APPRAISEITNOW

Appraisals From Photographs and Documents: A 2026 Field Guide to the Remote Process, From First Request to Signed Report

AppraiseItNow Inc.

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Educational material, not an appraisal.

Purpose and scope of this guide to appraisals prepared from photographs

This field guide is published by AppraiseItNow Inc. and reflects practice and figures as of 2026. It is for anyone who must decide whether an appraisal prepared from photographs and documents, rather than from an in-person visit, will do the job they need. Typical readers include asset owners, executors, donors, attorneys, insurance professionals and tax advisers.

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. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. AppraiseItNow does not appraise real estate. The guide therefore deals only with movable property and businesses, not land or buildings. AppraiseItNow's website is www.appraiseitnow.com.

What this guide covers

- The sequence of a remote appraisal, from the online request to the finished, signed report.
- The terms a reader will meet in the report and in correspondence with the appraiser.
- What to photograph and which documents to gather, by asset type and by purpose.
- A hypothetical worked example showing how the pieces fit together.
- The mistakes that can slow a remote appraisal or weaken its support.
- A checklist to use before sending anything.

The guide does not cover how to value any particular asset, how to calculate a tax deduction or how to negotiate an insurance claim. Those questions belong to the appraiser, the reader's tax adviser and the reader's attorney or insurance professional.

The acceptance question to settle first

The question readers usually ask is whether photographs are "good enough." A more useful question has two parts. The first part is whether the scope of work supports credible results. The second part is whether the person or organization relying on the report will accept a report prepared that way.

On the first part, the professional standard is direct. 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). In

practice this means the appraiser reviews what the photographs and documents show. If they show enough, the work proceeds remotely. If they do not, the appraiser can ask for more material.

For charitable donations, readers often worry that a photo-based report will fall short. IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). Whether a deduction is allowed, and in what amount, remains a question for the donor's tax adviser.

For other uses, the practical step is to ask the party who will rely on the report what they expect before ordering. An insurance adjuster, a lender, a court-appointed fiduciary or opposing counsel may have preferences of their own. In a divorce, the attorney confirms that a remote appraisal is acceptable, as described later in this guide.

Remote work is the common case, not the exception. 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.

Key terms used in remote, photo-based appraisal work

The terms below appear throughout this guide. Where a term comes from a professional standard, the standard's own meaning is stated separately after the list.

- Remote appraisal: an appraisal in which the appraiser forms an opinion of value from photographs, documents and information the client supplies, without visiting the asset.
- In-person inspection: a visit by the appraiser to see, identify and photograph the asset directly.
- Assignment: a single appraisal engagement, defined by its asset, purpose and dates.
- Scope of work: the type and extent of research and analysis the appraiser performs in an assignment, including how the asset is inspected, whether by photograph or in person.
- Intended use: what the report is for, such as a donation, an estate, an insurance claim or a divorce. The intended use drives the effective date, the documents needed and who will read the report.
- Effective date: the date to which the opinion of value applies.
- Report date: the date the report is prepared.
- Extraordinary assumption: a fact the appraiser treats as true for the analysis even though it is uncertain, disclosed in the report.
- Identifier: a number that ties a specific asset to its records, such as a vehicle identification number (VIN), a hull identification number (HIN) or a machine serial number.
- Request for missing details: a formal follow-up from the appraisal company to the client asking for information or photographs not supplied at the start.

- Fixed-fee quote: a price stated before work begins for a defined assignment, rather than a running hourly charge.
- Qualified appraisal: the term tax rules use for an appraisal prepared to support certain charitable deductions.

Three of these terms carry specific meanings under the standards. 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).

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).

A qualified appraisal describes the property and, for physical property, its condition; gives the donation date (or expected date), the valuation date, the method and basis used, and the fair market value; and follows USPAP (Treas. Reg. § 1.170A-17).

How a photo-based appraisal moves from first request to signed report

A remote appraisal follows a predictable sequence. Understanding it helps a reader supply the right material once, rather than in several rounds.

Stage 1: The online request and the fixed-fee quote

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly.

The request is where the assignment is first defined. A useful request states four things plainly:

1. What the asset is, in ordinary words (for example, "a 24-foot center-console boat with an outboard engine" or "contents of a three-bedroom house").
2. What the report is for.
3. Who will rely on the report, such as an insurer, an estate attorney, a tax preparer or a court.
4. Any date that matters, such as a date of death, a date of loss or a planned donation date.

Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. Naming the use at the start matters because it changes which date the value applies to and which documents the appraiser needs.

Stage 2: Collecting photographs and documents before work starts

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

This stage is the foundation of a remote assignment. In an in-person appraisal the appraiser gathers evidence at the visit. In a remote appraisal, the client's photographs and paperwork are the evidence. Gaps here become delays or assumptions later.

The record shows that most follow-up questions could have been avoided. 93% of the 363 questions appraisers sent back to AppraiseItNow between November 2024 and September 2026 asked for something the client could have provided at the start. The section "What a client prepares" below lists what to gather so that the first submission is complete.

Stage 3: Setting the scope of work and the effective date

Once the material is in, the appraiser decides how the assignment will be carried out. This is the scope-of-work decision described in the acceptance section above. For a remote assignment, the appraiser considers whether the photographs show the asset's identity, its features and its condition clearly enough to support a credible opinion.

The appraiser also fixes 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.

A past effective date is common in remote work. Photographs taken today may be used to value an asset as of a date months earlier. That gap is one of the situations in which an extraordinary assumption may come into question, as the worked example shows.

Stage 4: Review and follow-up requests

The appraiser's review may surface something missing, such as an unreadable serial plate, a missing photograph of the back of a painting or an unanswered question about whether a machine runs.

Follow-up is routine. 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.

How quickly a request closes depends mostly on what is being asked for. 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.

The pattern is practical. In those requests, identifiers and receipts arrived sooner than photographs did. Photographs often require a trip back to the asset, a storage unit or a relative's garage. Taking complete photographs on the first visit saves the most effort.

Stage 5: Analysis, assumptions and the signed report

With the scope set and the material complete, the appraiser researches the market, analyzes the evidence and reaches an opinion of value. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (www.appraiseitnow.com).

Readers reviewing the finished report should look for several things that tie back to the remote method:

- A description of the scope of work, including that the appraisal was prepared from photographs and documents.
- The effective date and the report date, stated separately.
- Any extraordinary assumption, stated clearly, with the fact being assumed.
- A description of the asset that matches the photographs and identifiers supplied.

The report is then signed by the appraiser and delivered. A reader who will pass the report to a third party should check that the asset description, dates and intended use match what that party expects before forwarding it.

When an in-person visit replaces photographs

Remote work is the common case, but not the only one. When an inspection is needed, an appraiser visits the asset in person.

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.

The remote method also affects who prepares the work. AppraiseItNow's appraisers specialize by asset class rather than by geography. When photographs and documents carry the evidence, the asset's location matters less than the appraiser's familiarity with that type of asset.

What a client prepares for an appraisal from photographs and documents

Preparation has three parts: the photographs, the identifying numbers and the documents tied to the purpose. Gathering all three before submitting is the most direct way to keep a remote assignment moving.

Photographs required 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.

The table below restates those requirements and adds practical photography notes. The notes are suggestions for getting usable images, not additional requirements.

Asset type	What to photograph and record	Practical notes
Vehicles	Outside and inside; mileage for anything motorized	Walk around the vehicle so each side appears once. Photograph the odometer with the display lit and readable.
Boats	Outside with the cover off, the helm, the engine, the inside; HIN and engine hours	Remove the cover fully rather than folding back a corner. Photograph the HIN plate straight on so every character can be read.
Machinery	A few photos of each machine; the hours; whether it runs	Include one photo that shows the whole machine. Photograph the hour meter and the data plate. State plainly whether the machine runs.
Fine art	Front, back, signature, frame	Photograph the front square to the camera without glare. The back often carries labels, stamps or inscriptions, so keep it in focus.
Household items	One clear photo per item or group	Group only items that belong together, such as a dining set. Keep each group small enough that every piece is visible.

Photo technique that holds up in review

Photographs can fail for simple reasons. The following habits help prevent the common ones:

- Use even daylight or bright, diffuse indoor light. Avoid flash on glossy surfaces such as paintings under glass or polished wood.
- Take one photograph of the whole object before taking detail shots, so the appraiser can see how the details relate.
- Keep identifying plates, signatures and meters sharp. If a number is hard to read in the photo, also type it out in the submission.
- Send images at their original size. Screenshots and messaging-app compression can make small text unreadable.
- Do not apply filters, beauty modes or heavy editing.

