APPRAISEITNOW

Will a Remote Appraisal Be Accepted? Questions from Donors, Executors, Policyholders and Attorneys

AppraiseItNow Inc.

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Educational material, not an appraisal.

About these questions on accepting a photo-based appraisal

What does "remote appraisal" mean in this reference?

A remote appraisal is an appraisal the appraiser prepares from photographs, documents and written information supplied by the client, without traveling to see the asset. An in-person appraisal is one where the appraiser visits the asset and gathers that evidence directly. Both result in a written report with a stated value, purpose and effective date. The difference lies only in how the appraiser collects information about the asset's identity and condition.

Who decides whether a remote appraisal is accepted?

The party that receives the report decides whether it is adequate for its use. For a charitable donation, that is the tax authority reviewing the return, working from the rules that govern the appraisal's content. For an insurance claim or coverage question, it is the carrier. For a divorce, it is the attorneys, and ultimately the court or the other side. For an estate, it may be a court, a beneficiary or a tax authority. Acceptance therefore depends on two things: the rules that govern the report's use, and the expectations of whoever reads it. The answers below treat the two separately.

What is the short answer on whether a remote appraisal will be accepted?

For federal tax purposes, the inspection question has a direct answer. IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). Under professional standards, 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). For insurance and litigation, the reader should confirm acceptability with the carrier or with counsel before ordering, because those decisions belong to them.

How common are remote appraisals at AppraiseItNow?

Remote work is the normal method rather than the exception. 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.

What key terms recur in the answers below?

- **Scope of work** is the work the appraiser does to reach a value, including how the asset is examined.
- **Effective date** is the date the value applies to.
- **Extraordinary assumption** is a stated assumption about a fact the appraiser cannot verify.
- **Qualified appraisal** is the term the tax regulations use for an appraisal meeting their content requirements.

Each term is explained more fully where it first matters.

Before ordering a remote appraisal for a donation, estate, claim or divorce

What should a donor of personal property settle before ordering a remote appraisal?

A donor should know three things before ordering:

- what is being given
- to which organization
- on what date the gift was or will be made

The date matters because the appraisal must state the donation date (or expected date) and a valuation date. The donor's tax adviser should also confirm the documentation the return will need. Questions such as which items count as similar items, or whether an artwork triggers additional attachments, are decisions for that adviser, not for the appraiser or for this reference. Once those points are settled, the inspection question is already answered. IRS rules do not require the appraiser to inspect the property in person (IRS Publication 561 (Rev. December 2025)).

What should an executor confirm before ordering a remote estate appraisal?

An executor should first identify why the estate needs a value. Possible reasons include a probate inventory, an estate tax return, or a division of property among beneficiaries. The executor should then confirm the date of death, which is the effective date AppraiseItNow uses for estate and probate work. The estate's attorney should be asked whether the court, the beneficiaries or any agreement among them has expectations about how the property is examined. If the contents are in an empty house far from the executor, a remote appraisal usually means arranging for someone on site to take photographs. That arrangement is best made before the order is placed.

What should a policyholder ask the insurer before a remote claim or coverage appraisal?

A policyholder should ask the adjuster or agent, preferably in writing, whether an appraisal prepared from photographs and documents is acceptable for the purpose at hand. For a claim, the policyholder should also have the carrier's name, the date of loss and the claim number ready. For coverage, such as scheduling a collection or a vehicle, the policyholder should ask what form of valuation the carrier expects. The insurer's answer is the controlling one for acceptance. Getting it on record avoids a dispute later.

What does an attorney in a divorce need to settle before a remote appraisal begins?

Divorce work requires decisions that only counsel can make. 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. In practice, the attorney should consider whether the other side is likely to challenge a photo-based report. The attorney should also consider whether the photographs can be taken by a person both sides trust. Settling these points first keeps the appraisal from being redone.

How does the purpose of the appraisal change the date the value applies to?

The purpose sets the effective date, and the effective date shapes what the photographs and records need to show. 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 same information is laid out by purpose in the table below.

Purpose	Effective date
Insurance coverage and personal use	The report date
Estate and probate	The date of death
Donation	The contribution date, or the report date for a future gift signed no more than 60 days before it
Gift	The date of the gift
Insurance claim	The date of loss
Divorce	The date counsel sets
IRA conversion	The conversion date

When the effective date is in the past, the client should say whether the asset's condition has changed since that date.

Are there assets AppraiseItNow will not appraise?

Yes. AppraiseItNow does not appraise real estate (www.appraiseitnow.com). An executor or attorney with both a house and its contents should plan for separate appraisals of the building and of the personal property inside it. The personal property, vehicles, boats, machinery, art, inventory and business interests fall within the categories AppraiseItNow prepares.

How is the cost of a remote appraisal determined?

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). The quote is issued before work starts, so the client knows the fee before deciding whether to proceed.

What should a reader do if the recipient doubts a photo-based report?

The reader should ask the recipient what specifically it needs, and ask in writing where possible. The concern may be about identification, condition, dates or the standard followed, and each of these can be addressed differently. The report states its scope of work, its effective date and its report date, which gives both sides a concrete document to discuss. If the recipient requires an inspection, the choice of an in-person appraisal can be made before work begins.

