APPRAISEITNOW

The Executor's Date-of-Death Appraisal Checklist: Decedent Names, Valuation Dates, the Alternate Valuation Question and Room-by-Room Photographs

AppraiseItNow Inc.

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Educational material, not an appraisal.

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Scope of the executor's date-of-death personal property checklist

This checklist covers the work an executor or estate attorney completes before an appraiser begins valuing a decedent's personal property. It addresses four inputs that determine whether a date-of-death appraisal can start cleanly:

- The decedent's legal name.
- The dates that govern the valuation.
- The alternate valuation question.
- A photographic record of every room, closet and shelf where the decedent's belongings are kept.

The checklist is organized as three numbered procedures followed by an appendix of reference facts. Each step carries a short note and pass and fail criteria, so an executor can tell whether the step is finished.

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.

The checklist covers tangible personal property only. Examples include furniture, jewelry, art, silver, rugs, collections, vehicles, boats, tools and equipment. AppraiseItNow does not appraise real estate. An executor whose estate includes a house, land or other real property arranges that valuation separately. The steps below still apply to the contents of the house, because contents are personal property.

The checklist does not tell an executor which tax elections to make, whether an estate tax return must be filed, or how to complete any form. Those decisions belong to the executor and the estate's attorney or tax adviser. The checklist shows how to supply an appraiser with what a credible date-of-death appraisal requires.

Terms used in this checklist

- **Decedent.** The person who died and whose property is being valued.
- **Executor.** The person responsible for administering the estate. This checklist uses "executor" for that person whatever title the appointment document uses.
- **Effective 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).
- **Report date.** The date the appraisal report is completed and signed.

- **Alternate valuation date.** The date six months after the date of death, which an executor may elect in place of the date of death under the conditions stated in Procedure 1.
- **Item list.** A written inventory of property, item by item or group by group.
- **Photo set.** The complete collection of photographs submitted for the file, organized by location.
- **Request for missing details.** A formal follow-up sent to the client when the file lacks something the appraiser needs.

Roles in a date-of-death personal property file: executor, estate attorney and appraiser

A date-of-death appraisal involves three parties. Each controls different information. A gap opens where one party's information depends on another's, for example when the appraiser needs a date the attorney has not yet confirmed, or a photo only the executor can take.

What the executor holds and does

The executor usually has physical access to the decedent's residence, storage spaces and papers. The executor is the person who:

- Confirms the decedent's legal name from official documents.
- Confirms the date of death.
- Photographs the property or arranges access for an in-person visit.
- Gathers titles, receipts, certificates, prior appraisals and insurance schedules.
- Keeps a log of anything sold, given away or distributed after the death.

What the estate attorney or tax adviser decides

The attorney or tax adviser makes the legal and tax determinations. These include:

- Whether the appraisal serves probate, estate tax or estate settlement.
- Whether the alternate valuation date may be elected.
- Whether the household and personal effects in the estate trigger the sworn appraisal requirement described in Procedure 1.

The appraiser does not make these determinations. The appraiser needs the answers before the work begins.

What AppraiseItNow's appraisers do

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition).

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).

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.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs.

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.

Division of responsibilities at a glance

Task	Executor	Attorney or tax adviser	Appraiser
Confirm decedent's legal name	Supplies	Reviews	Records in report
Confirm date of death	Supplies	Reviews	Uses as effective date
Decide whether alternate valuation may be elected	Informs	Decides with executor	Records the answer
Photograph every room, closet and shelf	Performs (remote file)	Not involved	Performs (in-person file)
Gather titles, receipts, certificates	Performs	May hold some	Reviews
Log post-death sales and distributions	Performs	Reviews	Uses dates where relevant
Determine whether sworn appraisal rule applies	Informs	Decides	Not involved
Set scope of work and inspection level	Informs	Informs	Decides

Procedure 1: confirming the estate purpose, the decedent's legal name, the date of death and the alternate valuation question

Procedure 1 fixes the identity of the decedent and the dates the value must apply to. Every later step depends on it.

