APPRAISEITNOW

Choosing a Provider for an Appraisal Prepared from Photographs: Standards to Check and Questions to Ask (2026)

AppraiseItNow Inc.

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Educational material, not an appraisal.

Who this handbook on choosing a photo-based appraisal provider is for

This handbook, current as of 2026, is written for anyone who has to decide whether an appraisal prepared from photographs and documents, rather than from an in-person visit, will serve its purpose, and who then has to choose who prepares it. The readers it has in mind fall into a few groups:

- **Donors** giving a vehicle, boat, artwork, equipment or household property to a charity, who need a written valuation to support a tax filing.
- **Executors, administrators and heirs** who must value the personal property of an estate as of a specific date.
- **Policyholders and claimants** who need a valuation for insurance coverage or for a claim after a loss.
- **Spouses and their attorneys** in a divorce, where property must be valued as of dates the attorneys set.
- **Business owners, lenders' borrowers and accountants** who need equipment, inventory or a closely held business valued.
- **Professional advisers** such as tax preparers, estate attorneys, family lawyers and wealth managers, who often recommend an appraisal provider to a client and then rely on the report.

What these readers share is a single practical worry: if the appraiser never stands in front of the object, will the report hold up with the person or institution that receives it? That worry is reasonable, and the answer depends far less on the photographs themselves than on how the provider designs the assignment, documents what it relied on and explains its limits in the report.

The handbook does not rank firms or recommend any provider. It sets out what to check, what to ask and what a finished engagement should contain, so that a reader can compare providers on the same terms. The last section describes how one publisher, AppraiseItNow, handles the same points, so that readers can see the criteria applied to a working example.

Terms used in this handbook

A few terms appear throughout and are defined here in plain language.

- **Photo-based appraisal (also called a remote or desktop appraisal):** an appraisal in which the appraiser examines the property through photographs, video, documents and the owner's answers to questions instead of visiting it.

- **Intended use:** the purpose the appraisal serves, such as a charitable donation, an estate filing, an insurance claim or a divorce.
- **Intended user:** the person or institution that will rely on the report, such as a tax authority, an insurer, a court, a lender or the client's own advisers.
- **Scope of work:** the type and extent of research and analysis in an assignment, including how the property is inspected.
- **Effective date:** the date the value applies to.
- **Report date:** the date the report is written.
- **Extraordinary assumption:** a fact the appraiser treats as true for the assignment even though it is uncertain.
- **Fixed-fee engagement:** an engagement priced at a set amount agreed before work starts, as opposed to hourly billing.

How an appraisal prepared from photographs works

The basic sequence

A photo-based appraisal follows the same analytical path as any other appraisal. The difference lies in how the appraiser gathers information about the property. In place of a site visit, the client supplies photographs, identifying numbers, records and answers to the appraiser's questions. The appraiser reviews that material, decides whether it is enough, researches the market and writes the report.

A typical sequence looks like this:

1. The client describes the property and the purpose of the appraisal.
2. The provider identifies the intended use, the intended user and the effective date.
3. The client sends photographs and documents that match a list of what the appraiser needs for that type of asset.
4. The appraiser reviews the material and either proceeds or asks for something more.
5. The appraiser researches comparable sales or other market evidence and analyzes value.
6. The report is issued, stating the scope of work, the effective date, the report date and any assumptions.

Why the absence of a visit is not automatically a weakness

The central question for most readers is whether an appraisal without an inspection is legitimate. On inspection, the governing appraisal standards are explicit (USPAP, 2024 edition). 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.

For donors, the tax rules on appraisals address the same question (Treas. Reg. § 1.170A-17). IRS rules do not require the appraiser to inspect the property in person.

These two points mean that the method itself is not the test. The test is whether the appraiser chose a scope that produces credible results for this particular property and purpose, and whether the report tells the reader what that scope was. A provider that treats every assignment as remote regardless of the property, or one that never explains in the report how the property was examined, fails the test even if its photographs are excellent.

What photographs can and cannot show

Photographs are well suited to recording identity, configuration, visible condition, labels, signatures, plates and serial numbers. A clear photo of a vehicle's odometer, a boat's hull identification number or a painting's signature and verso often tells the appraiser as much as a visit would.

Photographs are weaker at showing things that require touch, sound, measurement under controlled conditions or physical testing. Examples include whether an engine runs smoothly, whether a surface has been restored, whether a material is what it appears to be, or the true extent of hidden wear. For these points, the appraiser has three practical choices: obtain supporting documents (service records, receipts, prior reports), rely on an extraordinary assumption where the standards permit it, or decide that an in-person inspection is needed.

The appraisal standards set the conditions for the second option (USPAP, 2024 edition). An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly.

A reader evaluating a provider should therefore look for evidence that the provider knows when photographs are enough and when they are not.

