APPRAISEITNOW

Photograph Guide for Remote Appraisals by Asset Type: Vehicles, Boats, Machinery, Fine Art and Household Items (2026 Edition)

AppraiseItNow Inc.

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Educational material, not an appraisal.

Scope of the photograph guide for remote appraisals by asset type

This manual is published by AppraiseItNow Inc. as its 2026 edition. It is a working checklist for anyone deciding whether an appraisal prepared from photographs will hold up for its intended use. It also covers what that person has to assemble so that it does. Readers include 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. This manual therefore covers movable property only.

The manual covers five asset groups: vehicles, boats, machinery, fine art and household items. For each group it sets out the photographs and documents that let an appraiser work from a file rather than from a site visit. Each procedure step carries a short note and a pass or fail test, so a reader can check a file against the standard before handing it over.

This manual does not decide legal or tax questions. Whether a deduction is allowed, how much is deductible, or whether a court will accept a particular report is decided by the reader's tax adviser or attorney. The manual covers only the practical question of how to build a photograph file that an appraiser can rely on.

Terms used in this manual

Term	Meaning in this manual
Remote appraisal	An appraisal prepared from photographs and documents supplied by the client, without the appraiser visiting the asset
Photograph file	The complete set of images, documents and written answers the client supplies for one appraisal
Effective date	The date the value applies to, defined in Procedure 1
Scope of work	The appraiser's decision about what research and inspection the appraisal requires
Identifier	A number that ties a photograph to one specific asset, such as a VIN, HIN or serial number
VIN	Vehicle identification number, stamped on a plate or label on a vehicle
HIN	Hull identification number, marked on the hull of a boat
Engine hours	The running time shown on an hour meter, used for boats and machinery the way mileage is used for road vehicles
Group	Several household items photographed together in one frame, such as a matching set of chairs

Roles in a photo-based appraisal: the client, the appraiser, the advisers and AppraiseItNow

A remote appraisal works when each party knows what it is responsible for. A missing photograph is rarely a technical failure. Usually it means nobody knew they were supposed to take it.

The client who holds the asset

The client is the person with physical access to the property and to its paperwork. This may be an owner, an executor, a donor, a spouse in a divorce, or a business operator. In a remote appraisal, the client acts as the appraiser's eyes. The client takes the photographs, reads the meters and nameplates, and states facts the camera cannot show, such as whether a machine runs.

The appraiser who decides the scope of work

The appraiser decides how much inspection a credible value needs. 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 Appraisal Foundation)). In practice, the appraiser judges whether the photograph file is enough to support the conclusion. If it is not, the appraiser asks for more images or for an inspection.

AppraiseItNow's appraisers specialize by asset class rather than by geography. A specialist in boats can therefore review a photograph file from any state, because the file itself carries the evidence.

Advisers and relying parties

Tax advisers, attorneys and insurers do not take photographs, but they set requirements the photographs must serve. An attorney in a divorce sets the valuation dates. A tax adviser decides deduction questions. An insurer supplies claim details. Their answers belong in the file before the photographs are taken, because those answers can change what needs to be shown.

AppraiseItNow's role in collecting the file

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders.

Procedure 1: confirming the appraisal purpose and the effective date before photographing the asset

The purpose of the appraisal and its effective date come before any photograph. They determine which documents matter, which facts the client must state, and whether photographs taken today can stand in for the asset's condition on an earlier date.

1. Name the intended use of the appraisal in one phrase. Note: Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. A file built for one use can miss items another use requires, so the use is fixed first. Pass: The file states one use, such as "insurance claim" or "estate settlement." Fail: The use is left blank or listed as "general" when the report is going to a third party.
2. Identify the effective date that matches the use. Note: 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 (The Appraisal Foundation)). 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 file states the effective date and the event it comes from. Fail: The date is missing, or two different dates appear with no explanation.

3. Record the purpose-specific details the appraiser will need. Note: Some uses carry their own items. 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. 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. Pass: Every detail listed for the stated use is present. Fail: A divorce file has no attorney confirmation that a remote appraisal is acceptable, or a claim file lacks the carrier.

4. Confirm that remote work fits the use. Note: For donated property, IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). The same report must still meet its content requirements. 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). For a donation, the photographs therefore have to show condition clearly enough for the appraiser to describe it. For a divorce, the attorney's confirmation described in step 3 settles the question. For any other use, it is sensible practical advice to ask the party who will rely on the report whether an appraisal prepared from photographs is acceptable to them before the photographs are taken. Pass: For a donation, the file documents condition clearly in the photographs. For a divorce, the file holds the attorney's confirmation. Fail: A donation file does not show condition clearly enough to describe, or a divorce file has no attorney confirmation.

