APPRAISEITNOW

Divorce Appraisal Photo and Inventory Worksheet: A 2026 Checklist Manual for the Spouse Who Holds the Property

AppraiseItNow Inc.

November 2026, version 1

Published by AppraiseItNow Inc., New York City. www.appraiseitnow.com

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Educational material, not an appraisal.

How to use this photo and inventory manual as the spouse holding the property

This manual is the 2026 edition of AppraiseItNow's checklist for the spouse who has physical possession of household contents, vehicles, boats, machinery or art during a divorce. That spouse is called the "possessing spouse" in this manual. The possessing spouse is usually the person best placed to photograph the property, read serial plates and odometers, and find titles and receipts. A family-law attorney can use the same checklists to tell a client exactly what to gather and to review the result before it goes to the appraiser.

Who prepares the appraisal

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. That description is the publisher's own (www.appraiseitnow.com). AppraiseItNow does not appraise real estate. The marital home, land and other real property are therefore outside this manual. The contents of a home, the vehicles in its garage and the equipment in its barn are within it.

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. The standards cited in this manual are the current edition (USPAP, 2024 edition). AppraiseItNow's website is www.appraiseitnow.com.

Defined terms used in this manual

Term	Meaning in this manual
Possessing spouse	The spouse who has the property in hand and can photograph and document it
Inventory worksheet	The single table listing every item to be appraised, one item or group per line
Item line	One row of the inventory worksheet
Identifier	A number that ties a photo to one specific asset, such as a VIN, HIN or serial number
Valuation date	The date as of which counsel or the court says property is to be valued
Effective date	The date the appraised value applies to, as stated in the report
Photo set	All photographs that belong to one item line

How each checklist is built

Each checklist is a numbered procedure. Every step has a pass criterion, a fail criterion and a short note. A step passes only when its pass criterion is fully met. A failed step is fixed before the next section begins, because later sections depend on earlier ones. For example, photos cannot be labeled correctly until the inventory worksheet has item numbers.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. These checklists follow the same principle. They ask for nothing decorative. A long, unfocused photo dump is not a substitute for a short, labeled photo set tied to a worksheet line.

Pre-order checklist for the spouse who has the property and the attorney directing the appraisal

The pre-order checklist settles the questions that shape the whole assignment before any photographs are taken. Most of these questions are answered by counsel, not by the possessing spouse. The side the appraisal is prepared for is also stated by 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.

Procedure

1. Obtain the valuation date or dates from counsel in writing. Pass: An email or letter from the attorney states each valuation date that applies. Fail: The date is a guess, a verbal recollection or a vague reference such as "around the time of separation." Note: Some matters use more than one date. Record every date counsel gives, not only the first one mentioned.
2. Obtain the standard of value from counsel in writing. Pass: The attorney has stated the standard of value the appraisal is to use. Fail: The possessing spouse has picked a standard, or the field is blank. Note: The possessing spouse does not choose the standard. Counsel sets it based on the state and the court.
3. Obtain from counsel the side the appraisal is for. Pass: Counsel has stated in writing which party or attorney the appraisal is prepared for. Fail: The answer is unstated, or each spouse believes the appraisal is "theirs." Note: AppraiseItNow needs to know which side it acts for, so this answer is settled before the package is prepared.
4. Confirm with the attorney that a remote appraisal is acceptable. Pass: The attorney has confirmed that an appraisal from photographs and documents is acceptable for this matter. Fail: Remote work is assumed without the attorney's confirmation. Note: If the attorney wants an in-person appraisal, the photo checklist in this manual becomes a preparation aid rather than the appraiser's main evidence.
5. Decide the scope of property with counsel. Pass: Counsel has approved the list of rooms, buildings, vehicles and storage locations to be covered. Fail: The possessing spouse is deciding alone what to leave out. Note: Leaving an item off the list is a decision for counsel. The worksheet should not quietly omit property.
6. Separate real estate from personal property. Pass: The worksheet contains no land, house or building as an item line. Fail: The house or a parcel appears on the worksheet. Note: Fixtures and built-ins that counsel treats as part of the house belong with the real estate question, not on this worksheet. Ask counsel where any borderline item belongs.

Remote or in-person, and what changes

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. 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.

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. In that case, the possessing spouse still provides the address and the paperwork they hold, such as titles, receipts, certificates and records. The photo checklist can then be skipped or used as a walkthrough list.

