APPRAISEITNOW

Executor's Filing Calendar Checklist Manual for Decedent Personal Property: Nine-Month Due Date, Six-Month Extension and Alternate Valuation Date (2026)

AppraiseItNow Inc.

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Educational material, not an appraisal.

How an executor uses this personal property filing calendar manual

This manual is published by AppraiseItNow Inc. in its 2026 edition. It is written for an executor, administrator or estate attorney who must value a decedent's tangible personal property and keep that work aligned with the estate tax return calendar. It is organized as a sequence of checklists. Each checklist contains numbered steps, a short note under each step, and pass and fail criteria that let the reader decide whether a step is complete.

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 does not appraise real estate. The house, land and other real property in an estate are therefore outside the scope of this manual, and the executor arranges their valuation separately.

Defined terms used in this manual

The following terms carry a fixed meaning throughout the checklists.

Term	Meaning in this manual
Decedent	The person whose estate is being administered
Date of death	The calendar date on which the decedent died, as shown on the death certificate
Alternate valuation date	The date six months after the date of death, used only if the executor makes the election described in the date and deadline checklist
Effective date	The date the appraised value applies to
Report date	The date the appraisal report is signed and issued
Personal property	Movable, tangible items such as furniture, jewelry, art, vehicles, boats, tools and equipment
Household and personal effects	The contents of the decedent's home and personal belongings
Tax adviser	The attorney, accountant or other professional preparing or reviewing the estate tax return

The valuation rule behind every checklist

The governing valuation provisions are found in the Internal Revenue Code (26 U.S.C. §§ 2031 and 2032). Estate assets are valued at fair market value on the date of death. The regulation that describes the gross estate and the valuation of property explains this standard further (Treas. Reg. § 20.2031-1). Every step below exists to support a credible value at the correct date and to keep that value ready before the return deadline.

How to read a step

Each step follows the same pattern:

1. The action the executor takes. Note: why the action matters for the filing calendar. Pass: the condition that shows the step is complete. Fail: the condition that shows the step still needs work.

A step that fails is not skipped. The executor returns to it before moving to the next checklist, because a gap found early costs less calendar time than a gap found after the appraisal has started.

Pre-order checklist for an executor ordering a date-of-death personal property appraisal

This checklist is completed before the executor requests the appraisal. It fixes the identity of the estate, the purpose of the appraisal and the dates that the appraiser needs.

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.

Numbered pre-order procedure

1. Record the decedent's full legal name exactly as it appears on the death certificate. Note: The name on the appraisal should match the name on the estate's court and tax filings so that the report is clearly tied to the estate. Pass: The name is copied from the death certificate, including middle name or initial and any suffix. Fail: The name is taken from memory, a nickname or an informal record.
2. Record the date of death from the death certificate. Note: The date of death drives every other date on the calendar, including the nine-month due date and the alternate valuation date. Pass: The date is confirmed against a certified copy of the death certificate. Fail: The date is estimated or taken from an obituary.

3. State the purpose of the appraisal: probate, estate tax, or estate settlement. Note: 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 executor and the estate attorney agree in writing on the purpose before the order is placed. Fail: The purpose is left open, or more than one purpose is assumed without being stated.

4. Ask the tax adviser whether the alternate valuation date may be elected. Note: The answer does not need to be final at this stage. The appraiser needs to know whether it is a possibility. Pass: The executor can tell the appraiser "yes, it may be elected", "no, it will not be elected" or "undecided, the adviser will confirm". Fail: The question has not been raised with the tax adviser.

5. List every location where the decedent's personal property is kept. Note: Property is often spread across a residence, a storage unit, a second home, a safe deposit box, a garage or a relative's home. A location missed at this stage produces an incomplete inventory. Pass: Each location has an address and the name of the person who controls access. Fail: The executor is aware of a location but has not confirmed its address or access.

6. List any item sold, given away or distributed since the date of death, with the date of each transaction. Note: If the alternate valuation date is elected, transactions inside the six-month window affect how those items are valued, as explained in the date and deadline checklist. Pass: A dated list exists, even if it is short or empty. Fail: Items have left the estate and no record of the date exists.