5. Account for any gap between the effective date and the photograph date. Note: Photographs are taken now, but the effective date may be in the past. When an estate is valued at the date of death, the client states in writing whether the asset has changed since then, such as through repairs, damage, removed parts or added accessories. 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 (The Appraisal Foundation)). A written statement of change or no change gives the appraiser a basis to work from. Pass: The file includes a dated statement describing any change since the effective date, or confirming there was none. Fail: The effective date is in the past and the file says nothing about condition at that time.

Hypothetical example: an estate vehicle photographed months after the date of death

Hypothetical. An executor is settling an estate that includes a pickup truck. The use is estate settlement, so the effective date is the date of death. The truck has since had a new battery and two new tires. The executor photographs the truck today and adds a short written note listing

both changes and their dates, plus the receipts. The appraiser can now see current condition in the photographs, read what was different on the effective date, and decide how to treat the difference in the report. Without the note, the photographs would show tires that were not on the truck on the effective date.

Procedure 2: assembling documents and photographs for vehicles, boats, machinery, fine art and household items

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.

Those requirements are the minimum. The subsections below turn each one into specific shots and list the documents that usually accompany the asset. The general standards in the next subsection apply to every asset type.

General photograph standards for every asset type

1. Photograph in even light. Note: Daylight from a window or an overcast sky shows color and surface wear more accurately than direct flash, which creates glare on paint, glass and varnish. Pass: Surfaces are visible without hot spots or deep shadow. Fail: Flash glare hides part of the surface.
2. Fill the frame with the subject. Note: A photograph taken from across a room shows the room, not the asset. Step closer for detail shots and step back only for the overall views. Pass: The asset occupies most of the image. Fail: The asset is a small object in a large scene.
3. Submit original, unedited images. Note: Filters, beauty modes and heavy compression change color and hide wear, and wear is part of condition. Pass: Images come straight from the camera or phone. Fail: Images are filtered, cropped from screenshots or noticeably blurred.
4. Make every identifier legible. Note: A VIN, HIN, serial number, signature or maker's mark only helps if it can be read. Take a separate close-up and check it at full zoom before moving on. Pass: Every character can be read in the image. Fail: Any character is guessed.
5. Name or label files by asset. Note: A simple scheme such as "item 04 - front" lets the appraiser match photographs to the inventory without guessing. Pass: Each photograph can be matched to one listed asset. Fail: Photographs of different assets are mixed with no labels.

What an owner of a vehicle photographs and gathers

Requirement: the outside and inside, plus the mileage for anything motorized.

1. Photograph the outside from all sides. Note: Front, rear, both sides and the four corners at an angle give a complete outside record. Add close-ups of dents, rust, scratches or paint differences between panels. Pass: Every side of the body is visible in at least one image. Fail: One side is missing, or the vehicle is partly blocked by another vehicle or a wall.
2. Photograph the inside. Note: Show the front seats, rear seats, dashboard, headliner and cargo area. Seat wear, cracked dashboards and stains are condition facts. Pass: The full cabin is shown. Fail: Only the driver's seat is shown.
3. Photograph the mileage. Note: Turn the ignition so the odometer displays, and photograph it straight on. Pass: The odometer reading is legible. Fail: The reading is dark, blurred or typed in by hand with no photograph.
4. Photograph the VIN. Note: The VIN ties the photographs to one specific vehicle and its records. Pass: All characters of the VIN are readable. Fail: The VIN is missing or partly obscured.
5. Gather the paperwork. Note: The title, registration, service records and receipts for major work support what the photographs show. Pass: The title or registration is included, along with any records held. Fail: Records the client holds are left out.

What an owner of a boat photographs and gathers

Requirement: the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours.

1. Remove the cover and photograph the outside. Note: A covered boat cannot be appraised from photographs. Show both sides of the hull, the bow, the stern and the deck. If the boat sits on a trailer included in the appraisal, photograph the trailer too. Pass: The hull and deck are fully uncovered and visible. Fail: Any part of the hull or deck is under a cover or tarp.
2. Photograph the helm. Note: Show the steering station, gauges and electronics. Helm equipment varies widely and affects value. Pass: The helm and its instruments are visible. Fail: The helm is shown only in a distant shot.
3. Photograph the engine. Note: Open the engine compartment or show the outboard with its cowling, and photograph the engine label if one is visible. Pass: The engine is clearly visible. Fail: The compartment is closed.
4. Photograph the inside. Note: Cabins, seating, upholstery and storage areas show condition that the outside cannot. Pass: All interior spaces are shown. Fail: The interior is skipped.
5. Photograph the HIN and the engine hours. Note: The HIN identifies the hull. Engine hours are the boat equivalent of mileage. Pass: Both are legible. Fail: Either is missing.

6. Gather the paperwork. Note: Titles, registration, maintenance records and receipts belong in the file. Pass: Records the client holds are included. Fail: The file is photographs only when records exist.