Document checklist for titles, receipts and records the possessing spouse holds

Documents do two jobs. They identify the asset precisely, and they show facts a photo cannot, such as purchase date, original options, maintenance and provenance. The possessing spouse gathers only documents already in hand or easily retrieved. Creating new documents, such as written statements about value, is not part of this checklist.

Procedure

1. Build the inventory worksheet before gathering documents. Pass: Every item or group has an item number on the worksheet. Fail: Documents are being collected into a pile with no item numbers. Note: Each document is labeled with the item number it supports, so the worksheet comes first.
2. Gather titles and registrations for every titled asset. Pass: Each vehicle and boat line has a title or registration copy, or a note saying where the title is held. Fail: A titled asset has neither a copy nor a note. Note: A title held by a lender is recorded as "title held by lender" on the item line. The registration usually still carries the identifier.
3. Record identifiers exactly as printed. Pass: Each VIN, HIN and serial number on the worksheet matches the plate or title character for character. Fail: An identifier was typed from memory or is missing characters. Note: As a practical suggestion, photograph the plate as well as typing the number. The photo resolves typing errors later.
4. Gather purchase receipts and invoices. Pass: Receipts for significant items are scanned and labeled with item numbers. Fail: Receipts are attached to no item line. Note: A receipt shows what was bought and when. It is supporting information. The appraiser, not the receipt, determines value.
5. Gather certificates and provenance for art and jewelry. Pass: Each artwork or jewelry line lists any certificate, gallery invoice, appraisal from an earlier year or grading report held. Fail: Certificates are known to exist but are not located or listed. Note: If a document is stored elsewhere, such as a safe deposit box, write where it is and when it can be retrieved.
6. Gather maintenance and service records for vehicles, boats and machinery. Pass: Service logs, major repair invoices and engine work records are labeled with item numbers. Fail: Records exist but are not attached to any line. Note: A recent engine overhaul or a known defect changes how the appraiser reads the photos. Include records of problems as well as improvements.
7. Note documents the other spouse holds. Pass: The worksheet states which documents are believed to be in the other spouse's possession. Fail: Missing documents are left unexplained. Note: The possessing spouse does not contact the other spouse to obtain records unless counsel directs it. Counsel handles document requests between the parties.

Hypothetical worked example: document labeling

In this hypothetical, the possessing spouse kept the household contents, a pickup truck, a pontoon boat, a compact tractor and two framed paintings. The worksheet assigns item 1 to the truck, item 2 to the boat, item 3 to the tractor, items 4 and 5 to the paintings, and items 6 onward to household rooms and groups. The truck title scan is named "item01-title.pdf." The boat registration is "item02-registration.pdf." The tractor has no title, so its dealer invoice is "item03-invoice.pdf." One painting came with a gallery invoice, saved as "item04-gallery-invoice.pdf." The other painting has no paperwork, so item 5's documents column reads "none held." Nothing in this example decides any value or any legal question; it shows only labeling.

Photo checklist for household items, vehicles, boats, machinery and art

Photographs are the appraiser's view of the property in a remote assignment. A photo set that matches the requirements below lets the appraiser identify each item and judge its condition. 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.

Required photos by asset type

Asset type	Required by AppraiseItNow	Worksheet fields to fill
Vehicles	The outside and inside, plus the mileage for anything motorized	Identifier, mileage
Boats	The outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours	HIN, engine hours
Machinery	A few photos of each machine, the hours and whether it runs	Serial number if shown, hours, runs yes or no
Fine art	The front, back, signature and frame	Artist name as signed, size
Household items	One clear photo per item or group	Group description, count

The middle column restates the requirement exactly. The practical techniques that follow are suggestions for meeting it well, not additional requirements.