Whether the recipient will accept it

Acceptance is ultimately a matter for the intended user. The practical step is to identify that user before the engagement begins and, where there is any doubt, to ask them. In a divorce, the attorney is the natural person to confirm acceptability. For insurance, the carrier and its claim process set the practical context. For a donation, the tax rules quoted above settle the inspection question, but the donor's tax adviser remains the right person to review the report against the filing.

Criteria for evaluating a provider of photo-based appraisals

The criteria below are framed as things a reader can verify, either from the provider's own description of its work or from a sample report. The table summarizes them, and the subsections explain each one.

Criterion	What to look for	Where to find evidence
Standards compliance	Stated adherence to USPAP for every assignment	Engagement terms, sample report
Scope of work disclosure	A plain description of how the property was examined	Sample report
Judgment about inspection	Willingness to switch to an in-person visit when needed	Provider's description of its process
Asset-class expertise	Appraisers who specialize in the type of property	Appraiser credentials and experience
Intake discipline	A specific list of photos and documents by asset type	Intake instructions
Date handling	Correct effective date for the purpose	Engagement terms, sample report
Assumption handling	Clear disclosure of any extraordinary assumptions	Sample report
Purpose fit	Report contents that match the intended use	Sample report for the same purpose
Clear boundaries	A plain statement of what the provider does not appraise	Provider's description of services
Fee structure	A clear basis for the fee before work starts	Quote or engagement letter

Standards compliance

USPAP, the Uniform Standards of Professional Appraisal Practice, is the professional standard most intended users expect an appraisal of personal property or business assets to follow. A reader should confirm that the provider states it prepares its appraisals in accordance with USPAP, and should look for a statement to that effect in a sample report. A provider that uses the term loosely, or applies it only to some assignments, deserves follow-up questions.

Disclosure of the scope of work

Because the report must describe the scope of work, a sample report is the best single piece of evidence about how a provider operates remotely. The reader should be able to find, in plain language, how the appraiser examined the property: from photographs supplied by the client, from documents, from an in-person visit, or from some combination. Vague phrasing that leaves the reader guessing whether anyone looked at the property is a warning sign.

Judgment about when to inspect

A credible remote provider is not one that never inspects. It is one whose appraisers decide case by case how much inspection the results need. Readers should ask how the provider handles an assignment where photographs turn out to be insufficient. A good answer describes a real path: a request for more material, a documented assumption, or a visit by an appraiser.

Asset-class expertise

Valuing a fishing boat, a commercial lathe, a contemporary painting and a household of furniture calls for different market knowledge. Remote work makes geography less important, because the appraiser does not have to travel, and makes subject-matter expertise more important, because the appraiser has to read photographs the way an expert reads the object. Readers should ask who will prepare the appraisal and what experience and credentials that person brings to this kind of property.

Intake discipline

The quality of a photo-based appraisal depends heavily on what the client sends. Providers with mature remote practices give specific instructions by asset type: which angles, which labels, which numbers, which records. Generic instructions such as "send some pictures" tend to produce gaps, which then produce follow-up requests, delays and sometimes assumptions that a better intake would have avoided.

Correct effective date

The value in a report applies to a specific date, and that date depends on the purpose. The appraisal standards define the concept (USPAP, 2024 edition). 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.

A remote appraisal of an estate asset, for example, values the property as of the date of death even if the photographs were taken months later. Readers should confirm that the provider asks about the effective date at the start and explains how photographs taken on a different date relate to the property's condition on the effective date.

Handling of assumptions

Where a fact cannot be confirmed from photographs or documents, the report should say what was assumed and why. A sample report that contains no assumptions at all for an asset whose condition is obviously uncertain may be glossing over the issue. One that lists many broad assumptions may be compensating for weak intake.

Fit with the intended use

A report for a charitable donation, an insurance claim and a divorce will differ in its date, its value definition and its supporting detail. Readers should ask to see a sample report for the same purpose they have in mind. For donors, the tax rules list what a qualified appraisal contains (Treas. Reg. § 1.170A-17). 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. A donor comparing providers can check a sample donation report against each of those elements.

Clear boundaries

Providers that state plainly what they do not appraise are easier to evaluate than those that claim to handle everything. A reader whose matter involves both personal property and land, for instance, needs to know at the start whether one provider covers both or whether a second engagement is necessary.

Fee structure

Readers should understand the basis of the fee before any work begins. The practical question is whether the fee is fixed in advance or depends on hours spent, because hourly billing on a remote assignment can rise with every round of follow-up questions.

Questions to ask a provider before a photo-based appraisal begins

The questions below are grouped by topic. Each is followed by a note on what a useful answer contains. Readers can send them in writing, which also creates a record of the provider's commitments.