7. Decide whether the appraisal will be done from photographs and documents or in person. Note: Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. 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). Pass: The executor has stated a preference and accepts that the appraiser decides the scope. Fail: The executor has assumed one method without discussing it.

How AppraiseItNow handles the order

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. AppraiseItNow's appraisers specialize by asset class rather than by geography.

Documents an executor gathers for a Form 706 personal property appraisal

This checklist covers paperwork. The documents serve two purposes: they help the appraiser identify and value items, and they help the executor prove when items left the estate.

Estate files stand out in AppraiseItNow's records for requests for missing details. 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. Across all purposes, 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 checklist below is designed to reduce the chance that an estate file falls into that group.

Numbered document procedure

1. Obtain a certified copy of the death certificate. Note: It confirms the legal name and the date of death recorded in the pre-order checklist. Pass: A legible copy is ready to send. Fail: Only an uncertified or partial copy is available.
2. Gather the executor's appointment papers or other proof of authority. Note: These show who is entitled to order the appraisal and give access to the property. Pass: The document names the executor or administrator. Fail: No document yet shows the executor's authority.
3. Collect titles and registrations for vehicles and boats. Note: Titles carry identifiers that the appraiser uses to confirm year, make, model and configuration. Pass: Each titled asset has a title or registration copy. Fail: A titled asset has no paperwork and no identifier recorded.
4. Collect receipts, appraisals, certificates of authenticity and provenance records for jewelry, art, antiques, silver and rugs. Note: Paperwork on these articles helps the appraiser identify the maker, materials and history of an item. Pass: Each document is matched to the item it describes, for example by a note on the photo file name. Fail: Documents are sent loose with no indication of which item they belong to.
5. Collect service and maintenance records for machinery, equipment and vehicles. Note: Records of hours, repairs and condition support the appraiser's condition analysis. Pass: Records are grouped by machine or vehicle. Fail: Records are mixed together with no identifying labels.
6. Collect sale, distribution and gift records for any item that left the estate after the date of death. Note: Bills of sale, distribution receipts and signed acknowledgments establish the date of each transaction. Pass: Each transaction on the dated list from the pre-order checklist has a supporting document. Fail: A transaction is listed but has no document showing its date.

7. Note any fact that cannot be confirmed. Note: Some estate facts are uncertain, such as the condition of an item already distributed to a relative in another state. 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). Pass: Each uncertain fact is written down and sent to the appraiser with the reason it cannot be confirmed. Fail: Uncertain facts are left out, so the appraiser discovers them later.

Planning time for document requests

When a request for missing details does arise, AppraiseItNow's records show that reply times differed by item type. 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. For an executor, the practical reading is that photographs had the longest median times to arrive in those requests, so the photo checklist below is best completed in full on the first visit to each location.

Photos an executor takes of the decedent's personal property

This checklist covers photography for an appraisal done from photographs and documents. The scale of remote work is substantial: 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.

Photo requirements by asset type

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 in the estate	Required views	Required readings or identifiers
Vehicles	Outside and inside	Mileage
Boats	Outside with the cover off, helm, engine, inside	HIN and engine hours
Machinery	A few photos of each machine	Hours and whether it runs
Fine art	Front, back, signature, frame	None listed
Household items	One clear photo per item or group	None listed

Numbered photo procedure

1. Photograph every room, closet and shelf at each location before anything is moved. Note: Room-by-room photos can replace an item list. They also preserve a record of the contents as they stood near the date of death. Pass: Each room has a wide photo from the doorway and closer photos of each wall, closet and shelf. Fail: Rooms are photographed only partly, or after contents have been rearranged or removed.
2. Name or number each photo file by location and room. Note: A naming scheme such as "Residence - Bedroom 2 - Closet" lets the appraiser count and group items without guessing where a photo was taken. Pass: Every file name identifies its location and room. Fail: Files carry only camera-generated numbers.
3. Photograph jewelry, art, antiques, silver and rugs individually. Note: These are the articles of marked artistic or intrinsic value addressed in the regulation on household and personal effects, so individual images support the more detailed analysis they receive. Pass: Each such article has its own clear photo, and art has front, back, signature and frame views. Fail: These articles appear only in wide room photos.
4. Photograph marks, signatures, labels and hallmarks in close-up. Note: Maker's marks and signatures are often the most important identifying details on an object. Pass: Each visible mark is legible in the photo. Fail: Marks are blurred, in shadow or cropped.
5. Record readings for motorized assets. Note: Mileage, engine hours and machine hours are required by asset type, and a photo of the gauge is the clearest record. Pass: Each vehicle, boat and machine has a readable photo of its odometer or hour meter. Fail: Readings are written from memory or omitted.
6. Show condition honestly, including damage. Note: Chips, stains, tears, rust and missing parts all affect value. Photographing only the best side of an item weakens the credibility of the analysis. Pass: Damage is shown in at least one photo of the affected item. Fail: Known damage is not photographed.