Procedure

1. Prepare the camera and the space. Pass: The phone or camera lens is clean, the date and time setting is correct, and lighting is even. Fail: Photos are dark, blurry or taken through glass with reflections. Note: Daylight from a window or outdoors in open shade usually works better than a flash. A correct camera date helps later when someone asks when a photo was taken.
2. Photograph each vehicle. Pass: The photo set shows the outside, the inside and the mileage. Fail: The mileage is missing or the odometer is unreadable. Note: Walking around the vehicle at each corner and each side gives a complete outside view. Turn the ignition to the accessory position if the odometer only displays with power. As an optional practical suggestion, a photo of the VIN plate lets anyone check the number typed on the worksheet; it is not a requirement.
3. Photograph each boat. Pass: The photo set shows the outside with the cover off, the helm, the engine, the inside, the HIN and the engine hours. Fail: The cover is on, or the engine hours or HIN are missing. Note: A covered boat shows almost nothing about hull or upholstery condition. If the boat is on a trailer, the trailer can be photographed as its own item line if counsel wants it included.
4. Photograph each machine. Pass: The photo set has a few photos of the machine, a readable hour meter, and the worksheet states whether it runs. Fail: The "runs" field is blank, or the hour meter cannot be read. Note: "Runs" means the possessing spouse's honest report of whether the machine starts and operates. If it has not been tried recently, write that rather than guessing.
5. Photograph each work of fine art. Pass: The photo set shows the front, the back, the signature and the frame. Fail: Only the front was photographed, or the signature is out of focus. Note: Labels, stamps and inscriptions on the back often identify the work. Photograph them close enough to read, and keep the camera square to the canvas to avoid distortion.

6. Photograph household items room by room. Pass: Each household item line has one clear photo of the item or group. Fail: A single wide photo of a whole room stands in for many separate lines. Note: Grouping is a convenience for photography. The appraiser reviews the groups, so describe what each group contains on the worksheet, such as "dining chairs, set of six."
7. Photograph makers' marks and labels where they exist. Pass: Visible brand labels, hallmarks and model plates on significant items are captured in a close photo. Fail: A known label was skipped. Note: This is a practical addition, not a requirement. A clear label photo often prevents a follow-up request.
8. Name and file photos by item number. Pass: Every photo file name starts with its item number, such as "item02-helm.jpg." Fail: Files carry only the camera's default names. Note: Matching names to worksheet lines lets anyone reviewing the file confirm that every line has its photo set.
9. Do not alter, stage or improve the property for photos. Pass: Items are photographed as they are, with damage visible. Fail: Damage is hidden, or items have been moved in or out to change the picture. Note: Cleaning dust off a label to make it legible is fine. Concealing a crack or a dent is not, and it undermines the credibility of the whole photo set.

Hypothetical worked example: one complete photo set

In the same hypothetical, item 2 is a pontoon boat stored under a fitted cover. The possessing spouse removes the cover and photographs the boat from both sides and both ends, then photographs the helm, the outboard engine, the seating area, the HIN plate on the transom and the engine hour display. The worksheet line records the HIN as printed and the engine hours as displayed. Item 3, the compact tractor, gets four photos from different angles, a close photo of the hour meter and a "runs: yes, started on the photo date" entry. Item 4, a framed painting, gets a front photo, a back photo showing a gallery label, a close photo of the signature and a photo of the frame corner. Each of these sets meets its row in the table above.

Date and deadline checklist for divorce valuation dates and photo timing

Dates matter in a divorce appraisal more than in many other assignments, because the date the value applies to is set by counsel and the court rather than by the appraiser. 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 New York, the source is the equitable distribution statute (N.Y. Domestic Relations Law § 236(B)(4)(b)). For California, the source is the community property valuation statute (Cal. Fam. Code § 2552).

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 this manual, only the divorce entry applies: the effective date is the date counsel sets.

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. These definitions come from the current standards (USPAP, 2024 edition).

Procedure

1. Write the valuation date counsel set at the top of the worksheet. Pass: The worksheet header states each valuation date exactly as counsel gave it. Fail: The header is blank or uses a date counsel has not confirmed. Note: If counsel says the date is not yet fixed, write "pending from counsel" and do not substitute a date.

2. Record the date every photo set was taken. Pass: Each item line has a photo date. Fail: Photo dates are missing or vary without explanation within one set. Note: The photo date and the valuation date are often different. Recording both lets the appraiser see the gap.
3. Note any change in condition or mileage since the valuation date. Pass: Each item line either says "no known change since valuation date" or describes the change, such as an accident, a repair or added hours. Fail: Known changes are left out. Note: This matters most when the valuation date is in the past. The possessing spouse reports facts. The appraiser decides what to do with them.
4. Note items acquired, sold or disposed of since the valuation date. Pass: The worksheet lists any such item with its date and what happened to it. Fail: A sold item is silently missing from the worksheet. Note: Counsel decides whether these items are appraised. The worksheet's job is to make them visible.
5. Flag facts the possessing spouse is uncertain about. Pass: Uncertain facts are marked "uncertain" with a short explanation. Fail: Uncertain facts are presented as certain. Note: Marking uncertainty lets the appraiser handle it openly, as described below.