Questions about standards and method

1. **Do you prepare this appraisal in accordance with USPAP?** A useful answer is a direct yes, together with where the report says so.
2. **How will the report describe the way the property was examined?** A useful answer points to a scope of work statement and, ideally, shows one from a sample report.

3. **Who decides whether photographs are enough, and on what basis?** A useful answer names the appraiser as the decision-maker and describes the factors, such as the type of asset, its value relative to the purpose and the points that photographs cannot show.
4. **What happens if the appraiser concludes an inspection is needed?** A useful answer describes an actual in-person option, not only a refusal to proceed.

Questions about the appraiser

5. **Who will prepare the appraisal, and what is that person's experience with this type of property?** A useful answer identifies the appraiser's asset-class focus.
6. **What credentials does the appraiser hold?** A useful answer names specific credentials that the reader can look up.
7. **Does the person who writes the report also review the photographs?** A useful answer confirms that the appraiser personally examines the material rather than relying on someone else's summary.

Questions about what the client must supply

8. **What exactly do you need from me, for this type of asset?** A useful answer is a specific list, such as angles, identifying numbers, hours or mileage, and records.
9. **What documents strengthen a remote appraisal of this property?** A useful answer mentions titles, receipts, certificates, service records or prior appraisals as they apply.
10. **What happens if something is missing after I submit?** A useful answer describes a defined request process and explains whether missing items lead to delay, an assumption or a change of scope.

Questions about dates and purpose

11. **What effective date will the report use, and why?** A useful answer ties the date to the purpose and does not default to the report date for every assignment.
12. **How do you treat photographs taken after the effective date?** A useful answer explains how the appraiser accounts for possible changes in condition and whether an assumption is involved.
13. **Can I see a sample report prepared for the same purpose?** A useful answer is a redacted sample or a description of its contents.

Questions about acceptance

14. **Who should confirm that a remote appraisal is acceptable for my matter?** A useful answer identifies the intended user or the client's adviser, such as the attorney in a divorce or the tax adviser on a donation, rather than offering a blanket guarantee.

15. **Will the report state any extraordinary assumptions clearly?** A useful answer is yes, with an explanation of where they appear.

Questions about terms

16. **Is the fee fixed before work begins, or billed by the hour?** A useful answer is unambiguous.
17. **What types of property do you not appraise?** A useful answer is a clear list, which helps the reader plan any separate engagement.

A note on what not to accept

Readers should be cautious of a provider that promises a particular value before seeing the material, that guarantees acceptance by a third party, or that cannot explain how its reports describe the scope of work. None of these is consistent with an appraiser exercising independent judgment about credible results.

What a complete photo-based appraisal engagement includes

A complete engagement has three phases: intake, analysis and reporting. Each has identifiable parts, and a reader can check that each one is present.

Intake: purpose, user, date and material

At intake, the provider should record:

- the intended use and intended user;
- the effective date and the reason for it;
- a list of the items to be appraised;
- photographs that meet asset-specific requirements;
- identifying numbers and readings, such as a vehicle identification number, a hull identification number, a serial number, mileage or engine hours;
- supporting documents such as titles, receipts, certificates, service records and prior appraisals;
- any purpose-specific details, such as the carrier and date of loss for a claim, or the side represented in a divorce.

Intake completeness matters because gaps found later cost time and can weaken the analysis. The client usually knows the answers; the question is whether the provider asks for them at the right moment.

Analysis: scope decision and market research

Once the material is in, the appraiser decides whether it supports credible results. If it does, the appraiser researches the market for the property. If it does not, the appraiser requests more, documents an assumption where the conditions for one are met, or moves to an inspection. This decision point is the heart of a credible remote engagement, and a reader can ask the provider how often, in its experience, it leads to further requests.

Reporting: what the finished report should show

A complete report should allow a reader who has never seen the property to understand what was valued, how, as of when and on what information. At a minimum, a reader should be able to locate:

- a description of the property and its condition as shown by the material reviewed;
- the scope of work, including how the property was examined;
- the effective date and the report date;
- the method used and the market evidence relied on;
- the value conclusion;
- any extraordinary assumptions, stated clearly;
- a statement that the appraisal follows USPAP.

For a donation, the reader should also check the elements of a qualified appraisal listed in the criteria section above.

Hypothetical example 1: a donated pickup truck

A hypothetical donor has given a pickup truck to a charity and wants to know whether an appraisal from photographs will work. The donor's tax adviser has already raised the question of inspection, and the tax rules settle it: the appraiser is not required to inspect in person. The donor sends photographs of the outside and inside of the truck and a clear photo of the odometer showing mileage, along with the title and recent service receipts.

The appraiser reviews the material. The body is visible from all sides, the interior shows normal wear, and the service receipts confirm recent maintenance. The appraiser concludes that the photographs and documents are sufficient and proceeds. In this example the report is signed after the truck has been given to the charity. The report describes the truck and its condition, states that the truck was examined from client-supplied photographs and documents, uses the contribution date as the valuation date, explains the method and states the fair market value.