AppraiseItNow states its requirement for estate files as follows. For an estate file, AppraiseItNow requires the decedent's legal name and the date of death and, for estate tax, whether the alternate valuation date may be elected. Photos that show every room, closet and shelf can replace an item list; the appraiser counts and groups from the photos.

Step 1.1: State the purpose of the appraisal

Write one line naming the purpose: probate, estate tax or estate settlement. If the appraisal will serve more than one purpose, name each one.

Note: The purpose determines the effective date. 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 purpose is written down, and the attorney or adviser has confirmed it.

Fail: The purpose is described only as "for the estate," or the executor is unsure whether estate tax is involved.

Step 1.2: Record the decedent's legal name exactly

Copy the decedent's full legal name from the death certificate or the court appointment document. Then list any other names that appear on the property or its paperwork, such as a former married name, a middle name used as a first name, or initials on titles.

Note: Vehicle titles, boat registrations, receipts and certificates of authenticity can be issued under a variation of the legal name. A list of known variations lets the appraiser connect documents to the decedent without a follow-up request.

Pass: The legal name matches an official document letter for letter, and every variation found on the property's paperwork is listed.

Fail: The name comes from memory, or a title in a different name is submitted without explanation.

Step 1.3: Record the date of death

Record the date of death from the death certificate in a full format, such as "March 14, 2026." Avoid numeric formats that can be read two ways.

Note: The governing valuation rule is stated in the gross estate regulation (Treas. Reg. § 20.2031-1). Estate assets are valued at fair market value on the date of death. The appraisal must therefore describe the market as it stood on that date. That market may differ from the market on the day the photographs are taken or the report is signed.

Pass: The date of death is copied from the death certificate and written in full.

Fail: The date is approximate, taken from an obituary, or differs between two documents in the file.

Step 1.4: Answer the alternate valuation question

Ask the attorney or tax adviser whether the alternate valuation date may be elected. Record one of three answers: "yes, it may be elected," "no, it will not be elected," or "undecided."

Note: The alternate valuation regulation sets the conditions (Treas. Reg. § 20.2032-1). The executor may instead elect the date six months after death, only if that lowers both the gross estate and the estate and generation-skipping transfer tax. The election covers every asset, and anything sold or distributed in those six months is valued on the day it was sold or distributed.

Two practical points follow:

- Because the election covers every asset, the answer applies to the whole file, not to selected items.
- Because sold or distributed items take the date of sale or distribution, the executor needs the date of every post-death sale or distribution. Step 2.6 covers that log.

Pass: One of the three answers is recorded, and the adviser has confirmed it.

Fail: The question was never asked, or the executor has guessed the answer.

Step 1.5: Place the estate's filing dates on a calendar

Where estate tax is involved, enter the date of death, the date six months after death and the return due date on a shared calendar.

Note: The filing regulations set the due date (Treas. Reg. §§ 20.6075-1 and 20.6081-1). Form 706 is due nine months after the date of death. An automatic six-month extension is available to file, not to pay. A calendar visible to the executor, the attorney and the adviser keeps the appraisal work inside the period the estate actually has.

Pass: The calendar shows all three dates, and each party has seen it.

Fail: The dates live only in one person's notes.

Step 1.6: Flag whether the household effects attachment rule may apply

Ask the attorney or tax adviser whether the sworn appraisal requirement for household and personal effects applies to the estate.

Note: The household effects regulation states the requirement (Treas. Reg. § 20.2031-6). When household and personal effects include articles of marked artistic or intrinsic value, such as jewelry, art, antiques, silver and rugs, worth more than $3,000 in total, a sworn expert appraisal

is filed with the return, together with the executor's sworn statement about the list and the appraiser.

The attorney or tax adviser determines whether the estate's articles meet that description. The executor's job is to make sure the photo set and documents show every such article, so the determination rests on a complete record.

Pass: The adviser's determination is recorded, and every jewelry box, art wall, silver drawer and rug appears in the photo plan.

Fail: The executor has assumed the rule does not apply without asking.

Hypothetical example: completing Procedure 1

Hypothetical. A decedent died on March 14, 2026. The executor is an adult child who lives in another state, and the estate is represented by an attorney.

