APPRAISEITNOW

Estate Files in AppraiseItNow's 2025-2026 Records: Volume, Follow-Up Rates and the Missing Items That Resolve Fastest

AppraiseItNow Inc.

November 2026, version 1

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

© 2026 AppraiseItNow Inc. Licensed under the Creative Commons Attribution 4.0 International License (CC BY 4.0): creativecommons.org/licenses/by/4.0

Educational material, not an appraisal.

Executive summary of AppraiseItNow's 2026 estate-file findings

This report, published in 2026 by AppraiseItNow Inc., sets out what AppraiseItNow's own records show about estate files. An estate file is an appraisal of a decedent's personal property for probate, for the federal estate tax return on Form 706, or for the private work of settling an estate among heirs. The records answer three questions. How many estate files did the company open? How often did estate files need follow-up from the client, compared with files for any other purpose? Which kinds of missing items did clients supply fastest once asked? The records do not explain why estate files needed follow-up as often as they did, and this report does not claim to.

The company's public description appears on its website (www.appraiseitnow.com). 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 same source states a limit that matters to anyone handling a full estate (www.appraiseitnow.com). AppraiseItNow does not appraise real estate. An estate that includes a house, land or a condominium unit will need a separate valuation of that real property. This report addresses only the movable property: furnishings, jewelry, art, vehicles, boats, equipment and the many other items a person leaves behind.

The principal findings are these:

- Estate files were a substantial share of the work. Between November 8, 2025 and November 8, 2026, AppraiseItNow opened 144 estate appraisals, made up of 61 probate, 46 estate tax and 37 estate settlement files.
- Estate files went through a request for missing details more often than files for any other purpose. Within the review window of October 27, 2025 to September 23, 2026, estate files went through such a request at a 33% rate, the highest of any purpose.
- Most missing items arrived quickly once requested. Across 162 requests sent between August 2025 and September 2026, the median first reply came in 0.1 days, and identifiers and receipts arrived faster than photographs.
- Photographs were the slowest category to arrive. Photographs are central to estate work, because a room-by-room photo set can stand in for an item list.

The records do not break down the reasons behind estate follow-up. As practical reasoning rather than a finding, an executor can reduce the chance of a request for missing details by submitting the items AppraiseItNow requires for an estate file (the decedent's legal name, the date of death and, for estate tax, the alternate valuation answer) together with photographs that show every space where property sits.

Data and method behind the estate-file figures

Three record windows, each answering a different question

The figures in this report come from three separate extracts of AppraiseItNow's records. They cover different date ranges and count different things, and they should not be combined.

Record window	What was counted	Used in this report for
November 8, 2025 to November 8, 2026	1,226 appraisals opened	Volume of estate files by purpose; method of appraisal; asset classes
October 27, 2025 to September 23, 2026	867 appraisals reviewed	Share of files needing more from the client; follow-up rate by purpose
August 2025 to September 2026	162 requests for missing details sent	Time to first reply; time to resolution; time by type of missing item

Because the windows differ, a reader cannot take the 144 estate files from the first window and apply the 33% rate from the second window to produce a count of estate follow-ups. This report does not attempt any such calculation. Each number is presented as recorded, within its own window.

Defined terms used throughout

Estate file. An appraisal opened for one of three estate purposes: probate, estate tax or estate settlement. This grouping follows the way the follow-up figures are reported, which treat the three together as estate files.

Probate. The court-supervised process of administering a decedent's estate. A probate appraisal values personal property so the executor can report it in that process.

Estate tax. In this report, the federal estate tax return, Form 706, and the valuation of personal property reported on it.

Estate settlement. The division or distribution of a decedent's property among heirs or beneficiaries, which may happen with or without a tax return and with or without active court involvement.

Request for missing details. A request that AppraiseItNow sends to a client for something the appraiser needs that the file does not yet contain.

Effective date. The date to which a value applies, as defined in the section on dates below.

Date-of-death value. A value whose effective date is the day the decedent died.

What the figures do and do not show

The data covers a single period in each window. It does not show change over time, and this report makes no claim about whether estate follow-up is rising or falling. The reply-time figures cover all 162 requests in their window and are not broken out by purpose, so they describe how clients in general responded rather than how estate clients specifically responded. The records as reported here also do not give the reasons for requests, by purpose or otherwise. No percentages, ratios or totals have been computed beyond those that appear in the records as stated.

What the records show about estate appraisals opened in 2025 and 2026

Estate files by purpose, November 8, 2025 to November 8, 2026

The volume figures place estate work among the company's other purposes. 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.

