APPRAISEITNOW

Remote and In-Person Appraisal at AppraiseItNow: Method, Purpose and Asset Class in the 1,226 Appraisals Opened November 2025 to November 2026

AppraiseItNow Inc.

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Educational material, not an appraisal.

Executive summary: how AppraiseItNow's 1,226 appraisals were performed and why

This report, published in November 2026, examines one question through one company's records. Will an appraisal prepared from photographs, rather than from a site visit, serve the purpose it was ordered for? The records come from AppraiseItNow, and the period is the 12 months ending November 8, 2026.

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person. AppraiseItNow does not appraise real estate. The findings below therefore cover movable property and business interests only. Readers should not apply them to homes, land or buildings.

The headline finding concerns method. 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. This matches the company's description of its own practice. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

The second finding concerns purpose. Charitable donations were the largest purpose broken out in the records. Insurance, estates, divorce and Roth IRA conversions followed. Vehicles and general personal property were the largest asset classes.

The third finding concerns the rules most readers worry about. IRS rules and USPAP each address in-person inspection, and neither imposes a blanket in-person requirement. IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). 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 practical finding is about requests for more material. Of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details. The sections that follow set out the counts, the limits of the data, the points where files wait, and what a client can do about each one.

Data and method behind the remote and in-person counts

Source of the records

All figures come from AppraiseItNow's internal records of appraisal assignments. AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. Every count here therefore describes work the company's own appraisers prepared. None of it describes orders routed elsewhere.

The central data set is the group of 1,226 appraisals opened between November 8, 2025 and November 8, 2026. "Opened" refers to the point at which an assignment was begun in that window. It is a different measure from delivery. Separately, AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. The two figures describe different events and should not be reconciled against each other.

Terms used in this report

- **Remote appraisal**: an appraisal in which the appraiser works from photographs and documents supplied by the client or the client's representative, without visiting the asset.
- **In-person appraisal**: an appraisal in which an appraiser visits the asset. 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.
- **Method not recorded**: a file for which the method was not recorded. This report draws no inference about how those appraisals were done.
- **Purpose**: the use the appraisal was ordered for, such as a charitable donation, an insurance matter, an estate or a divorce.
- **Asset class**: the category of property appraised, such as vehicles, boats, machinery and equipment, or fine art.
- **Scope of work**: the appraiser's plan for what research, inspection and analysis the assignment requires. Under USPAP, the appraiser sets this and the report describes it.
- **Request for missing details**: a formal message asking the client to supply information or material the appraiser needs.

Limits of the data

Four limits apply throughout.

First, the purpose counts and the asset-class counts cover the categories the records break out. This report gives no figure for any purpose or asset class not listed, and readers should not infer one.

Second, the 62 files with no recorded method are neither remote nor in-person for the purposes of this report. They are simply unclassified.

Third, the review and follow-up figures in the section on stalled files come from different windows than the 1,226-appraisal set. One covers 867 appraisals reviewed between October 27, 2025 and September 23, 2026. Another covers 162 requests sent between August 2025 and September 2026. A third covers 363 appraiser questions from November 2024 to September 2026. Each figure is reported for its own window only.

Fourth, every figure describes a single period. This report does not describe change over time, and nothing here should be read as a trend.

What the records do not measure

This report does not use any data on whether a given report was later accepted or questioned by the party that relied on it. It also has no data on why a particular file was done in person. The company's stated practice is that an appraiser visits when an inspection is needed. The specific reasons in the 27 in-person files are not part of this data.

What the records show about inspection method, purpose and asset class

Inspection method in the 1,226 appraisals

The method figures, rearranged from the record, are below.

Inspection method	Appraisals opened, November 8, 2025 to November 8, 2026
From photographs and documents	1,137
In person	27
Method not recorded	62
Total opened	1,226

Across the 1,226 appraisals, 1,137 were done from photographs and documents, 27 in person, and 62 had no recorded method. The in-person count is small but not zero. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

Several situations can lead an appraiser to conclude that an inspection is needed, as a general matter. The photographs may not show what a value depends on. The asset may be too large or too complex to document in a few images. Or condition may be the main driver of value and may

be hard to judge without seeing the item. The records do not say which of these, if any, applied in the 27 in-person files.

