIN.** Hull identification number, the identifier assigned to a boat hull.
- **Serial number.** The maker's identifier on a machine, engine or attachment.
- **Hours.** The running time recorded on an hour meter, used for machinery and boat engines the way mileage is used for road vehicles.

The valuation rules that govern divorce appraisals of equipment, vehicles and boats

State law and the court set the date and the standard

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 Family Code (Cal. Fam. Code § 2552).

For the reader, the practical consequence is simple. The appraiser does not choose the date. A spouse who asks "what is the truck worth?" is asking an incomplete question until counsel answers "as of when, and under what standard?" This guide does not describe the law of any other state. In every case the attorney supplies the date and the standard.

What AppraiseItNow needs from counsel

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. The word "dates" is plural for a reason. Counsel sometimes asks for more than one date, for example one near filing and one near trial, so the parties and the court can see how value moved. Each date is a separate value conclusion, and the photographs and records have to support each one.

The effective date and the report 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. That is the position of the current standards (USPAP, 2024 edition). In a divorce, the effective date is the date counsel sets. If that date has already passed, the appraiser has to reconstruct the asset's condition as of that earlier date. This is where photographs with dates, service invoices and hour or mileage readings from the right period become valuable.

Inspection and scope of work

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. Both points come from the current standards (USPAP, 2024 edition). 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.

In a divorce, the attorney's confirmation that a remote appraisal is acceptable matters because the report may be challenged. Counsel is in the best position to judge whether the other side or the court will accept a report built on photographs and documents for a given asset.

Extraordinary assumptions

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. That rule comes from the current standards (USPAP, 2024 edition). Divorce files produce many uncertain facts. A boat may sit in a storage yard one spouse cannot reach. A machine may have been sold after the valuation date. Good photographs and records reduce the uncertainty an appraiser has to work around. Where an assumption is used, the report names it, so both attorneys can see exactly what the value depends on.

The standard AppraiseItNow works to

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

Step by step: assembling photographs and details for each divorce asset

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The steps below are built around that principle. Each step aims to produce a complete package the first time, so the file does not stall on a missing serial number or an hour meter nobody photographed.

Step 1: Get the terms from counsel in writing

Before anyone takes a photograph, the attorney sets down:

1. The valuation date or dates.
2. The standard of value.
3. Which side AppraiseItNow acts for.
4. Whether a remote appraisal is acceptable.

These answers shape everything after. If the valuation date is in the past, the photographs taken today may need support from older records. If remote work is not acceptable for a particular asset, the step list changes to an in-person visit.

Step 2: Build an asset list

List every item to be appraised. For each item, record:

- What it is, in plain words, for example "2019 three-quarter-ton pickup, white" or "compact track loader with bucket and forks."
- The maker, model and year, if known.
- The identifier: VIN, HIN or serial number.
- Where it is located.
- Who has physical control of it.
- Which documents exist and who holds them.

A spreadsheet works well, and so does a simple numbered list. The point is that every photograph and every document can later be tied to a numbered line. Attachments, trailers and engines get their own lines when they carry separate identifiers or separate value.

Step 3: Photograph to the asset-type requirements

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.

For the three asset groups in this guide, those requirements look like this:

Asset type	What AppraiseItNow's requirement covers
Vehicles	The outside and inside, plus the mileage for anything motorized
Boats	The outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours
Machinery	A few photos of each machine, the hours and whether it runs

The table restates the requirement and adds nothing to it. The practical notes below explain how to meet it well.

Step 4: Vehicles, photographed properly

Shoot in daylight or good shop light. Hold the camera level and step back far enough that each photo shows the whole vehicle.

- **Outside.** Front, rear and both sides make a complete outside record. Close-ups of damage, rust or aftermarket parts help the appraiser judge condition.
- **Inside.** The front seats, rear seats or cargo area, and the dashboard. Worn upholstery, cracked dashboards and missing trim all affect condition.
- **Mileage.** Photograph the odometer with the ignition on so the reading is lit and legible. A legible odometer photo lets the appraiser read the mileage directly.
- **Identifier.** A photograph of the VIN plate or the VIN on the title or registration ties the photographs to one specific vehicle.

Trailers are vehicles too. A utility trailer, car hauler or boat trailer gets its own outside photographs and its own identifier.

Step 5: Boats, photographed properly

Covers, shrink-wrap, lifts and storage yards can make boat photographs harder to take, so plan for access before the photography day.

- **Outside with the cover off.** The requirement is explicit. A covered boat cannot be assessed for hull condition, gelcoat, rub rails or canvas.

- **Helm.** The steering station, gauges and electronics.
- **Engine.** Inboard engines are photographed with the hatch open. Outboards are photographed from the side and rear, with the cowling label showing if possible.
- **Inside.** The cockpit, cabin, berths and head, as the boat has them.
- **HIN.** Usually found on the transom. A clear photograph of it, or of the registration or title showing it, identifies the hull.
- **Engine hours.** Photograph the hour meter. Boats with more than one engine have more than one reading, and each one counts.