Purpose	Appraisals opened, November 8, 2025 to November 8, 2026
Charitable donations	521
Insurance	175 (102 claims and 73 coverage)
Estates	144 (61 probate, 46 estate tax and 37 estate settlement)
Divorce	50
Roth IRA conversions	15

The records give counts by purpose but not the circumstances behind any particular file. In general terms, and apart from the records, the three estate purposes differ in setting. Probate is the court-supervised administration of an estate. Estate tax concerns the preparation of a Form 706 return. Estate settlement concerns the division of property among those entitled to it. On dates, AppraiseItNow sets the effective date at the date of death for estate and probate files. The alternate valuation question discussed below is a separate matter that arises for estate tax.

How the opened appraisals were performed

The method figures for the same window show how the work was carried out across all purposes. 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. These figures are not broken out by purpose, so they do not show how many estate files specifically were done from photographs or in person. They do show that,

across all purposes, the photograph-and-document approach accounts for most appraisals. That is why the quality of the photographs an executor submits is worth attention whenever a file is prepared this way.

What kinds of property the opened appraisals covered

The asset mix in the same window gives context for the kinds of property executors bring. 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. An estate can touch several of these classes at once: a household of general personal property, a car in the garage, a boat at a marina, tools or equipment from a trade, or an interest in a family business.

Follow-up rates: estate files compared with all reviewed files

The review window of October 27, 2025 to September 23, 2026 provides the follow-up figures. 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 estate figure for the same window stands out. 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.

Measure, October 27, 2025 to September 23, 2026	Rate
All 867 reviewed appraisals needing something more from the client	31%
All 867 reviewed appraisals going through a formal request for missing details	24.6%
Estate files going through a request for missing details	33%

The comparison that matters is between the two request figures: 33% for estate files against 24.6% for all reviewed files. Estate files did not merely need more follow-up than average; they needed it at a higher rate than any other purpose recorded in the window. The records show how often this happened. They do not show why.

How fast clients answered requests for missing details

The third window measures responsiveness. 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.

Missing item type, August 2025 to September 2026	Median time to arrive
Identifiers such as a VIN or serial number	0.6 days
Receipts	0.7 days
Donation documents	1.7 days
Photos	2.0 to 3.7 days

Response measure, same 162 requests	Figure
Median first reply from the client	0.1 days
Resolved within a day	55%
Resolved within a week	89%

Two observations follow. First, clients generally answered fast; the median first reply came in a fraction of a day. Second, the type of item mattered. Items that sit in a drawer or on a document, such as a serial number or a receipt, came in faster than items that require someone to go somewhere and take pictures. Donation documents appear in the table because the figures cover all requests in the window, whatever the purpose.

Where estate files stall before the appraisal begins

The records establish that estate files drew requests for missing details at the highest rate. They do not, in the form reported here, break down the reasons. The explanations below describe practical features of estate work that could make gaps more likely. They are offered as reasoning about the nature of estate files, not as additional findings from the data.

The executor is often not the person who knew the property

In many other purposes, the client is the owner. A donor knows what is being donated, an insured knows what was covered, and a spouse in a divorce has usually lived with the property. In an estate, the person submitting the file is often a son, daughter, sibling, friend or attorney who did not own the items and may not have lived near them. That person may not know where the title to a vehicle is kept, whether a piece of jewelry came with a certificate, or which closet holds the items of interest. Information that an owner would supply from memory has to be found.

Property in more than one place

A decedent's property is frequently spread out: a primary residence, a storage unit, a second home, a marina, a workshop, a safe-deposit box. Each location is a separate trip for someone, and each trip is a chance for a gap. A file submitted with photographs of the main house but not the storage unit is incomplete, and completing it depends on someone being able to get back to the storage unit.

Identity and date items required for estate files

Estate files have intake requirements of their own. AppraiseItNow's intake rule for estates sets them out. 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.

These are intake requirements, and the records do not show whether any of them drove a request for missing details. As practical observations, the decedent's legal name may differ from the name the family used. The date of death is known to the family but may be omitted from a form that seems to ask about the items rather than the person. The alternate valuation question requires the executor to have at least begun a conversation with the estate's tax adviser.

Why the date of death governs the value

The date requirement is not a formality. The federal rule for estate tax valuation is set out in the regulation defining the gross estate (Treas. Reg. § 20.2031-1). Estate assets are valued at fair market value on the date of death.

AppraiseItNow sets the effective date for each purpose it serves. 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.

The professional standards explain how a past date works in a report (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. For an executor, this means the appraisal is often prepared weeks or months after the death, yet the value it states is the value on the day of death. The report will carry two dates: the date of death as the effective date and the date the report was written. An executor who receives a report should check that the effective date matches the date on the death certificate.

The alternate valuation question

Estate tax files add a question that probate and settlement files do not always face. The alternate valuation rule is set out in the regulation on alternate valuation (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.

Whether the election is available and whether it is wise are questions for the executor and the estate's tax adviser, not for the appraiser. What the appraisal file needs is the answer to the narrower intake question: whether the alternate valuation date may be elected. An estate tax file that arrives without any answer to that question lacks one of the items AppraiseItNow requires for an estate file.