Photographs and records that support a remote appraisal

What photographs does AppraiseItNow ask for, by type of asset?

The photographs requested are matched to what the appraiser needs to identify the asset and judge its condition. 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 same requirements are shown in the table below for quick reference.

Asset type	Photographs	Additional information
Vehicles	Outside and inside	Mileage for anything motorized
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	-
Household items	One clear photo per item or group	-

What makes a photograph useful to an appraiser?

A useful photograph is evenly lit, in focus, and shows the whole object before any close-ups. Natural daylight from a window usually shows color and surface condition better than a flash, which can wash out detail or create glare on glass and varnish. A second photograph of any label, plate, signature or mark should be close enough that the characters can be read. Wear, chips, repairs and stains should be photographed rather than hidden. Condition affects value, and an appraiser who cannot see a flaw may have to ask about it.

Why do identifiers such as a VIN, HIN, serial number or engine hours carry so much weight?

Identifiers let the appraiser confirm exactly which model, year and configuration the asset is. That is often the largest single driver of value for vehicles, boats and machinery. Hours and mileage show how much use the asset has had, which a photograph of the exterior cannot reveal. A clear photograph of the plate or meter gives the appraiser the number and the evidence for it at the same time. The client should photograph the identifier itself, not only type it into a message.

Which documents help beyond the photographs?

Paperwork fills in what images cannot show. It also supports the report if someone later questions it. Useful records include:

- titles and registrations
- purchase receipts and invoices
- certificates of authenticity and provenance letters
- service and maintenance logs
- prior appraisals
- for donations, the acknowledgment or correspondence from the receiving organization

A scan or a clear phone photograph of each page is generally adequate.

What does an insurance claim appraisal need, and are damage photos required?

Claim work depends more on dates and the insurer's position than on photographs of the loss. 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. A policyholder who has the insurer's valuation report should supply it, because it shows the figure the appraisal will be compared against.

What happens if something is missing after the order is placed?

The process is designed to collect information up front, but gaps still occur. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser 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. When a request goes out, clients usually answer quickly. 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.

How can a client avoid most follow-up questions?

Most follow-up questions concern information the client already had. 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 practical lesson is to send the identifiers, hours or mileage, receipts and donation paperwork with the first submission. Photographs took the longest to arrive when requested later, so taking a complete set at the outset avoids the longest wait.

What changes if an asset is appraised in person instead?

The work of photographing and identifying shifts to the appraiser, but the paperwork remains the client's to supply. 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. A client who expects an in-person visit should still gather documents in advance.

Hypothetical: how might an executor photograph a house full of contents?

In this hypothetical, an executor lives in another state from a parent's furnished home and needs a probate inventory of the contents. The executor asks a neighbor to walk through each room and take an overall photograph of the room first. The neighbor then takes one clear photograph of each item or group, such as a dining set, a shelf of glassware or a box of tools. Marks on the backs of paintings and makers' labels under furniture are photographed separately. The executor sends

these photographs along with the date of death and any receipts found in the house. The appraiser then has what a remote appraisal of household items requires. Whether the probate court or beneficiaries have further expectations is a question the executor takes to the estate's attorney.

IRS and USPAP rules on inspection, dates and assumptions

Do IRS rules require an appraiser to see donated property in person?

No. IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). For a donor, this means the method of inspection is not, by itself, a reason a tax appraisal would fall short. What matters under the regulations is the content of the appraisal, described in the next answer.

What must a qualified appraisal contain, and how does a remote appraisal address each element?

The regulations focus on what the appraisal says rather than how the appraiser looked at the property. 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). In a remote appraisal, the description and condition come from the photographs, identifiers and records the donor supplies. That is why clear images of wear, labels and marks matter. The dates come from the donor's information about the gift. The method, basis and value come from the appraiser's analysis.

Does USPAP require an in-person inspection?

Not in every assignment. 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). The word "credible" is the test. The appraiser asks whether the available evidence supports a value that a knowledgeable reader could rely on for the stated purpose.

What is an extraordinary assumption, and when might a remote report use one?

An extraordinary assumption is a stated assumption about a fact the appraiser cannot verify. For example, a remote report might assume that an engine runs as the owner reports, or that a painting's reverse matches what a photograph shows. 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). For the reader judging acceptance, a clearly stated assumption is a sign of transparency, not a weakness. It tells the reader exactly what the value depends on.

What is an effective date, and can a remote appraisal value property as of a past date?

The effective date is the anchor for the whole valuation. 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). A remote appraisal can therefore value property as of a past date such as a date of death. The client's role is to say whether the property's condition has changed since that date and to supply any photographs or records from around it.

Who decides whether particular donated items are "similar items" or whether an artwork triggers extra attachments?

The donor's tax adviser makes those determinations. This reference does not define similar items, and it does not explain how any art-related attachment rule is measured. The appraisal reports the description, condition, dates, method and fair market value. How those figures are grouped or treated on a return is the adviser's decision. Likewise, whether a deduction is allowed, and in what amount, is not something the appraisal or this reference determines.

