APPRAISEITNOW

Remote Appraisal Glossary: Photographs, Documents, Scope of Work, Inspection and Dates in USPAP Appraisals

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.

How to use this glossary of remote appraisal terms

This glossary is dated 2026. It defines the vocabulary a reader meets when an appraisal is prepared from photographs and documents rather than at an in-person visit. It is written for owners, executors, attorneys, tax advisers, insurers and anyone else deciding whether such an appraisal will serve its purpose.

Entries appear alphabetically under letter subheadings. Each entry defines one term. "See" points to the entry that carries the main explanation. "Compare" points to a related term that is easily confused with the one defined.

Where a rule, standard or company practice applies to a term, the entry quotes it as published and cites the source in parentheses. Explanations, practical steps and examples are the editors' own. Every worked example is hypothetical and describes no real person or asset.

Readers who arrive with one question, "will an appraisal done from photos be accepted?", should start with Acceptance of a remote appraisal, Scope of work, Extraordinary assumption and Effective date.

Remote appraisal terms A to Z

A

Acceptance of a remote appraisal. Acceptance is the decision by the party relying on an appraisal that it fits that party's purpose. That party may be an insurer, a court, an attorney, a tax adviser or a lender. For donated property, IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). Other recipients set their own expectations, so the practical step is to ask the recipient before the appraisal starts. See Divorce appraisal, Intended user and Scope of work.

Appraisal report. The appraisal report is the written document that communicates the appraiser's value opinion. It also sets out the facts, assumptions and dates the opinion rests on. In a remote appraisal, the report is where a reader confirms what the appraiser relied on: which photographs, which documents and which assumptions. See Scope of work and Report date.

Appraiser. The appraiser is the individual who develops the value opinion and signs the report. AppraiseItNow's appraisers specialize by asset class rather than by geography. See Asset class.

Asset class. An asset class is a category of property that shares valuation methods, markets and identifying details. Examples are vehicles, boats, machinery or fine art. 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. "The same 1,226 appraisals" refers to the period described under Remote appraisal.

B

Boat appraisal. A boat appraisal is an appraisal of a vessel, its engines and its installed equipment. Remote boat work depends on photographs taken with the cover off and on the identifiers and hour readings described under Photo requirements. See HIN and Engine hours.

Business valuation. A business valuation is an appraisal of an ownership interest in a company, usually a closely held business. It is built mainly from financial statements, tax returns, ownership records and operating information rather than from photographs. For that reason, it is often prepared without a site visit. See Documents.

C

Client. The client is the party who engages the appraiser and receives the report. The client is often, but not always, the person who supplies photographs and documents. Compare Intended user.

Comparable sale. A comparable sale is a recorded sale of a similar asset that the appraiser uses as evidence of value. Remote appraisals rely on comparable sales in the same way in-person appraisals do. Clear photographs and accurate identifiers let the appraiser choose comparables that truly match the subject.

Condition. Condition is the physical state of an asset: wear, damage, completeness, repairs and whether it operates. Photographs are the main evidence of condition in a remote appraisal. Condition is one of the elements a qualified appraisal must describe for physical property. See Qualified appraisal and Running condition.

Contribution date. The contribution date is the date a donated item passes to the receiving charity. It governs the effective date of a donation appraisal. See Effective date and Future gift.

Credible results. Credible results are value conclusions worthy of belief for their intended use. The phrase is the test that governs both the scope of work and the use of extraordinary assumptions in the USPAP statements quoted in this glossary. See Scope of work and Extraordinary assumption.

D

Date of death. The date of death is the date a decedent died. It is the usual effective date for estate and probate appraisals, which makes most estate appraisals retrospective. See Effective date and Retrospective value.

Date of loss. The date of loss is the date property was damaged, destroyed or stolen. In an insurance claim appraisal, it serves as the effective date. See Insurance claim appraisal.

Desktop appraisal. "Desktop appraisal" is an informal name for an appraisal prepared without a site visit. See Remote appraisal.

Divorce appraisal. A divorce appraisal is an appraisal of marital or separate property prepared for a divorce proceeding or settlement. 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. See Acceptance of a remote appraisal and Standard of value.

Documents. Documents are the paper and digital records that support identification, ownership, condition and history. Examples are titles, registrations, receipts, appraisals from earlier years, service logs, certificates of authenticity and financial statements. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. 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. See Request for missing details.

E

Effective date. The effective date is the date on which the value conclusion applies. 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). 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.

Hypothetical example: an executor needs values for household furnishings as of a parent's date of death, eight months before the photographs are taken. Under AppraiseItNow's practice, the effective date is the date of death. The report date is the date the report is prepared, and the report states both dates. Because the photographs show the items as they are now, the executor should point out any change since the date of death. Compare Report date and Valuation date.

Engine hours. Engine hours are the running time recorded by an hour meter on a boat engine or a piece of machinery. They are the usage measure that mileage provides for road vehicles. A clear photograph of the meter is the simplest way to provide them. See Photo requirements.