As practical advice, and not as an intake requirement, an executor who expects the election to be possible may keep a record of anything sold or distributed after the death, with the date of each sale or distribution, because the rule as stated values such items on the day they left the estate.

Photographs of rooms, closets and shelves: the slowest category

The intake rule for estates allows photographs to replace an item list, which is a real convenience for an executor facing a full house. The appraiser counts and groups from the photographs. But the convenience depends on completeness: the photographs must show every room, closet and shelf. A set that skips the hall closet, the basement shelving or the inside of a cabinet leaves the appraiser unable to count what is there.

The records show photographs were the slowest missing item to arrive, at a median of 2.0 to 3.7 days. That fits the practical reality. A missing serial number can often be read off a document already in hand. A missing photograph of a decedent's bedroom closet requires someone to travel to the property, which may be in another city, may be locked, or may already be partly cleared.

AppraiseItNow's general photo requirements by asset type also apply inside estate files. 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.

One possible gap is a boat photographed under its cover, or a vehicle photographed from outside only, with no picture of the odometer. Another is artwork photographed from the front but not the back, where labels, inscriptions and the frame's construction are visible. The records do not show how often such gaps occur.

Items with marked artistic or intrinsic value

Estate tax files carry a specific requirement for valuable household and personal effects, set out in the regulation on household and personal effects (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.

This report does not decide which articles in any estate have marked artistic or intrinsic value, or whether a particular estate's articles cross the stated amount. That determination belongs to the executor working with the estate's tax adviser. The practical point for preparation is that jewelry, silver, rugs and art often benefit from closer photographs and any paperwork the decedent kept, such as purchase receipts or certificates. These are the kinds of supporting materials that an executor may not know exist until someone searches drawers and files.

Implications for executors and estate attorneys preparing date-of-death files

What resolves fastest, and what to gather first

The reply-time data points to a straightforward order of work. Identifiers and receipts arrived fastest when requested, at medians of 0.6 and 0.7 days. Photographs arrived slowest. An executor can reduce the chance of the slowest kind of follow-up by doing the photography thoroughly the first time, and can gather identifiers and receipts in the same pass, since they are often found in the same desk or filing cabinet.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. A complete submission is not about volume of material; it is about the specific items the appraiser will use.

A pre-submission checklist for estate files

The checklist has two parts. The first table restates the intake and photo requirements described above. The second table lists practical suggestions that are not intake requirements; they are items an executor may find helpful to locate, based on the kinds of items the records show clients supplying.

AppraiseItNow's intake and photo requirements

Item	Applies to	Where an executor typically finds it
Decedent's legal name	All estate files	Death certificate, will, letters issued by the court
Date of death	All estate files	Death certificate
Whether the alternate valuation date may be elected	Estate tax files	Estate's tax adviser
Photos of every room, closet and shelf (if no item list)	Household contents	Walk-through of each property
Outside and inside photos plus mileage	Vehicles	Garage or driveway; odometer reading
Outside with cover off, helm, engine, inside, HIN and engine hours	Boats	Marina, storage yard, hull and engine displays
A few photos of each machine, hours and whether it runs	Machinery	Workshop or job site; hour meter
Front, back, signature and frame	Fine art	Walls and storage

Practical suggestions (not intake requirements)

Item	Applies to	Where an executor typically finds it
Identifiers such as a VIN or serial number	Titled or serialized items	Titles, registrations, manuals, data plates
Receipts and certificates	Jewelry, art, equipment and other items with paperwork	Desk, files, safe-deposit box
Dated log of items sold or distributed after the death	Estates where the alternate valuation date may be elected	Executor's own records

Hypothetical: an apartment photographed room by room

This example is hypothetical. An executor lives several states away from the apartment of a parent who has died. The estate attorney advises that a probate appraisal of the household contents is needed. The executor has no list of the items and no time to make one.

Following the intake rule, the executor spends an afternoon in the apartment photographing every room, then every closet with doors open, then every shelf, including kitchen cabinets and a hall linen closet. Jewelry in a dresser drawer is laid out and photographed in groups. Two framed

pictures are photographed front and back, with a close shot of each signature. The executor also photographs a folder of receipts found in the desk.

With the decedent's legal name and the date of death included, the file arrives with everything the intake rule names for a probate file. The appraiser counts and groups the contents from the photographs. Had the executor skipped the closets, a request for more photographs would be the natural result. Photographs were the slowest category to arrive in the records, and in this case the request would have required another trip across state lines.

Hypothetical: an estate with a vehicle, a boat and shop equipment

This example is hypothetical. An estate attorney represents an executor in an estate that may file Form 706. The property includes a car, a small boat kept at a marina, and woodworking machinery in a detached garage, along with ordinary household contents.