Purpose of the appraisals

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.

Purpose	Subtype	Appraisals
Charitable donations	-	521
Insurance	Claims	102
Insurance	Coverage	73
Insurance	All insurance	175
Estates	Probate	61
Estates	Estate tax	46
Estates	Estate settlement	37
Estates	All estates	144
Divorce	-	50
Roth IRA conversions	-	15

These purposes differ in who relies on the report and on what date the value applies. That second point matters to remote work. Many of these assignments value property as of a past date: a date of death, a date of loss or a contribution date. On those dates nobody was photographing the property for an appraisal. The appraiser relies on what can be documented afterward and on whatever records exist from the time.

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.

Purpose	Effective date AppraiseItNow sets
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

The underlying professional concept is defined in USPAP. 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).

Asset classes appraised

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.

Asset class	Appraisals
Vehicles	377
General personal property	323
Machinery and equipment	174
Boats	54
Business inventory	45
Fine art	40
Business valuations	39

Each class lends itself to photo-based documentation in a different way. A vehicle has a fixed set of views and identifiers, and an odometer reading anchors its use. General personal property, such as furniture, household goods and decorative objects, can often be grouped and photographed together. Machinery depends heavily on hours and operating condition, which a photograph of a meter and a plain statement of whether the machine runs can convey. A boat

needs views that the owner often has to prepare for, such as removing the cover. Fine art depends on details found off the front of the work: the back, the signature and the frame. A business valuation is driven mainly by financial documents rather than images.

AppraiseItNow's appraisers specialize by asset class rather than by geography. In a remote practice this follows from the work itself. An appraiser reviewing photographs of a boat or a production machine does not need to be near the asset. That appraiser does need to know what to look for in that kind of property.

Credentials and standards behind the work

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. The standards that govern the report do not change between remote and in-person work. What changes is the scope of work, which the report describes.

Where remote appraisal files stall before the appraiser can begin

How often files need more from the client

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 a remote appraisal the client is, in effect, the appraiser's eyes. Whatever the appraiser would have noted at a visit has to arrive as a photograph, a document or a written answer. When it does not arrive, the file waits. This is the main operational difference between remote and in-person work. At a visit the appraiser gathers the material directly. In a remote file the material has to be sent.

How quickly missing details arrive, by type

In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days.

Missing item	Median time to arrive, requests sent August 2025 to September 2026
Identifiers such as a VIN or serial number	0.6 days
Receipts	0.7 days
Donation documents	1.7 days
Photos	2.0 to 3.7 days

The pattern within this single period is clear. Clients replied quickly. Items that can be copied from a document or a dashboard arrived soonest. Photographs took longest. That is predictable. A serial number can be read off a plate in moments. A new set of photos may mean returning to a storage unit, waiting for daylight, uncovering a boat or getting access to a machine on a job site. Donation documents can depend on a third party, such as the receiving organization, and that also adds steps.

Questions the client could have answered at the start

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.

This figure separates two kinds of delay. One kind comes from genuine uncertainty that only becomes visible once the appraiser studies the material. The other comes from material that existed all along but was not sent. Within this window, the second kind accounted for the great majority of the appraisers' questions.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The logic is the same: front-load the collection, so the appraiser's first look at the file is a complete one.

When a fact cannot be documented

Sometimes a fact cannot be pinned down at all. A remote assignment for a past date can face exactly this problem: condition on a date of death, or the exact configuration of a vehicle before a loss. USPAP provides a mechanism for this. 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 a client this has two consequences. An appraiser cannot simply assume away a gap because documenting it is inconvenient. And when an assumption is made, it will appear in the report, where the party relying on the report can see it. Supplying the document or photograph that removes the uncertainty is usually the cleaner path.