The donor then gives the report to the tax adviser. The appraisal supplies a value, and the donor's tax adviser reviews the report against the filing.

Hypothetical example 2: household contents of an estate

A hypothetical executor must value the contents of a late parent's apartment as of the date of death. The executor photographs the furniture, decorative objects and kitchenware, taking one clear photo per item or group. Several months have passed since the date of death.

The appraiser asks whether anything has been moved, removed or damaged since the date of death. The executor reports that the apartment has been closed and nothing has changed. The appraiser then weighs whether to treat the property's condition on the date of death as matching the current photographs. Three questions govern that choice: whether the assumption is needed for credible results, whether there is a reasonable basis for it, and whether the analysis stays credible. The executor's account is the kind of information the appraiser considers on the second question. If the appraiser does rely on the assumption, the report must say so clearly as an extraordinary assumption. If the appraiser decides it cannot be relied on, the other paths remain: more documents, or an inspection.

One item, a piece of furniture the executor believes may be an antique, cannot be assessed from photographs alone. The appraiser asks for close-up views of the joints, underside and any labels, and the analysis continues on that basis.

Hypothetical example 3: a boat in a divorce

In a hypothetical divorce, one spouse's attorney needs a boat valued as of a date the attorneys have agreed. The attorney first confirms that a remote appraisal is acceptable for the matter. The owner sends photographs of the outside with the cover off, the helm, the engine and the inside, together with the hull identification number and engine hours.

The appraiser notices that the engine-hour reading is partly obscured in the photo and asks for a clearer image. Once it arrives, the appraiser has enough to proceed. The report states the valuation date set by counsel, identifies which side the appraiser acts for, describes the scope of work and states the value.

Hypothetical example 4: an insurance claim for a destroyed painting

A hypothetical policyholder's painting was destroyed in a fire, and the insurer's offer seems low. The property no longer exists, so no inspection is possible in any case. The policyholder supplies the carrier's name and the date of loss, along with the insurer's valuation report, its offer, the claim number and pre-loss photographs of the front and back of the painting and its signature. The appraiser values the painting as of the date of loss, relying on the pre-loss material, and the report describes exactly what was reviewed.

Review questions for readers

1. If a provider's sample report does not say how the property was examined, which criterion does it fail?

2. Why does the effective date matter when photographs are taken after that date?
3. What three paths does an appraiser have when photographs cannot show something important?
4. In a divorce, who is the natural person to confirm that a remote appraisal is acceptable?
5. For a donation, who reviews the report against the filing?

How AppraiseItNow handles photo-based appraisal engagements

This section applies the criteria above to the publisher of this handbook. It states facts about AppraiseItNow's practice and does not compare AppraiseItNow with any other provider.

Who AppraiseItNow is and what it appraises

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 is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. AppraiseItNow does not appraise real estate. AppraiseItNow's website is www.appraiseitnow.com.

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.

Standards

On the standards criterion, the publisher's practice is stated plainly (www.appraiseitnow.com). AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice.

Remote and in-person work

On the question of when to inspect, AppraiseItNow describes its approach in these terms (www.appraiseitnow.com). Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

AppraiseItNow's own records show the balance between the two 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.

When the work is in person, the division of tasks changes. 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.

Appraiser expertise

AppraiseItNow's appraisers specialize by asset class rather than by geography. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

The same 1,226 appraisals show the range of property involved. 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.

Intake

On intake discipline, AppraiseItNow's rule is specific. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs.

The photo instructions vary by type of property. 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.

Purpose-specific intake also applies. 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.

What AppraiseItNow's records show about missing information

AppraiseItNow tracks how often an assignment needs 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.

AppraiseItNow also tracks the questions its appraisers send back. 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.

When requests do go out, client replies vary by the type of item requested. 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.

For a reader preparing material for any provider, these figures carry a practical lesson: photographs took the longest to arrive after a request, so taking a complete set against the asset-specific list before submitting saves the most effort.

Effective dates

AppraiseItNow ties the effective date to the purpose of the appraisal. 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.

Purposes served

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. AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026.

Fee structure

On the fee criterion, the publisher's terms are fixed in advance (www.appraiseitnow.com). Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly.

Applying the checklist

A reader evaluating AppraiseItNow, or any other provider, can work through the same steps set out in this handbook: confirm the standard followed, read how a sample report describes the scope of work, ask how the provider decides when to inspect, identify the appraiser's asset-class focus, review the intake list for the specific property, confirm the effective date for the purpose, check how assumptions are disclosed, and confirm acceptability with the intended user or the reader's own adviser. The answers, taken together, show whether an appraisal prepared from photographs will be a credible basis for the decision the reader has to make.