The attorney's checklist includes the vehicle's VIN from the title, the odometer reading, and photographs of the car inside and out. For the boat, the executor arranges for marina staff to remove the cover so that the outside, helm, engine and interior can be photographed, and records the HIN and the engine hours. For each machine in the garage, the executor takes a few photographs, notes the hours where a meter exists, and records whether it runs.

Because the estate may file Form 706, the attorney also raises the alternate valuation question with the estate's tax adviser before submission and records the answer in the file. As a practical precaution, the executor keeps a dated log of any items sold or handed to beneficiaries after the death. If the estate later considers the election, that log answers the question the rule raises about items that left the estate within the six months. Identifiers like the VIN, which arrived at a median of 0.6 days in the records when they had to be requested, are here supplied at the start, so no request for them is needed.

Remote work, in-person visits and scope

The records show that most AppraiseItNow appraisals overall are completed from photographs and documents, though they do not give the split for estate files. The company states this as its general practice (www.appraiseitnow.com). Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

The professional standards leave the inspection decision to the appraiser (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.

When a visit does happen, the division of labor shifts. 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. For an executor, this means

an in-person visit removes the photography burden but not the paperwork burden. Titles, receipts and certificates still have to be located.

Sometimes a fact about an item cannot be confirmed, which can happen in estates where no one who knew the item is available to answer questions. The standards address this situation (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. Whether those conditions are met in a particular file is the appraiser's judgment. An executor reading a report should look for any such assumption and understand that it is a disclosed condition of the value, not a hidden one.

Filing timeline context for estate tax files

Estate tax files sit inside a fixed filing schedule, set out in the regulations on time for filing and extension (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.

The practical lesson is not about appraisal speed, which this report does not address, but about sequencing. The alternate valuation question, the sworn statement that accompanies an expert appraisal of valuable effects, and the photography of every location all involve people other than the appraiser: the tax adviser, the executor, family members with keys. Starting those conversations early keeps the appraisal from waiting on them.

Who prepares the work and on what basis

AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. 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. On cost structure, the company's stated practice applies (www.appraiseitnow.com). Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly.

The standard behind every report is stated plainly (USPAP, 2024 edition). AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice.

Review questions for executors

1. What is the decedent's full legal name as it appears on the death certificate, and does it differ from the name used in daily life?
2. Is the date of death recorded in the file, and does it match the death certificate?
3. For an estate tax file, has the estate's tax adviser been asked whether the alternate valuation date may be elected?

4. If the election is possible, is there a dated record of every item sold or distributed after the death?
5. Do the photographs show every room, closet and shelf at every location where the decedent's property is kept?
6. For each vehicle, are the outside, inside and mileage photographed, and is the VIN recorded?
7. For each boat, are the outside with the cover off, the helm, the engine and the inside photographed, and are the HIN and engine hours recorded?
8. For each machine, are there a few photographs, the hours and a note on whether it runs?
9. For each artwork, are the front, back, signature and frame photographed?
10. Have receipts, certificates and titles been gathered from desks, files and safe-deposit boxes?
11. Has the estate's tax adviser addressed whether the household and personal effects include articles of marked artistic or intrinsic value that bring the sworn appraisal and statement requirement into play?
12. Is any real property in the estate being valued separately, given that AppraiseItNow does not appraise real estate?

Outlook for date-of-death personal property files in 2026

The figures in this report describe single periods and do not support any forecast of rising or falling estate volume. What they do support is a picture of how often estate files needed follow-up and which kinds of follow-up resolved fastest. They do not explain why estate files needed follow-up more often than files for other purposes.

Estate files have intake requirements of their own: the decedent's legal name, the date of death, and for estate tax the alternate valuation question. These are not difficult items, but they are easy to omit when an executor's attention is on the property rather than the paperwork. Supplying them at the start meets the stated intake requirements for an estate file. The records do not show whether their absence drove any request for missing details.

The reply-time figures, covering the 162 requests sent between August 2025 and September 2026, suggest that when follow-up does occur, clients generally respond quickly, and that identifiers and receipts are the easiest gaps to close. These figures are not broken out by purpose. Photographs are the slowest to arrive, and in estate work they are also important, because a complete photo set can replace the item list that many executors do not have. For that reason, a methodical walk-through of every location, with every closet and cabinet open, is a useful step for an executor.

The scale of the work also provides context. AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. Within its opened appraisals, estate files numbered 144 between November 8, 2025 and November 8, 2026, across probate, estate tax and estate

settlement. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.

For readers who want to consult the company's published descriptions of its services and requirements, AppraiseItNow's website is www.appraiseitnow.com. The legal rules quoted in this report are the governing references for date-of-death valuation, alternate valuation, valuable household effects and Form 706 timing. Questions about how those rules apply to a particular estate belong with the estate's attorney and tax adviser.