Hypothetical: a machinery file that waits on photos

Hypothetical. A small contractor orders a remote appraisal of four pieces of equipment for an estate settlement. The intake includes make, model and hours for each machine, plus a single wide photograph of all four parked together. The appraiser cannot see the condition of any individual machine. The client has also not said whether each one runs. A request for missing details goes out. The serial numbers come back the same day, because they are on file in the contractor's paperwork. The individual photographs take longer, because two machines are on a job site. Had the intake included a few photos of each machine and a note on whether it runs, the request would not have been needed.

Implications for clients deciding whether a photo-based appraisal will be accepted

The acceptance question, separated into parts

A reader asking whether a photo-based appraisal "will be accepted" is really asking several questions at once:

1. Do the professional standards governing the appraisal allow it to be done without a visit?
2. Do the rules of the context, such as a tax filing, allow it?
3. Will the specific person or organization relying on the report accept it?
4. Can the appraiser reach credible results from the material available?

On the first, USPAP does not require an in-person inspection in every assignment, and the appraiser sets the scope of work. On the second, for the tax context these facts cover, IRS rules do not require the appraiser to inspect the property in person. The third is a question for the relying party, and the practical step is to ask that party directly before ordering. The fourth is the appraiser's judgment. If the answer is no, the scope widens to include a visit.

Donors of property to charity

Charitable donations were the largest purpose in the records, with 521 appraisals. For a donor, the content of the report is what counts. 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).

Condition appears in that list. For a remote donation appraisal, the donor's photographs are the evidence of condition. A donor should therefore photograph the property as it actually is, including wear, damage and repairs, rather than its best angle only.

The donor's tax adviser decides how the appraisal fits into the donor's return. That includes whether items should be treated together and how any threshold applies. The appraiser values the property. The appraisal does not settle what is deductible.

Hypothetical. A donor has given a used fishing boat to a charitable organization, and the gift is complete. Before delivering the boat, the donor removed the cover and photographed the exterior from several sides. The donor also photographed the helm, the engine and the cabin interior, and recorded the HIN and the engine hours. The donor now provides the documents connected to the gift and the date of contribution. The appraiser values the boat as of the contribution date and describes in the report that the work relied on the donor's photographs and records. Whether the donor can deduct the value, and in what amount, is for the donor's tax adviser to determine.

Insurance claimants and policyholders

Insurance accounted for 175 appraisals: 102 claims and 73 coverage. The two work differently. A coverage appraisal values property as of the report date. A claim appraisal values it as of the date of loss, often after the property is damaged or gone.

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 claim appraisal is about the value of what was lost as of the date of loss. Photographs of the damage do not establish that value. What helps is evidence of what the property was: its identity, its configuration and the insurer's own valuation, against which the appraisal can be read.

Hypothetical. A vehicle owner disputes a total-loss offer. The owner supplies the carrier's name, the date of loss, the claim number, the insurer's valuation report and its offer. The owner also sends photographs taken before the loss that show the interior and the odometer. The appraiser works from those materials. No visit is involved, and no damage photographs are requested.

Parties to a divorce

Divorce accounted for 50 appraisals. 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.

That confirmation is the direct answer to the acceptance question in this setting. The person who knows whether a photo-based appraisal will serve the case is the attorney handling it. A party should obtain that confirmation before photographs are gathered. The valuation dates and standard come from counsel too. A remote divorce file that arrives without them cannot proceed, however good the photographs.

Hypothetical. One spouse's attorney needs household contents valued for a property settlement. Counsel supplies the valuation date and standard, states which side the appraisal is for, and confirms that a remote appraisal is acceptable. The client photographs each significant item individually and groups minor items, such as sets of kitchenware, into single photographs. The appraiser values the contents as of the date counsel set.

Executors, administrators and heirs

Estates accounted for 144 appraisals: 61 probate, 46 estate tax and 37 estate settlement. Estate and probate appraisals value property as of the date of death. The photographs, however, are taken afterward. The person documenting the property should note anything that changed after the date of death, such as repairs, removed parts or items already distributed, so the appraiser can account for it.