- The death certificate shows the legal name with a middle initial.
- The decedent's car title uses the full middle name.
- A painting's certificate of authenticity uses a former married name.

The executor records all three versions in Step 1.2. The attorney confirms that the appraisal is for estate tax. The attorney marks the alternate valuation question "undecided" pending the adviser's review of the full estate. On the calendar, the executor enters March 14, 2026 (date of death), September 14, 2026 (six months after death) and December 14, 2026 (nine months after death). The attorney notes that the decision on the household effects requirement will follow once the photo set is complete.

Procedure 2: assembling the decedent's documents and photographing every room, closet and shelf

Procedure 2 builds the physical record. In a remote estate file, the photo set is the appraiser's view of the property. Photos that show every room, closet and shelf can replace an item list, so the executor does not have to type an inventory. In exchange, the photographs must be complete.

Step 2.1: Photograph before anything moves

Take the room-by-room photo set before family members remove keepsakes, before cleanout crews arrive and before any sale.

Note: The value applies to the property as it was on the date of death. Photographs taken after items have been removed show a different estate. If items have already moved, record where they went and photograph them in their new location.

Pass: The photo set was taken before removals, or every removal is logged with its destination.

Fail: Rooms were emptied or rearranged with no record.

Step 2.2: Photograph every room, closet and shelf in a fixed sequence

Work through the residence in one direction, room by room. In each room, use this sequence:

1. Stand in the doorway and take one wide photo.
2. Photograph each wall from the opposite side of the room.
3. Open every closet and photograph each shelf, the hanging rod and the floor.
4. Open every drawer in furniture that holds contents, such as dressers, sideboards and desks, and photograph the contents.
5. Photograph display cabinets with the doors open if glass glare hides the contents.
6. Photograph under beds and on top of tall furniture.

Include the attic, basement, garage, sheds, porches and any off-site storage unit.

Note: The appraiser counts and groups from the photos. A shelf missing from the photo set is a shelf missing from the appraisal. The doorway photo lets the appraiser confirm which room a close-up belongs to.

Pass: Every room has a doorway photo. Every closet has been photographed open. Every shelf and drawer with contents appears in at least one photo.

Fail: Any closet appears only closed, or any storage area is missing.

Step 2.3: Add close-ups by asset type

After the room sequence, take close-ups of items that need more detail than a wall photo can give.

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	Close-ups the executor takes	Readings or facts to record
Vehicles	Outside and inside	Mileage
Boats	Outside with cover off, helm, engine, inside	HIN and engine hours
Machinery	A few photos of each machine	Hours; whether it runs
Fine art	Front, back, signature, frame	Any labels on the back
Household items	One clear photo per item or group	Maker's marks where visible

Pass: Every vehicle, boat, machine and artwork has the close-ups in the table, and every reading is recorded.

Fail: A painting is photographed from the front only, or a vehicle's mileage is missing.

Step 2.4: Gather identifiers and paperwork

Collect every document that identifies, describes or establishes the history of an item:

- Vehicle and boat titles and registrations.
- Receipts and invoices.
- Certificates of authenticity.
- Prior appraisals.
- Insurance schedules and riders.
- Warranty cards.
- Gemological reports.
- Correspondence with dealers or galleries.

Photograph or scan each document in full, including the back if anything is written there.

Note: Insurance schedules and prior appraisals can list items the executor would not otherwise know to look for, such as a ring kept in a safe or a print stored in a closet. Compare those lists against the photo set.

Pass: Every titled item has its title in the file, and every item on an insurance schedule has been found in the photos or marked "not located."

Fail: Known documents remain in a drawer unscanned.

Step 2.5: Account for property away from the residence

List property the decedent owned that is not in the residence. Examples include items in a storage unit, a vehicle at a relative's home, a boat at a marina, jewelry in a safe deposit box, or art on loan. Photograph each item where it is, or arrange access.

Note: Room photos do not show property kept elsewhere, so the off-site list is the only record of it.

Pass: The off-site list exists, and each item on it is photographed or scheduled for access.

Fail: The executor knows of off-site items but has not listed them.

