APPRAISEITNOW

In-Person Appraisal Visit Checklist Manual: What the Visit Covers and What the Client Still Provides (2026 Edition)

AppraiseItNow Inc.

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Educational material, not an appraisal.

How to use this manual for an in-person appraisal visit

Edition: 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. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

The manual focuses on one situation: the in-person visit. It explains what the visit takes over from the client and what remains the client's job. The central rule of the manual follows. 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.

Defined terms used in this manual

- **In-person inspection (visit):** the appraiser travels to the place where the asset is kept and examines it there.
- **Remote appraisal:** an appraisal prepared from photographs and documents the client supplies, without a visit.
- **Scope of work:** the type and extent of research and analysis in an assignment, including how much inspection is performed.
- **Paperwork the client holds:** any title, receipt, certificate, invoice, log, statement or record already in the client's possession that relates to the asset.
- **Identifier:** a number or mark that ties a document to one specific asset, such as a VIN, HIN or serial number.
- **Effective date:** the date the value applies to.
- **Report date:** the date the report is prepared.
- **Extraordinary assumption:** an assumption, stated in the report, that an uncertain fact is true.

How each checklist is built

Each section below is a numbered procedure. Every step has three parts:

1. **The step:** the action to take.
2. **Pass / Fail:** a test the reader can apply to know whether the step is complete.
3. **Note:** a short explanation of why the step matters or how to handle a common complication.

Readers who already know a visit will happen can start at the document checklist. Readers still deciding between remote and in-person work should start at the pre-order checklist.

Pre-order checklist for deciding whether an appraiser visits in person

This checklist covers the decisions made before an appraisal is ordered: whether the asset is within scope, whether a visit is required by any rule listed here, and what the client must arrange if a visit takes place.

1. **Confirm the asset falls within the types AppraiseItNow appraises.**
    - Pass: the asset is personal property, fine art, machinery and equipment, a vehicle, a boat, inventory or a closely held business.
    - Fail: the asset is land, a building or another form of real property.
    - Note: AppraiseItNow does not appraise real estate. A visit to a home, farm or factory is a visit to the movable assets kept there, not to the property itself.
2. **Write down the purpose of the appraisal.**
    - Pass: the purpose is named in one phrase, such as "charitable donation of a boat" or "estate settlement of shop equipment."
    - Fail: the purpose is described only as "for paperwork" or "to know what it is worth."
    - Note: Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. The purpose drives the effective date, the documents requested and the questions the appraiser asks at the visit.
3. **Check whether the stated rules require a visit.**
    - Pass: the reader understands that the decision about inspection belongs to the appraiser's scope of work.
    - Fail: the reader assumes that a remote appraisal is automatically unacceptable, or that a visit is automatically required.
    - Note: 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).
4. **Understand how often a visit actually happens.**
    - Pass: the reader knows that in-person work is the exception at AppraiseItNow.
    - Fail: the reader plans a visit before the appraiser has decided one is needed.

- Note: 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.

5. **For a divorce, obtain counsel's position on remote work.**
   - Pass: the attorney has confirmed that a remote appraisal is acceptable.
   - Fail: the question has not been raised with counsel.
   - Note: 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. If counsel's answer affects how the asset must be examined, raise it before the order so the scope of work can be set with it in mind.
6. **List the practical reasons a visit is being considered.**
   - Pass: each reason is concrete, for example "forty machines across two buildings," "a painting too large to move for photographs" or "no one on site can operate the equipment's display."
   - Fail: the reason is general, such as "it seems more official."
   - Note: Practical obstacles to photography are useful information for the appraiser deciding scope. They do not decide the scope themselves.
7. **Record the full address of every location where the asset is kept.**
   - Pass: each location has a street address, the building or unit, and any gate, dock or bay number.
   - Fail: the location is described as "the storage place" or "the marina."
   - Note: The address is one of the two things the client still provides when a visit happens. Assets kept in more than one place need one address per place.
8. **Name an on-site contact for each address.**
   - Pass: one person per location has agreed to be present, can unlock every area, and has a phone number on the list.
   - Fail: the contact is unknown, or the person present cannot open storage rooms, cabinets or vehicles.
   - Note: A visit that reaches a locked door produces no photographs. Facilities such as storage yards and marinas often require advance notice of visitors; the on-site contact should handle that.
9. **Review the quote before work starts.**
   - Pass: the quote has been read and its description of the assignment matches the purpose and asset list.
   - Fail: the asset list in the quote is missing items or locations.