Roth IRA conversions

The records show 15 Roth IRA conversion appraisals. The effective date is the conversion date. The account holder or the account's administrator should supply that date at the outset, along with the documents that identify the asset.

Photo and document checklist by asset type

AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group.

Asset type	Photographs	Additional details
Vehicles	The outside and inside	The mileage for anything motorized
Boats	The outside with the cover off, the helm, the engine and the inside	The HIN and engine hours
Machinery	A few photos of each machine	The hours and whether it runs
Fine art	The front, back, signature and frame	-
Household items	One clear photo per item or group	-

Some general practices make these photographs more useful. Shoot in even light without a flash glare. Fill the frame with the subject. Include a plate, label or meter in its own close-up rather than hoping it is legible in a wide shot. Name files so each photograph can be matched to the item it shows. Keep paperwork, such as titles, receipts, certificates and service records, with the photo set. An appraiser who receives a photo of a serial plate and a matching document has fewer reasons to send a request for missing details.

Questions a client can settle before ordering

- Who will rely on the report, and has that party said whether it accepts an appraisal prepared from photographs?
- What is the effective date for this purpose, and is it documented?
- For a divorce, has counsel set the valuation dates and standard, said which side the appraisal is for, and confirmed that a remote appraisal is acceptable?
- For an insurance claim, are the carrier and date of loss at hand, along with the claim number, the insurer's valuation report and its offer if available?
- Do the photographs match the requirements for the asset type, including identifiers, mileage or hours where they apply?
- Are there facts about condition or history that cannot be documented, and has the client said so plainly?

How a file opens

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. The method, remote or in person, is part of the scope of work the appraiser determines and the report describes. A client who believes a visit is needed should say so at intake, with the reason. A client who has been told by a relying party that a visit is required should pass that on as well.

Outlook for remote and in-person appraisal of personal property and business assets

What the single-period record supports

The record covers one 12-month window and supports no forecast. It does support a description of practice in that window. Across the 1,226 appraisals opened in that period, 1,137 were done from photographs and documents, 27 in person, and 62 had no recorded method. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.

The factors that will keep deciding method

Whatever the volume of remote work in later periods, the decision in each assignment will rest on the same considerations. The first is the appraiser's scope-of-work judgment about how much inspection credible results need. The second is the quality and completeness of the photographs and documents. The third is whether an uncertain fact can be documented or would require an extraordinary assumption, with the conditions USPAP attaches. The fourth is what the party relying on the report has said it will accept.

None of these factors depends on technology alone. Better phone cameras help with legibility, but they do not supply a missing receipt or a date counsel has not yet set. One factor within the client's control is the completeness of the material at the start. In the 363-question window, 93% of the questions appraisers sent back asked for something the client could have provided at the start.

Points for professional readers

Attorneys, tax advisers, insurers' representatives and fiduciaries who rely on these reports can read the scope-of-work description to see exactly what the appraiser examined. A report prepared from photographs should say so. A report that relies on an extraordinary assumption must say so clearly. Reviewing those passages is the direct way for a relying party to assess whether a remote appraisal meets its needs.

Points for general readers

For a reader deciding whether a photo-based appraisal will be accepted, four points summarize the records and rules covered here:

- Neither IRS rules nor USPAP, as stated in this report, impose a blanket requirement that the appraiser see the property in person.
- Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.
- The relying party's acceptance is a separate question. For a divorce, the attorney's confirmation answers it.
- Of the 363 questions appraisers sent back to AppraiseItNow between November 2024 and September 2026, 93% asked for something the client could have provided at the start.

About the publisher

Joe Kattan is the owner and chief executive officer of AppraiseItNow. AppraiseItNow was founded in October 2021. Joe Kattan became involved as a co-owner in 2022 and acquired full ownership in November 2024. AppraiseItNow's website is www.appraiseitnow.com.