- Label files or groups so the appraiser can tell which photograph shows which item, especially with household contents.
- If condition matters, photograph damage, wear and repairs as clearly as the good features. An honest record supports a credible opinion.

Documents and facts tied to the purpose

The purpose of the appraisal determines which paperwork matters. Gather the ones that apply.

For any purpose, useful paperwork includes titles, registrations, bills of sale, receipts, certificates of authenticity, service records, prior appraisals and provenance records. Paperwork the client holds is part of the evidence even when the appraiser photographs the asset in person.

For an insurance claim, the requirements are specific. For an insurance claim appraisal, AppraiseItNow requires the carrier and the date of loss; the insurer's valuation report, its offer and the claim number help, and damage photos are not needed. The useful material is the insurer's own paperwork and the facts that fix the date of loss.

For a divorce, the legal framing comes from counsel. For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable.

For a charitable donation, the donor should know the contribution date or the expected date, and should be ready to describe the property's condition through photographs. These facts correspond to the contents of a qualified appraisal described in the key terms section. Questions about the deduction itself go to the donor's tax adviser.

For an estate, the date of death is the key fact, because it sets the effective date. Executors should also gather any inventory already prepared for the estate and any paperwork showing ownership.

For a gift or an IRA conversion, the date of the gift or the conversion date is the key fact, for the same reason.

A hypothetical worked example: an executor's out-of-state boat and household contents

This example is hypothetical. The people, assets and dates are invented to show how the process works, and it does not describe any real client or assignment.

The situation

An executor is settling an estate. The decedent lived in another state and died on a date in early spring. The estate includes a 22-foot fiberglass fishing boat with a single outboard engine, stored on a trailer in a rented storage lot, and the contents of a house, including a dining set, a bedroom

set, several upholstered chairs and a small group of decorative lamps. The executor lives several hundred miles away and visits the house once, in late summer, to clear it.

Step 1: Defining the assignment

The executor submits an online request describing the boat and the house contents in plain terms. The request states that the purpose is estate settlement and gives the date of death. The executor notes that the estate's attorney will rely on the report. A fixed-fee quote is provided before any work begins.

Because the purpose is an estate, the effective date is the date of death. The value will apply to early spring, even though the photographs will be taken in late summer.

Step 2: Checking acceptance

Before the visit, the executor asks the estate's attorney whether a report prepared from photographs and documents will serve the estate's needs. The attorney raises no objection. The executor understands that the appraiser, not the executor, will decide whether the photographs support credible results.

Step 3: Photographing on the single visit

The executor uses the photo requirements as a shot list.

For the boat, the executor removes the cover completely and photographs the exterior from each side, the helm, the engine and the interior. The executor photographs the engine hour meter and writes down the reading. The executor also photographs the trailer and the title.

For the household contents, the executor photographs the dining table and chairs as one group, the bedroom set as one group, each upholstered chair separately and the lamps as one group. Each photograph is labeled with the room and a short description.

Step 4: The follow-up request

On review, the appraiser finds that the HIN does not appear in any photograph. The HIN plate was on the transom, partly hidden by the engine bracket. A formal request for missing details goes to the executor. The executor checks the boat's title, which lists the HIN, and sends a photograph of the title page. The appraiser compares the title with the boat's description and photographs and confirms they relate to the same vessel.

Step 5: The gap between the photo date and the effective date

The photographs show the boat's condition in late summer. The value must apply to the date of death in early spring. The appraiser must consider whether an extraordinary assumption about the boat's condition on the date of death is called for. The standard allows one 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 three conditions are met is the appraiser's decision.

In this hypothetical, the executor reports that the boat stayed on its trailer in the storage lot throughout the period and was not used, and the storage lot's records show no access in between. That information is the kind of evidence the appraiser weighs in deciding whether the conditions are met. If the appraiser uses an assumption, the report states it clearly.

The household contents raise the same question. The executor reports that no one lived in the house after the date of death and that nothing was added or removed before the photographs were taken.

Step 6: The report

The finished report describes the scope of work, including that the appraisal was prepared from photographs and documents supplied by the executor. It states the effective date (the date of death) and the report date separately. It states clearly any extraordinary assumption the appraiser used about condition. It describes the boat with its HIN and engine hours, and lists the household items in the same groups the executor photographed. The appraiser signs the report and it is delivered to the executor, who passes it to the estate's attorney.