Estate appraisal. An estate appraisal is an appraisal prepared for probate, estate tax or estate settlement. Its effective date is normally the date of death. See Date of death and Effective date.

Extraordinary assumption. An extraordinary assumption is an assumption, made for one assignment, that an uncertain fact is true. 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).

Hypothetical example: photographs of a used forklift show its exterior, mast and hour meter but not whether it starts. The owner states that it runs. If the appraiser treats running condition as an extraordinary assumption, the three conditions above apply and the report must say so clearly. A short video of the machine starting would remove the uncertainty. See Running condition.

F

Fair market value. Fair market value is the value standard reported in a qualified appraisal for donated property. This glossary does not restate its legal definition. Readers should find the definition in the report itself and confirm with their tax adviser that it fits the purpose. See Qualified appraisal and Standard of value.

Fine art appraisal. A fine art appraisal is an appraisal of paintings, works on paper, sculpture and similar works. Photographs of the back and the signature carry as much weight as the front, because labels, stamps, inscriptions and the frame help establish attribution and history. See Photo requirements and Provenance.

Fixed-fee quote. A fixed-fee quote is a price set for the whole engagement rather than one charged by the hour. 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).

Future gift. A future gift is a donation that has not yet been completed when the appraisal is prepared. Its effective date follows the rule quoted under Effective date. See Contribution date.

H

HIN. The HIN, or hull identification number, is the identifying code assigned to a boat hull, typically found on the hull at the stern. It is the boat equivalent of a VIN and is part of the photo set for a boat appraisal. See Identifier and Photo requirements.

Household items. Household items are furniture, decorative objects, kitchenware, electronics and other contents of a home. They are also called general personal property. Groups of low-value items of the same kind can often be photographed together. See Photo requirements.

I

Identifier. An identifier is any code or marking that ties an asset to its records. Examples are a VIN, HIN, serial number, model number or maker's mark. Identifiers let the appraiser confirm the exact model, year and configuration from a distance. See HIN, Serial number and VIN.

In-person inspection. An in-person inspection is a visit in which the appraiser views the asset directly. 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. Compare Remote appraisal.

Inspection. Inspection is the process of observing an asset to identify it and assess its condition. The observation may be direct or may be made through photographs, video and documents. How much inspection an assignment needs is a scope of work decision. See Scope of work.

Insurance claim appraisal. An insurance claim appraisal is an appraisal prepared after a loss to support or test a claim value. 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. See Date of loss.

Insurance coverage appraisal. An insurance coverage appraisal is an appraisal prepared to set or review the amount of insurance on property the owner still holds. Under AppraiseItNow's practice, its effective date is the report date. See Effective date.

Intended use. Intended use is the purpose the appraisal serves. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. 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. The intended use shapes the effective date, the standard of value and the evidence the appraiser needs.

Intended user. The intended user is the party expected to rely on the report. Examples are an insurer, court, attorney, tax adviser or lender. Knowing the intended user in advance lets the client confirm whether that party has expectations about inspection. See Acceptance of a remote appraisal.

IRA conversion appraisal. An IRA conversion appraisal is an appraisal prepared for a Roth IRA conversion. Under AppraiseItNow's practice, its effective date is the conversion date. See Effective date.

M

Machinery and equipment appraisal. A machinery and equipment appraisal is an appraisal of industrial, agricultural, construction or commercial machines and related equipment. Hours, running condition and identifiers drive much of the value. See Engine hours, Running condition and Photo requirements.

Metadata. Metadata is information stored inside a digital photo file, such as the capture date and camera settings. Sending original image files rather than screenshots or compressed copies keeps the metadata and the full resolution intact.

Mileage. Mileage is the distance recorded on a vehicle's odometer. It is part of the photo set for anything motorized. A clear photograph of the odometer is better than a typed figure. See Photo requirements.

P

Personal property. Personal property is movable property, as distinct from land and buildings. It includes household items, vehicles, boats, art, machinery and inventory. Compare Real estate.

Photo requirements. Photo requirements are the minimum photographs an appraiser needs to identify an asset and judge its condition remotely. 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. See Photographs.

Photographs. Photographs are the primary evidence in a remote appraisal. These practical habits make them more useful:

- Shoot in daylight or even indoor light, without flash glare.
- Fill the frame with the item.
- Photograph labels, plates and meters straight on and in focus.
- Show damage and repairs as clearly as the good features.
- Number or caption each photo so it matches a line on the item list.

See Metadata, Photo requirements and Scale reference.

Provenance. Provenance is the documented ownership and exhibition history of a work of art or collectible object. Bills of sale, gallery labels, letters and earlier appraisals all count. Provenance documents often matter more than extra photographs in a remote fine art appraisal. See Fine art appraisal.