Step 6: Machinery, photographed properly

Business equipment varies more than any other category, but the requirement stays the same: a few photos of each machine, the hours and whether it runs.

- **A few photos of each machine.** A wide shot of the whole machine, a shot of the data plate or serial number, and shots of wear points such as tracks, tires, buckets, blades, beds or work surfaces.
- **The hours.** Photograph the hour meter. Some shop and kitchen equipment has no meter. In that case, record that fact on the asset list rather than leaving the line blank.
- **Whether it runs.** State it plainly: runs and operates, runs with a known problem, or does not run. A short written note from the person who uses the machine is useful here.

Attachments such as buckets, forks, augers, mowers and plows are photographed alongside the machine or separately, and listed so the appraiser knows what travels with each unit.

Step 7: Gather the paperwork

Titles, registrations, bills of sale, purchase invoices, loan or lease documents, service records, survey or inspection reports for boats, and depreciation schedules or equipment lists from the business's books all help. Not every asset has all of these. Send what exists, and note on the asset list what does not.

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. An in-person visit replaces the client's photographs but not the client's documents.

Step 8: Submit, then answer follow-up requests

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. After the package is submitted, the appraiser reviews it, and a follow-up request may come. 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.

The kind of item requested is associated with how quickly a file moves. 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. Photos took the longest of these items to arrive. In a divorce, replacing a photograph may require a trip to the asset and cooperation from the other spouse, so the photographs in Steps 3 through 6 deserve care the first time.

Worked example: a contractor's equipment (hypothetical)

Hypothetical. A spouse runs a small excavation business with a mini excavator, a skid steer, a dump trailer and a three-quarter-ton pickup. Counsel sets one valuation date and the standard, confirms which side AppraiseItNow acts for, and confirms a remote appraisal is acceptable.

The spouse builds a five-line asset list: the four main assets, plus the skid steer's pallet forks on their own line as a separate attachment. For the mini excavator, the spouse takes a wide shot from each side, a data plate photo, close-ups of the tracks and bucket teeth, and an hour meter photo, and notes "runs and operates." The skid steer gets the same treatment, and the pallet forks get their own photograph. The dump trailer gets outside photos and its identifier. The pickup gets outside and inside photos, an odometer photo with the ignition on, and the VIN from the registration.

The spouse also sends the purchase invoices for both machines and the most recent service invoice for the skid steer. The only follow-up request is for the pickup's rear interior, which the spouse forgot. Because every photograph is tied to a numbered line, the appraiser can check the file against the list without guessing which machine is which.

Special situations with business equipment, vehicles and boats in a divorce

The other spouse has the asset

The spouse who needs the appraisal often does not have the asset. The truck may be at the other spouse's residence, or the boat at a marina under the other spouse's name. Practical options include:

- Counsel arranges access through the other side's attorney so photographs can be taken to the requirements above.
- The spouse in possession takes the photographs, with counsel's agreement on how they will be exchanged.
- An in-person appraisal is arranged at the asset's location, with the client providing the address and paperwork.

If none of these is possible, the appraiser may consider whether an extraordinary assumption is supportable, under the conditions stated earlier. The report then says so clearly. Counsel weighs whether a value built on an assumption will serve the case.

The valuation date is in the past

When counsel sets a date months or years before the report, the asset may have changed. A truck may have added mileage. A boat may have been damaged in a storm. A machine may have needed a rebuilt engine. The current photographs still matter because they show the asset itself. The appraiser also needs evidence of condition as of the earlier date.

Useful evidence includes:

- Dated photographs from the period, such as phone photos, listing photos or insurance photos.
- Service invoices that record mileage or hours on a specific date.
- Inspection or survey reports from around that date.
- A written account of what changed, and when.

Two valuation dates

When counsel asks for two dates, the asset list should note mileage or hours as close to each date as records allow. A service invoice near filing and a fresh meter photograph near trial give the appraiser two anchored readings instead of one.

Equipment owned by a business

Equipment may be titled to a company rather than to either spouse. State law and the court set the valuation date and standard, and counsel supplies them. Coordination matters on one practical point. If the business itself is being valued, counsel confirms whether the equipment is valued separately, inside the business valuation, or both, so the same excavator is not counted twice. AppraiseItNow prepares appraisals of machinery and equipment and of closely held businesses. The engagement terms should state which assignment, or which combination, counsel wants.

Leased or financed equipment and vehicles

Lease and loan documents show who holds title and what is owed. The appraisal reports the value of the asset under the standard counsel sets. How a lease or loan balance is treated in the settlement is a question for counsel. Send the lease or loan paperwork with the package anyway, because it often confirms the identifier, the year and the equipment configuration.

A machine or engine that does not run

The machinery requirement asks for the hours and whether the machine runs. Describe what is known: a seized engine, a dead battery, a hydraulic leak, a failed transmission, or simply "has not been started since last season." Any repair estimate or diagnosis helps.

Boats in winter storage or on a lift

Shrink-wrap and covers block the outside photographs the requirement calls for. The practical choices are to photograph the boat when the cover comes off, to arrange with the storage yard to open the cover, or to supply clear photographs taken before the boat was wrapped, with their dates. Engine hours can often be read without removing the full cover. Recording the hours separately keeps that part of the file moving.