A variation on the example (also hypothetical)

Suppose instead that the heirs decide to donate the boat to a charity. The purpose becomes a charitable donation, so the effective date becomes the contribution date, or the report date for a future gift signed no more than 60 days before it. The report would need the contents of a qualified appraisal: a description of the boat and its condition, the donation date or expected date, the valuation date, the method and basis used, and the fair market value, prepared under USPAP. The same photographs could serve as the record of condition, subject to the appraiser's scope-of-work decision. Whether any deduction is allowed, and in what amount, is for the donor's tax adviser to determine.

What the example shows

- The purpose fixed the effective date before a single photograph was taken.
- A shot list built from the photo requirements meant one visit produced nearly everything.
- The single missing item was an identifier, which the title supplied.
- The gap between the photo date and the effective date was raised openly, with the appraiser deciding whether an extraordinary assumption was justified and, if one was used, disclosing it in the report.
- A change of purpose changed the effective date and the contents the report must include, even though the asset stayed the same.

Common mistakes that slow or weaken a photo-based appraisal

The mistakes below are preparation gaps that can prompt a follow-up request or leave the appraiser with less evidence than the assignment needs. Most are avoidable with the preparation steps in this guide.

Not stating the purpose clearly

A request that says only "appraisal of my truck" leaves the effective date and the required documents open. An estate, a donation and an insurance claim each produce a different effective date for the same asset. State the purpose and who will rely on the report at the start.

Assuming the value is always as of today

Readers often expect a current value. For estates, donations, gifts, claims, divorces and IRA conversions, the effective date is tied to the event. Give that date in the request.

Leaving the cover on

For boats, a partially removed cover hides the deck, hull and fittings that show condition. Remove it completely before photographing.

Missing identifiers

A missing VIN, HIN or serial number can trigger a request for missing details. If the plate is hard to photograph, photograph the title or registration that lists the number, and type the number into the submission as well.

Not saying whether a machine runs

For machinery, a photograph cannot show whether the equipment operates. State it plainly, and give the hours from the meter.

Photographing only the front of a painting

For fine art, the back, the signature and the frame carry information the front does not. Photograph all four.

Grouping too much in one photograph

For household items, a single wide shot of a room rarely lets the appraiser see each piece. Use one clear photo per item or per small group of items that belong together.

Ordering a divorce appraisal before counsel weighs in

The valuation dates and standard as counsel sets them, the side AppraiseItNow acts for and the attorney's confirmation that a remote appraisal is acceptable are all needed for a divorce appraisal. Settle these with the attorney first.

Expecting land or buildings to be included

AppraiseItNow does not appraise real estate. If an estate or divorce includes a house, that part falls outside AppraiseItNow's work. The movable contents, vehicles, boats and equipment can be appraised as described here.

Sending compressed or edited images

Screenshots, messaging-app compression and filters reduce detail and can alter color. Send original images.

Checklist for a remote appraisal from photographs and documents

Use this list before submitting. Each item ties back to a section of this guide.

Defining the assignment

- The asset is described in plain words.
- The purpose of the appraisal is stated.
- The person or organization who will rely on the report is named.
- The date that sets the effective date is known: date of death, contribution date, date of gift, date of loss, conversion date or the date counsel sets.
- The party relying on the report has been asked whether they accept a report prepared from photographs and documents.
- For a divorce, the attorney has confirmed that a remote appraisal is acceptable and has set the valuation dates and standard, and the side the appraisal is for is known.

Photographs

- Vehicles: outside and inside, plus the mileage for anything motorized.
- Boats: outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours.
- Machinery: a few photos of each machine, the hours and whether it runs.
- Fine art: front, back, signature and frame.
- Household items: one clear photo per item or group.

- Images are in even light, in focus, unedited and at original size.
- Files or groups are labeled so each photograph can be matched to an item.
- Wear, damage and repairs are photographed where condition matters.

Identifiers and documents

- VIN, HIN or serial numbers are photographed and also typed out.
- Titles, registrations, receipts, certificates, service records and provenance records are gathered.
- For an insurance claim: the carrier and the date of loss, plus the insurer's valuation report, its offer and the claim number if available.
- For a donation: the contribution date or expected date, and photographs that show condition.
- For an estate: the date of death and any existing estate inventory.

Reviewing the finished report

- The scope of work is described, including the remote method.
- The effective date and the report date are both stated.
- Any extraordinary assumption is stated clearly.
- The asset description matches the photographs and identifiers supplied.
- The intended use matches what the receiving party expects.
- The report is signed.