7. Photograph items already sold or distributed if they are still reachable. Note: If an item has left the estate, the executor asks the recipient for photos and records the date the item left. Pass: Each departed item has photos or a written note that photos could not be obtained. Fail: Departed items are left out of the photo set entirely.

Date and deadline checklist: nine-month due date, six-month extension and alternate valuation date

This checklist is the core of the manual. It turns the date of death into a working calendar that the executor, the estate attorney, the tax adviser and the appraiser all use.

The three calendar rules

The return's timing is governed by the regulations on time for filing the estate tax return and extension of time for filing (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 alternate valuation rule is set out in its own 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.

The household and personal effects rule is set out in the valuation regulation for those 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.

Effective date and 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 (USPAP, 2024 edition). For an estate appraisal, the effective date is the date of death. The report date will be later. The executor should expect to see both dates on the report and should not treat the report date as the valuation date.

Numbered calendar procedure

1. Write the date of death at the top of the calendar. Note: Every other entry is counted from this date. Pass: The date matches the certified death certificate. Fail: The date has not been confirmed against the certificate.

2. Enter the nine-month due date. Note: Count nine calendar months from the date of death and have the tax adviser confirm the result. Pass: The due date is written on the calendar and confirmed by the tax adviser. Fail: The due date is estimated or not written down.

3. Enter the alternate valuation date. Note: Count six months from the date of death. The date belongs on the calendar even if the election is unlikely, because transactions before that date may matter. Pass: The alternate valuation date is written on the calendar. Fail: The date is missing because the executor assumed the election will not be made.

4. Mark every sale or distribution that falls between the date of death and the alternate valuation date. Note: If the election is made, each of these items is valued on the day it was sold or distributed, not on the alternate valuation date. Pass: Each transaction inside the window is marked with its date and supporting document. Fail: A transaction inside the window is undated.

5. Record the tax adviser's decision on the alternate valuation election, or the date by which the adviser will decide. Note: The election is available only if it lowers both the gross estate and the estate and generation-skipping transfer tax, and it covers every asset. The executor and tax adviser compare the results; the appraiser provides the values. Pass: The calendar shows either the decision or a decision date earlier than the due date. Fail: No one is responsible for the decision.

6. Decide with the tax adviser whether the six-month extension to file will be used. Note: The extension is to file, not to pay. Whether to use it, and how payment will be handled, is a decision for the tax adviser and the executor. The tax adviser confirms the extended filing date in writing. Pass: The calendar shows whether an extension will be sought and, if so, the confirmed extended filing date. Fail: The executor assumes the extension also moves the payment obligation.

7. Set an internal target date for the final appraisal report. Note: The target should leave the attorney and tax adviser time to review the report, prepare the executor's sworn statement where it applies, and assemble the return. Pass: The target date is earlier than the due date, or earlier than the extended filing date if an extension will be used, with a review period agreed by the team. Fail: The appraisal target date is the same as the filing date.

Hypothetical calendar

The following example is hypothetical. A decedent died on March 10, 2026. The executor's calendar is built as follows.