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 is part of the current standards (USPAP, 2024 edition). Flagging an uncertain fact on the worksheet does not mean the appraiser will make such an assumption. It gives the appraiser what is needed to decide.

Deadlines the possessing spouse tracks

This manual states no court deadline, because deadlines differ by matter and are set by the court and counsel. The possessing spouse should obtain from counsel, in writing, any date by which the worksheet, photos or the finished report must be ready, and should write those dates in the worksheet header beside the valuation date.

Header field	Source	Example entry (hypothetical)
Valuation date	Counsel	"As given by counsel in email of [date]"
Standard of value	Counsel	"As stated by counsel"
Side the appraisal is for	Counsel	"Counsel for the possessing spouse"
Remote appraisal acceptable	Counsel	"Confirmed by attorney"
Matter deadlines	Counsel	"Dates supplied by counsel"

Final review checklist before the inventory and photos go to the appraiser

The final review catches the gaps that otherwise surface as follow-up requests. 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. Those figures show that missing photos took longer to supply than missing numbers or receipts, which is a practical reason to complete the photo checklist fully before submission.

Procedure

1. Match every worksheet line to a photo set. Pass: Every item number has at least the photos its asset type requires. Fail: Any line has no photos, or photos exist with no matching line. Note: Sort the photo folder by file name. Because names start with item numbers, gaps are easy to see.
2. Check the asset-type requirements line by line. Pass: Vehicles show the outside, the inside and the mileage, boats show HIN and engine hours, machinery shows hours and a "runs" entry, art shows front, back, signature and frame. Fail: Any required element is missing. Note: Use the table in the photo checklist as the reference.
3. Verify identifiers against their source. Pass: Each typed VIN, HIN or serial number matches its title, registration or plate photo. Fail: Any mismatch remains. Note: Common errors are swapping similar-looking characters and dropping a digit.
4. Confirm the header fields. Pass: Valuation date, standard of value, the side the appraisal is for, remote confirmation and matter deadlines are all filled from counsel. Fail: Any header field is blank or self-supplied. Note: Counsel supplies every one of these entries. The possessing spouse records them but does not invent them.
5. Confirm that real estate is excluded. Pass: No house, land or building appears as an item line. Fail: Real property appears anywhere on the worksheet. Note: Remove such lines and tell counsel, who handles real estate separately.
6. Have counsel review the package. Pass: The attorney has reviewed the worksheet, photos and documents and approved submission. Fail: The package goes out without counsel's review. Note: Counsel may want items added, removed or described differently before the appraiser sees them.
7. Keep a complete copy. Pass: The possessing spouse and counsel each hold a copy of the worksheet, all photos and all documents as submitted. Fail: The only copy is the submitted one. Note: A retained copy allows quick, accurate replies if the appraiser asks a question.

Sample inventory worksheet layout

Item no.	Location	Description	Maker and model	Identifier	Mileage or hours	Runs	Photo date	Documents held	Change since valuation date
01	Garage	Pickup truck	As on title	VIN as printed	Odometer reading	Yes or no	Date	Title	None known, or describe
02	Side yard	Pontoon boat	As on registration	HIN as printed	Engine hours	Yes or no	Date	Registration	None known, or describe
03	Barn	Compact tractor	As on plate	Serial as printed	Hour meter	Yes or no	Date	Invoice	None known, or describe
04	Living room	Framed painting	Artist as signed	Not applicable	Not applicable	Not applicable	Date	Gallery invoice	None known, or describe
06	Dining room	Dining chairs, set of six	If labeled	Not applicable	Not applicable	Not applicable	Date	None held	None known, or describe

Review questions

1. Who supplies the valuation date for a divorce appraisal, and where is it recorded? Counsel supplies it, and it is written in the worksheet header exactly as given.
2. What must the attorney confirm before an appraisal proceeds from photographs and documents? The attorney confirms that a remote appraisal is acceptable.
3. What does a complete boat photo set include? The outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours.
4. Why is the photo date recorded separately from the valuation date? The two dates often differ, and recording both lets the appraiser see any gap and any reported change in between.
5. What happens to the marital house on this worksheet? It is excluded, because AppraiseItNow does not appraise real estate.
6. What should the possessing spouse do with a fact they are unsure of? Mark it "uncertain" with a short explanation, so that the appraiser can decide how to handle it and the report can describe that handling clearly.
7. Which information about the assignment does AppraiseItNow need from counsel for a divorce appraisal? The valuation dates and standard as counsel sets them, and which side AppraiseItNow acts for.