Hypothetical: how does a donor of a boat approach a remote appraisal?

In this hypothetical, a donor plans to give a small cabin cruiser to a charity and wants to know whether photographs will serve. With the cover off, the donor photographs the outside, the helm, the engine and the inside. The donor also photographs the hull identification number (HIN) plate and the engine-hour meter. The donor sends the title, recent service invoices and the charity's correspondence giving the expected donation date. The appraiser uses these to describe the boat and its condition and to state the expected donation date and valuation date. Any questions about how the gift is reported, or what deduction results, go to the donor's tax adviser.

How AppraiseItNow's appraisers prepare an appraisal from photos

Who decides how much inspection an appraisal needs?

The appraiser decides the scope of work under USPAP. That decision includes how much inspection credible results need, and the report describes the scope (USPAP, 2024 edition). As stated earlier, an appraiser visits the asset in person when an inspection is needed. The appraiser's decision covers only the scope of work. Whether the finished report is adequate and accepted still rests with the party receiving it, such as the carrier, counsel, the court or the tax authority.

What happens 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, so the client does not need to prepare a full photograph set. The client still provides the address and the paperwork the client holds. In the period from November 8, 2025 to November 8, 2026, 27 of the 1,226 appraisals AppraiseItNow opened were done in person.

How will a reader of the report know it was prepared remotely?

The report itself tells them. Under USPAP, the report describes the scope of work. That scope includes how the appraiser gathered information about the asset, for example from client-supplied photographs and documents. Any extraordinary assumption is stated clearly, as discussed above. An adjuster, attorney or tax preparer reviewing the report can therefore see the method and the evidence without asking.

Does it matter where the appraiser is located?

For remote work, the appraiser's location matters less than the appraiser's familiarity with the asset class. AppraiseItNow's appraisers specialize by asset class rather than by geography. A remote boat appraisal, for example, is prepared by an appraiser who works with boats, wherever the boat happens to be. AppraiseItNow serves clients in all 50 states.

Hypothetical: how might a remote appraisal work in a divorce involving machinery?

In this hypothetical, one spouse operates a small excavation business, and the couple's attorneys need a value for the equipment. Before ordering, the attorney for one spouse sets the valuation date and standard and states which side the appraisal is for. The attorney also confirms in writing that a remote appraisal is acceptable. The client then supplies a few photographs of each machine, the hours on each, and whether each machine runs, along with titles and purchase records. The opposing attorney may raise questions about the method. Because the report describes its scope of work and any assumptions, those questions can be answered from the report itself.

Hypothetical: how might a policyholder use a remote appraisal after a vehicle total loss?

In this hypothetical, a policyholder's insurer has declared a car a total loss and made an offer the policyholder considers low. The policyholder first asks the adjuster whether an independent appraisal prepared from documents is acceptable for the claim. The policyholder then provides the carrier's name and the date of loss. The policyholder also supplies the insurer's valuation report, its offer and the claim number. Damage photographs are not needed. Pre-loss photographs of the outside and inside, a mileage record, and receipts for recent work help the appraiser describe the vehicle as it was on the date of loss.

Hypothetical: what might a policyholder do to schedule a collection for coverage?

In this hypothetical, a policyholder wants to add a group of paintings and household valuables to a homeowner's policy. The policyholder asks the agent what kind of valuation the carrier expects and whether photographs and documents are acceptable. For each painting, the policyholder sends photographs of the front, back, signature and frame. For each household item or group, the policyholder sends one clear photograph. Because the purpose is insurance coverage, the effective date is the report date. Purchase receipts and any certificates are included with the first submission.

What review questions can a reader use to test readiness for a remote appraisal?

Before ordering, a reader can work through these questions:

- Are the purpose and the date the value should apply to known?
- For insurance or divorce, have the carrier or counsel confirmed that a remote appraisal is acceptable?
- Is there a clear photograph of every item or group, including identifiers, hours or mileage where they apply?
- Have titles, receipts, certificates and records been gathered?
- Has the asset's condition changed since a past effective date?
- For donations, has the tax adviser addressed any questions about how items are grouped or reported?

A reader who can answer yes to each question has removed most of the reasons a remote appraisal would be delayed or questioned.

About AppraiseItNow, the company preparing these appraisals

What is AppraiseItNow?

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. Its appraisers prepare the reports.

Which professional standard do its appraisals follow?

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). This is relevant to acceptance for tax purposes, because a qualified appraisal follows USPAP. Remote and in-person appraisals are

held to the same standard.

Who owns and leads AppraiseItNow?

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.

What credentials do AppraiseItNow's appraisers hold?

Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

How much work does AppraiseItNow do, and for what purposes?

AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.

The breakdown by purpose is as follows. 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 breakdown by asset class is as follows. 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.

Who publishes this reference, and what date does it reflect?

This reference is published by AppraiseItNow Inc. and reflects information current as of 2026. AppraiseItNow's website is www.appraiseitnow.com. Statistics in this document are tied to the specific date ranges stated with each figure and should be read as describing those periods only.