Modified, restored or collector vehicles

Aftermarket parts, restorations and rare configurations affect value in ways a basic photo set may not show. Close-up photographs of the modifications, receipts for the work, and any build sheet or documentation of originality help the appraiser identify what the vehicle actually is.

Assets sold or disposed of before the appraisal

When a vehicle, boat or machine has been sold, the appraiser cannot photograph it. Whatever remains, such as the bill of sale, listing photographs, the title transfer, and records of mileage or hours, becomes the evidence. Counsel decides whether a value as of the valuation date is still needed, and whether the sale price itself is evidence the attorney wants to rely on.

Items outside the scope

A divorce file may include a shop building, a marina slip or land on which equipment is stored. AppraiseItNow does not appraise real estate. Those items need a separate real estate appraisal arranged by counsel.

Worked example: a boat stored out of state (hypothetical)

Hypothetical. A couple owns a cruiser with twin inboard engines, kept at a marina in another state. The spouse who uses the boat has the keys. Counsel sets a valuation date roughly eight months before the expected report date, names the standard, confirms which side AppraiseItNow acts for, and confirms that a remote appraisal is acceptable.

The spouse with access arranges, through counsel, for the marina to remove the cover. The spouse then photographs the outside, the helm, both engines with hatches open, the cabin and the HIN on the transom, and photographs both hour meters. Because the valuation date is in the past, the other spouse supplies a service invoice from near that date showing hours on both engines, and dated photographs taken at the start of that boating season.

The appraiser now has today's condition and hours, plus a dated reading near the valuation date. Dated records of this kind reduce the uncertainty about the boat's condition at the earlier date. 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).

Questions a spouse or attorney settles before ordering the appraisal

These questions cover what AppraiseItNow needs at the start of a divorce assignment and the details a package should contain. Settling them first saves rework.

Questions for counsel

1. What valuation date or dates apply, under state law and any court order?
2. What standard of value applies?
3. Which side does AppraiseItNow act for?
4. Is a remote appraisal acceptable for every asset, or does any asset need an in-person visit?
5. Is any business being valued at the same time, and if so, is equipment valued inside it, separately, or both?
6. Is any asset real property or attached to real property that needs a separate real estate appraisal?
7. How will photographs and documents be obtained for assets the client does not control?

Questions for the spouse gathering material

1. Does every asset on the list have an identifier: VIN, HIN or serial number?
2. Does every motorized vehicle have a mileage photo?
3. Does every boat have photos of the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours?
4. Does every machine have a few photos, an hours reading and a statement of whether it runs?
5. Are attachments, trailers and second engines listed and photographed?
6. Are titles, receipts, service records and loan or lease papers gathered, or noted as unavailable?
7. If the valuation date is in the past, is there any dated evidence of condition, mileage or hours near that date?

A quick readiness check

Item	Ready when
Valuation date(s)	Counsel has stated them
Standard of value	Counsel has named it
Side	Counsel has confirmed which side AppraiseItNow acts for
Remote acceptability	Counsel has confirmed it, or an in-person visit is planned
Asset list	Every item has a number, description, identifier and location
Photographs	Each item meets its asset-type requirement
Documents	Gathered, or marked as unavailable

Review questions for readers

- A spouse photographs a pickup's outside and inside but not the odometer. Which part of the vehicle requirement is missing? The mileage, which the requirement calls for on anything motorized.
- A boat is photographed under its cover. Which requirement does that fail? The outside with the cover off.
- A machine has no hour meter. What should the asset list say? That the machine has no meter, alongside the photographs and the statement of whether it runs.
- Who chooses the valuation date in a divorce? State law and the court, as counsel conveys it. The appraiser does not choose it.
- If an uncertain fact must be assumed, where does that appear? In the report, which must say so clearly.

Summary of the photographs and details a divorce appraisal of equipment, vehicles and boats needs

A divorce appraisal of business equipment, vehicles and boats rests on two kinds of input. The first comes from counsel: the valuation dates and standard, which side AppraiseItNow acts for, and confirmation that a remote appraisal is acceptable. No federal rule sets those terms. State law and the court do, as the New York and California examples show. The second comes from whoever can reach the assets: photographs and identifiers that meet the asset-type requirements, plus the paperwork that exists.

For vehicles, that means the outside and inside, plus the mileage for anything motorized. For boats, it means the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours. For machinery, it means a few photos of each machine, the hours and whether

it runs. A numbered asset list ties every photograph and document to one item. Dated records anchor value when the valuation date is in the past.

Most appraisals are completed from photographs and documents. An in-person visit is made when an inspection is needed, and the client still supplies the address and the paperwork. When a fact cannot be confirmed, an appraiser uses an extraordinary assumption only under the conditions the standards set, and the report says so clearly. In the reply-time figures for requests for missing details, photos took the longest to arrive, 2.0 to 3.7 days at the median, so they deserve the most care at the start.

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's website is www.appraiseitnow.com.