What an operator or donor of machinery photographs and gathers

Requirement: a few photos of each machine, the hours and whether it runs.

1. Take a few photographs of each machine. Note: An overall view from each side, plus close-ups of wear points, gives the appraiser the machine's configuration and condition. Show attachments with the machine they belong to. Pass: Each machine has several images showing it from more than one side. Fail: A machine appears only in a group shot of a yard or shop floor.
2. Photograph the hour meter. Note: Hours indicate use the way mileage does for a vehicle. Pass: The hour reading is legible. Fail: The hours are missing with no explanation.
3. Photograph the nameplate. Note: The manufacturer's plate usually carries the model and serial number, which identify the machine. Pass: The model and serial number can be read. Fail: The plate is painted over or blurred and nothing else identifies the machine.
4. State whether the machine runs. Note: A photograph cannot show whether a machine starts and operates. A short written statement for each machine answers this. Pass: Each machine is marked as running or not running. Fail: Operating status is left blank.
5. Gather the paperwork. Note: Purchase receipts, service records and any rebuild documentation support the photographs. Pass: Records the client holds are included. Fail: Known records are omitted.

What an owner or estate of fine art photographs and gathers

Requirement: the front, back, signature and frame.

1. Photograph the front straight on. Note: Stand directly in front of the center of the work so the image is not skewed. Avoid reflections on glass by angling the light, not the camera. Pass: The full image surface is visible, square and free of glare. Fail: The work is photographed at an angle or through a reflection.
2. Photograph the back. Note: Labels, inscriptions and stretcher marks on the reverse are often as informative as the front. Pass: The full reverse is visible, with close-ups of any labels or writing. Fail: The back is not photographed.
3. Photograph the signature. Note: Take a close-up of the signature, monogram or any mark, with enough of its surroundings to show where it sits on the work. Pass: The signature is legible in a close-up. Fail: The signature appears only in the overall front view.

4. Photograph the frame. Note: Frames have their own condition and sometimes their own value. Show corners and any damage. Pass: The frame is shown, including its condition. Fail: The frame is cropped out.
5. Record measurements and gather documents. Note: Height and width of the work, certificates, receipts, exhibition or gallery records and any correspondence about the work support identification. Pass: Measurements are stated and documents the client holds are included. Fail: Documents in the client's possession are left out.

What an owner or executor of household items photographs and gathers

Requirement: one clear photo per item or group.

1. Decide how the photographs will be indexed. Note: An item list is useful. Walk the rooms and list each item or group before photographing, so the list becomes the index the photographs are matched to. For an estate file, photos showing every room, closet and shelf can replace an item list, and the appraiser counts and groups from the photos. Pass: Either every photograph corresponds to a line on an item list, or, for an estate file, the photographs show every room, closet and shelf. Fail: In a list-based file, photographs exist for items not listed or listed items have no photograph. In an estate file, a room, closet or shelf is not photographed.
2. Take clear photographs of each item or group. Note: A matching set, such as a dining table with its chairs, can be one group in one frame. A single valuable item gets its own photograph. In an estate file indexed by room photographs, add closer shots wherever an item needs to be identified more precisely than the room view allows. Pass: Each listed item or group has at least one clear photograph, or the estate file's room, closet and shelf photographs are sharp enough to count and group what they show. Fail: A listed item or group has no clear photograph, or a room photograph is too dark or blurred to count what is in it.
3. Add close-ups where a mark or label exists. Note: Maker's labels on furniture, marks on silver and porcelain, and brand names on appliances help the appraiser identify what an item is. Pass: Visible marks are photographed so they can be read. Fail: A known mark is not shown.
4. Gather receipts and records. Note: Purchase receipts and any prior documentation help identification. Pass: Receipts the client holds are included. Fail: Receipts known to exist are not supplied.

Summary table of photograph requirements by asset type

Asset type	Minimum photographs	Identifier or reading	Written statement	Common failure
Vehicles	Outside and inside	Mileage for anything motorized	Changes since effective date, if past	One side of the vehicle missing
Boats	Outside with cover off, helm, engine, inside	HIN and engine hours	Changes since effective date, if past	Cover left on
Machinery	A few photos of each machine	Hours	Whether it runs	Machine only in a group shot
Fine art	Front, back, signature, frame	Signature close-up	Measurements	Back not photographed
Household items	One clear photo per item or group	Marks or labels where present	Item list, or for an estate file room, closet and shelf photos	Listed items with no photograph

When an in-person visit replaces the photograph file

If the appraiser decides an inspection is needed, the photograph work shifts to the appraiser. 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 documents gathered under this procedure are therefore never wasted.