Step 2.6: Log every sale, gift and distribution after the death

Keep a log with one row per item that left the estate after the date of death. Record the item, the date it left, how it left (sale, distribution to a beneficiary, or other) and, for sales, the amount received.

Note: If the alternate valuation date is elected, anything sold or distributed in the six months after death is valued on the day it was sold or distributed. The appraiser therefore needs these dates. Keep the log even when the answer in Step 1.4 is "no," because the answer can change while the adviser's review is under way.

Pass: The log has a row for every item that left, with a full date.

Fail: Distributions to family were made informally and are not recorded.

Step 2.7: Name and organize the files

Organize photos into one folder per location, for example "02 Primary bedroom" or "07 Garage." Number the folders in the order the rooms were photographed. Put documents in a separate folder, with file names that identify the item, such as "Title - pickup truck."

Note: Consistent folders let the appraiser follow the executor's path through the residence and match close-ups to wall photos.

Pass: Every photo sits in a location folder, and every document has a descriptive file name.

Fail: Hundreds of photos are submitted in a single unnamed folder.

Hypothetical example: a three-bedroom house and a storage unit

Hypothetical. An executor photographs a three-bedroom house over one afternoon, following the sequence in Step 2.2, and produces fourteen location folders. During Step 2.4, the executor compares the decedent's insurance rider against the photos. The rider lists a bracelet and a small landscape painting that do not appear in any room. A key in the desk leads to a storage unit, which the executor adds to the off-site list in Step 2.5. The painting is there, and the executor photographs its front, back, signature and frame. The bracelet is not found, and the executor marks it "not located" and notes it for the attorney. A sideboard given to a grandchild two weeks after the death is entered in the log in Step 2.6 with its date.

Procedure 3: reviewing the estate file before AppraiseItNow's appraiser starts

Procedure 3 is a final review. It catches the gaps that otherwise lead to a request for missing details after the appraisal has begun. AppraiseItNow's records give the following figure for estate files. 33% of estate files (probate, estate tax and estate settlement) went through a request for

missing details, the highest rate of any purpose in AppraiseItNow's records between October 27, 2025 and September 23, 2026.

Step 3.1: Cross-check the name and the date across the file

Compare the decedent's name and the date of death on the intake, the death certificate, the court appointment document and the attorney's correspondence.

Note: A single mismatched date can put the effective date of the whole report in question.

Pass: The name, with its listed variations, and the date of death agree everywhere they appear.

Fail: Any document shows a different date, or a name variation appears that is not on the list from Step 1.2.

Step 3.2: Confirm that the purpose, effective date and alternate valuation answer are written down

Read the intake as the appraiser will. It should state the purpose, give the date of death as the effective date, and record the answer to the alternate valuation question.

Note: The report will state both the effective date and the report date. The executor should expect both dates to appear and should not be concerned that they differ.

Pass: All three items appear in writing, and each has been confirmed by the attorney or adviser.

Fail: The alternate valuation answer is left blank or is a guess with no adviser input.

Step 3.3: Audit photo coverage against a floor plan

Sketch a simple floor plan of the residence, including the attic, basement, garage and outbuildings. Tick each room, closet and storage area once its doorway photo, wall photos and shelf photos are in the folder.

Note: The sketch does not need to be to scale. Its purpose is to make missing spaces visible. A linen closet in a hallway, a crawlspace and a cabinet above the refrigerator are easy to overlook.

Pass: Every space on the sketch is ticked.

Fail: Any space on the sketch is blank.

Step 3.4: Test the photos for readability

Open a sample of photos from each folder at full size. Check whether a reader could count the items on a shelf, see the pattern on china, read a signature or make out a maker's mark.

Note: Problems to look for include blur, flash glare on glass and silver, items stacked so that only the top one shows, and rooms photographed in darkness. Reshoot with daylight or room lights on, and unstack items where needed.

Pass: Items in each sampled photo can be counted and described.

Fail: Any folder contains photos in which the contents cannot be made out.