Calendar entry	Date in the hypothetical	Source of the date
Date of death	March 10, 2026	Death certificate
Effective date of the estate appraisal	March 10, 2026	Date of death
Alternate valuation date	September 10, 2026	Six months after death
Form 706 due date	December 10, 2026	Nine months after death
Extended filing date, if used	Confirmed by the tax adviser	Six-month extension to file
Internal appraisal target	Set by the executor and adviser	Team decision

In the same hypothetical, the executor sold a grand piano on June 1, 2026 and distributed a set of silver flatware to a beneficiary on October 15, 2026. If the alternate valuation date is elected, the piano is valued on June 1, 2026, the day it was sold, because the sale falls within the six months after death. The flatware was distributed after September 10, 2026, so it is not one of the items sold or distributed in those six months. Whether the election is made is decided by the executor with the estate's tax adviser; this example does not reach that conclusion.

Calendar context from AppraiseItNow's records

Estate work is a regular part of the case mix. 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. An estate commonly contains several of these classes at once, which is one reason the photo and document checklists are organized by asset type.

Final review checklist before the executor files the estate's personal property values

This checklist is completed when the appraisal report arrives and before the values are used on the return. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (www.appraiseitnow.com). The steps below help the executor and attorney confirm that the report fits the estate's facts and calendar.

Numbered final review procedure

1. Confirm the decedent's name on the report. Note: The name should match the death certificate and the estate's other filings. Pass: The name matches exactly. Fail: The name is misspelled, abbreviated or incomplete.

2. Confirm the effective date and the report date. Note: The effective date for an estate appraisal is the date of death, and the report states both dates. Pass: The effective date equals the date of death on the calendar, and a separate report date is shown. Fail: Only one date appears, or the effective date differs from the date of death without explanation.

3. Confirm how the report addresses the alternate valuation date, if the election remains possible. Note: If the alternate valuation date may be elected, the executor checks with the tax adviser and the appraiser whether the values needed for that comparison are covered, including values for items sold or distributed in the six months after death on their transaction dates. Pass: The tax adviser confirms that the report provides what the comparison requires. Fail: The election is still open and no one has checked whether the report supports it.

4. Read the scope of work section. Note: The report describes how the property was inspected, whether from photographs and documents or in person. Pass: The scope matches what actually happened, including all locations listed in the pre-order checklist. Fail: A location or a group of items is missing from the scope.

5. Read every extraordinary assumption. Note: Each assumption should correspond to an uncertain fact the executor reported in the document checklist. Pass: Each assumption is clearly stated and the executor knows of no fact that contradicts it. Fail: An assumption conflicts with what the executor knows, or an uncertain fact was not addressed.

6. Compare the item count to the photo set. Note: When photos replaced an item list, the appraiser counted and grouped from the photos. The executor checks that rooms and major articles appear in the report. Pass: Every room photographed is reflected in the report's groupings. Fail: A room, closet or individually photographed article is absent.

7. Assemble the filing package for household and personal effects with the attorney. Note: The household and personal effects rule in the date and deadline checklist calls for a sworn expert appraisal, filed with the return together with the executor's sworn statement about the list and the appraiser, when articles of marked artistic or intrinsic value are worth more than $3,000 in total. Pass: The attorney confirms that the appraisal and the executor's statement are ready to file together with the return wherever that rule applies. Fail: The executor's statement has not been prepared.

8. Re-check the calendar. Note: The final review is the last chance to catch a date error before filing. Pass: The date of death, alternate valuation date, nine-month due date and any confirmed extended filing date are consistent across the calendar, the report and the return. Fail: Any date differs between documents.

Review questions for the executor

The following questions summarize the manual. Each has a single answer found in the sections above.

1. What date does the estate appraisal's value apply to? The date of death.
2. When is Form 706 due? Nine months after the date of death.
3. What does the automatic six-month extension cover? Filing, not payment.
4. On what date is property valued if the alternate valuation election is made? The date six months after death, except that anything sold or distributed in those six months is valued on the day it was sold or distributed.
5. Can the executor elect the alternate valuation date for some assets and not others? No; the election covers every asset.
6. When is a sworn expert appraisal of household and personal effects filed with the return? When articles of marked artistic or intrinsic value, such as jewelry, art, antiques, silver and rugs, are worth more than $3,000 in total, together with the executor's sworn statement about the list and the appraiser.
7. What can replace an item list in an estate file? Photos that show every room, closet and shelf.

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 is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. AppraiseItNow's website is www.appraiseitnow.com.