Procedure 3: reviewing the photograph file before the appraiser starts

A file that is complete at the start lets the appraiser work straight through it. AppraiseItNow's own figures show why a self-review is worth doing. 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. 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.

Of the items requested, photographs took the longest to arrive. 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.

1. Check the purpose and date block. Note: Confirm that the items from Procedure 1 are present: the use, the effective date and its source event, the purpose-specific details, and the statement on changes since a past effective date. Pass: All of these are present and consistent. Fail: Any one is missing.
2. Check every asset against its minimum requirement. Note: Use the summary table as a tick list, line by line, for each asset in the file. Pass: Every asset meets every item in its row. Fail: Any asset is short of one item, such as a boat with no engine hours.
3. Check every identifier at full zoom. Note: Open each close-up and read every character aloud. A VIN or serial number that looks sharp as a thumbnail can be unreadable at full size. Pass: Every identifier can be transcribed with certainty. Fail: Any character is uncertain.
4. Check that the counts or the coverage match. Note: In a list-based file, the number of assets on the item list should match the number of labeled photograph sets, so count both. In an estate file indexed by room photographs, walk through the home on paper and confirm that every room, closet and shelf appears in at least one photograph. Pass: The counts match, or every room, closet and shelf is covered. Fail: The counts differ and the difference is unexplained, or a room, closet or shelf has no photograph.
5. Check the written statements. Note: Photographs cannot show whether a machine runs or what changed since the date of death. Confirm those statements are in the file. Pass: Every required statement is present. Fail: Operating status or change history is missing.
6. Check the documents against what is held. Note: Compare the documents in the file with what the client actually has in a drawer or folder: titles, receipts, certificates and records. Pass: Everything the client holds is included. Fail: A document the client holds is left out.

Hypothetical example: a donor's machinery file reviewed before submission

Hypothetical. A small business owner plans to donate three pieces of shop equipment. Before submitting, the owner runs Procedure 3. Step 2 shows that one machine has an overall photograph but no hour meter image. Step 3 shows that a second machine's nameplate is too worn to read, so the owner photographs the serial number stamped on the frame instead. Step 5 shows that operating status was never written down, so the owner adds a line for each machine. The gift is in the future, and the appraisal will be signed no more than 60 days before the gift. Procedure 1 therefore applies the rule for a future gift signed no more than 60 days before it: the effective date is the report date. Whether and how much the donation is deductible is left to the owner's tax adviser. The file now meets every row of the table before the appraiser opens it.

Hypothetical example: household items in a divorce

Hypothetical. A spouse needs household contents valued for a divorce. Counsel has set the valuation date and the standard, and the attorney confirms that a remote appraisal is acceptable. The spouse builds an item list of forty-two lines, some single items and some groups, and takes

one clear photograph per line. During review, the count shows forty-one photograph sets. The missing line is a framed print in a hallway. Because it is fine art, the spouse photographs the front, back, signature and frame rather than a single household-style image, and the count then matches.

Appendix: reference facts on remote photograph appraisals and AppraiseItNow

Facts about the publisher

- AppraiseItNow's website is www.appraiseitnow.com.
- AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition (The Appraisal Foundation)).
- Joe Kattan is the owner and chief executive officer of AppraiseItNow.
- 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.
- 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).

Facts about remote and in-person methods

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.

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.

Rules restated for quick reference

Topic	Statement	Source
Inspection for donated property	IRS rules do not require the appraiser to inspect the property in person.	(Treas. Reg. § 1.170A-17)
Inspection under USPAP	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 Appraisal Foundation))
Effective 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 (The Appraisal Foundation))

Review questions for readers

1. A boat owner sends twelve photographs, all taken with the cover on. Which row of the summary table does the file fail, and what fixes it? Answer: The boat row. The outside must be shown with the cover off, so the owner removes the cover and retakes the outside, helm, engine and inside photographs.
2. An executor photographs a vehicle a year after the date of death. What written item belongs in the file besides the photographs? Answer: A dated statement of any change since the date of death, such as repairs or replaced parts, or a confirmation that there was none.
3. An insurance claimant asks whether to photograph the damage. What does AppraiseItNow's claim requirement say? Answer: For an insurance claim appraisal, damage photos are not needed. The carrier and the date of loss are required.
4. A machinery file shows three machines in one wide shot of a warehouse. Why does it fail, and what else is commonly missing in such files? Answer: Each machine needs a few photographs of its own. Files like this also often lack the hours and a statement of whether each machine runs.
5. Who confirms that a remote appraisal is acceptable in a divorce? Answer: The attorney.
6. For a painting, which four views make up the minimum? Answer: The front, back, signature and frame.
7. An executor has no item list for a home's contents. Can the household file still be complete? Answer: Yes. For an estate file, photos showing every room, closet and shelf can replace an item list, and the appraiser counts and groups from the photos.