Q

Qualified appraisal. A qualified appraisal is the appraisal that supports a noncash charitable contribution for tax purposes. 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). Whether a particular deduction is allowed, and in what amount, is for the donor's tax adviser. See Acceptance of a remote appraisal and Valuation date.

R

Real estate. Real estate is land and anything permanently attached to it, such as buildings. AppraiseItNow does not appraise real estate (www.appraiseitnow.com). Compare Personal property.

Remote appraisal. A remote appraisal is an appraisal developed from photographs, video and documents supplied by the client, without the appraiser visiting the asset. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person (www.appraiseitnow.com). 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. Compare In-person inspection.

Report date. The report date is the date the appraisal report is prepared. It differs from the effective date whenever the value applies to an earlier or later date. When the two dates match, the appraisal is a current one. See Effective date.

Request for missing details. A request for missing details is a formal follow-up asking the client for information the appraiser still needs. 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. See Documents.

Retrospective value. A retrospective value is a value as of a past effective date, such as a date of death or a date of donation. In a remote retrospective appraisal, current photographs are read together with the owner's account of any change since that date. See Effective date.

Running condition. Running condition is whether a motorized asset starts, runs and operates as intended. For machinery, it is part of the basic information requested. A short video of start-up and operation is the clearest evidence. Without it, the point may become an extraordinary assumption. See Extraordinary assumption.

S

Scale reference. A scale reference is an object of known size, such as a tape measure, placed in a photograph so the appraiser can judge dimensions. It is useful for art, furniture and equipment where size affects value. Written measurements in the item list serve the same purpose.

Scope of work. The scope of work is the type and extent of research and analysis in an appraisal, including how the asset is inspected. 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 a remote appraisal, the scope description is where a reader sees that the appraiser relied on client-supplied photographs and documents. See Inspection and Credible results.

Serial number. A serial number is the unique number a manufacturer assigns to an individual unit. It usually appears on a data plate or label. It confirms model, year and configuration for machinery, equipment, engines and many household goods. See Identifier.

Standard of value. The standard of value is the definition of value an appraisal applies. In a qualified appraisal, it is fair market value. In a divorce appraisal, it is the standard as counsel sets it. Because different standards can produce different numbers for the same asset, the standard should be settled before the appraisal starts. See Fair market value and Divorce appraisal.

U

USPAP. USPAP is the Uniform Standards of Professional Appraisal Practice, published by The Appraisal Foundation. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). The USPAP statements most relevant to remote work appear under Scope of work, Extraordinary assumption and Effective date.

V

Valuation date. The valuation date is one of the elements a qualified appraisal gives, alongside the donation date (or expected date), the method and basis used, and the fair market value (Treas. Reg. § 1.170A-17). The donor's tax adviser confirms how the dates in a particular report apply. For the date a USPAP report states as the date the value applies to, see Effective date. See also Qualified appraisal.

Vehicle appraisal. A vehicle appraisal is an appraisal of a car, truck, motorcycle or other road vehicle. Exterior and interior photographs, the mileage and the VIN form the core of the remote file. See Photo requirements and VIN.

VIN. The VIN, or vehicle identification number, is the identifying code assigned to a road vehicle. It usually appears on the dashboard near the windshield, on the driver's door jamb and on the title. A photograph of the VIN plate removes any doubt about the exact vehicle. See Identifier.

Forms, rules and standards referred to in remote appraisal

The sources below are the only rules and standards this glossary cites. They appear alphabetically.

Source	What it is	Entries that rely on it
IRS Publication 561 (Rev. December 2025)	IRS publication, Determining the Value of Donated Property	Acceptance of a remote appraisal (background)
Treas. Reg. § 1.170A-17	Treasury regulation on the qualified appraisal and the qualified appraiser	Acceptance of a remote appraisal; Qualified appraisal; Valuation date
USPAP, 2024 edition	Uniform Standards of Professional Appraisal Practice, published by The Appraisal Foundation	Effective date; Extraordinary assumption; Scope of work; USPAP

IRS Publication 561 (Rev. December 2025)

IRS Publication 561 is the IRS publication titled Determining the Value of Donated Property. It addresses the same point on inspection quoted under Acceptance of a remote appraisal. The glossary cites the regulation there as the more specific source.

Treas. Reg. § 1.170A-17

Treas. Reg. § 1.170A-17 is the Treasury regulation on the qualified appraisal and the qualified appraiser. This glossary quotes it for two points: the contents of a qualified appraisal, and the point that the appraiser need not inspect donated property in person. Questions about deductions, amounts and filing belong with the donor's tax adviser.

USPAP, 2024 edition

The 2024 edition of USPAP is the professional standard cited in this glossary for three points: scope of work and inspection, extraordinary assumptions, and effective and report dates.

About the publisher, AppraiseItNow

This glossary is published by AppraiseItNow Inc. 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 (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.

Ownership and history

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.

Appraisers and volume

Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026.

Website

AppraiseItNow's website is www.appraiseitnow.com (www.appraiseitnow.com).