Step 3.5: List the facts the executor cannot confirm

Write down every fact the executor does not know for certain. Examples include whether a stone is natural, whether a painting is original, whether a machine still runs, or whether an item belonged to the decedent or to a relative.

Note: USPAP addresses uncertain facts directly (USPAP, 2024 edition). 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. Listing uncertain facts in advance lets the appraiser decide early whether to request more evidence, change the scope or state an assumption.

Pass: The list exists, even if it says "none identified."

Fail: Uncertainties are known to the executor but not written down.

Step 3.6: Raise the inspection question

Note any item the executor believes may need an in-person look. Examples include a collection too large to photograph shelf by shelf, an object whose material cannot be seen in photos, or property the executor cannot reach.

Note: 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. The appraiser decides the level of inspection. The executor's role is to point out where photographs may fall short.

Pass: Items that may need inspection are flagged, or the executor has recorded that none are expected.

Fail: The executor knows that some property cannot be photographed but has not said so.

Step 3.7: Sign off on the file

The executor and the attorney each review the completed checklist and confirm in writing that the file is ready.

Note: A written sign-off records who verified the name, the dates and the alternate valuation answer. That record is useful if the estate's paperwork is reviewed later.

Pass: Both sign-offs are recorded with dates.

Fail: The file is sent before the attorney has seen it.

Pass and fail summary for the estate file

Check	Pass condition
Purpose	Written and confirmed by counsel or adviser
Legal name	Matches official document; variations listed
Date of death	From death certificate; consistent across file
Alternate valuation	Yes, no or undecided, confirmed by adviser
Room coverage	Every space on floor plan ticked
Close-ups	Asset-type requirements met
Documents	Titles, receipts, certificates scanned
Off-site property	Listed and photographed or scheduled
Post-death log	Every departure dated
Uncertain facts	Listed
Sign-off	Executor and attorney, dated

Review questions for the executor

1. Which document supplied the date of death, and does every other document in the file agree with it?
2. Has the attorney or adviser answered whether the alternate valuation date may be elected, and is the answer in writing?
3. If an item was distributed to a beneficiary four months after the death, where is the date of that distribution recorded?
4. Does every closet in the residence appear open in at least one photo?
5. Who determines whether the household effects in the estate meet the sworn appraisal requirement?
6. Which facts about the property can the executor not confirm, and have they been listed for the appraiser?

Appendix: reference facts for date-of-death personal property appraisals

Valuation dates and estate tax rules

- Under the gross estate regulation (Treas. Reg. § 20.2031-1): Estate assets are valued at fair market value on the date of death.
- Under the alternate valuation regulation (Treas. Reg. § 20.2032-1): The executor may instead elect the date six months after death, only if that lowers both the gross estate and the estate and generation-skipping transfer tax. The election covers every asset, and anything sold or distributed in those six months is valued on the day it was sold or distributed.
- Under the household effects regulation (Treas. Reg. § 20.2031-6): When household and personal effects include articles of marked artistic or intrinsic value, such as jewelry, art, antiques, silver and rugs, worth more than $3,000 in total, a sworn expert appraisal is filed with the return, together with the executor's sworn statement about the list and the appraiser.
- Under the filing regulations (Treas. Reg. §§ 20.6075-1 and 20.6081-1): Form 706 is due nine months after the date of death. An automatic six-month extension is available to file, not to pay.

USPAP points relevant to estate files

- USPAP defines the effective date this way (USPAP, 2024 edition). 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 addresses inspection this way (USPAP, 2024 edition). 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.

AppraiseItNow operating facts

- 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 an estate file, AppraiseItNow requires the decedent's legal name and the date of death and, for estate tax, whether the alternate valuation date may be elected. Photos that show every room, closet and shelf can replace an item list; the appraiser counts and groups from the photos.
- 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).

- AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders.
- Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.

AppraiseItNow records

- 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.
- 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.

About the publisher

- AppraiseItNow was founded in October 2021. Joe Kattan became involved as a co-owner in 2022 and acquired full ownership in November 2024.
- Joe Kattan is the owner and chief executive officer of AppraiseItNow.
- AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026.
- AppraiseItNow's website is www.appraiseitnow.com.