- Note: Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly.

Hypothetical example: deciding on a visit for workshop equipment

Hypothetical: an executor is settling an estate that includes a metalworking shop with lathes, a press, welding equipment and hand tools in two outbuildings. No one in the family can identify the machines or start them. The executor writes down the purpose (estate settlement), lists both outbuilding addresses, names a neighbor with keys as the on-site contact, and notes the practical obstacle: no one can photograph data plates hidden behind guards or show whether the machines run. The appraiser uses this information to decide the scope of work. If a visit is chosen, the executor's remaining tasks are the address and the paperwork, covered in the next section.

Document checklist: the paperwork a client still provides when an appraiser visits

A visit replaces the client's photography. It does not replace the client's records. The appraiser can see the asset at the visit, but cannot see a purchase receipt that sits in a filing cabinet across town, a title kept by a lender or a certificate held by a relative. These records often establish identity, ownership history, cost, maintenance and provenance, which the physical inspection alone may not show.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. Providing records early matters: 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.

Procedure for assembling the paperwork

1. **Search for every document already in the client's possession.**
   - Pass: files, email, cloud storage, glove boxes, boat lockers, tool chests and the backs of framed works have been checked.
   - Fail: only one location has been searched.
   - Note: The client is asked for paperwork they hold. There is no expectation to create new documents, but existing ones should be found.
2. **Match each document to one asset.**
   - Pass: each document carries a label or file name that names the asset it belongs to.
   - Fail: a folder of mixed receipts is sent with no indication of which receipt goes with which item.

- Note: Where a document shows an identifier, write that identifier in the label. At the visit, the appraiser can then compare the number on the document with the number on the asset.

3. **Use the asset-class list below to check for common gaps.**
   - Pass: every row that applies to the client's assets has been reviewed.
   - Fail: the list was skipped because "the appraiser will see it anyway."
   - Note: The list is a search aid, not a statement of what any report must contain.

Asset class	Paperwork a client commonly holds
Vehicles	Title, registration, purchase documents, service and repair records, records of modifications
Boats	Title or registration, purchase documents, engine service records, records of repairs, equipment lists
Machinery and equipment	Purchase invoices, maintenance logs, manuals, records of rebuilds or overhauls, lists of attachments
Fine art	Certificates of authenticity, gallery or auction receipts, provenance records, exhibition or publication records, conservation reports
Household and general personal property	Receipts, prior appraisals, insurance schedules, records of repairs or restoration
Business inventory	Inventory counts, cost records, product lists, records of damaged or obsolete stock
Closely held businesses	Financial statements, tax returns, ownership records, agreements among owners

4. **Add the information that relates to the purpose, not the asset.**
   - Pass: purpose information is kept in a separate folder from asset documents.
   - Fail: purpose information is missing or mixed in with receipts.
   - Note: Examples are the donation date and details for a charitable gift, the date of death for an estate, and the valuation dates and standard that counsel sets for a divorce. 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.

5. **For a donation, understand what the documents support.**
   - Pass: the donor can see how the documents gathered connect to what the appraisal must state.

- Fail: donation paperwork is withheld because "the appraiser is inspecting the property anyway."
- Note: 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). The visit addresses description and condition. The donation date and related facts come from the donor's records. Whether a deduction is allowed, and in what amount, is a matter for the donor's tax adviser.

6. **Send the paperwork before the visit, not at it.**
   - Pass: all documents have been delivered before the visit date.
   - Fail: the plan is to hand over a box of papers on arrival.
   - Note: Records sent in advance let the appraiser plan the visit around them, such as checking the serial number on a specific machine against its invoice.
7. **List what cannot be found.**
   - Pass: a short written note states which documents are missing and why, for example "title held by the lender" or "receipts lost in a move."
   - Fail: missing documents are not mentioned.
   - Note: A known gap is easier to work with than an unknown one. 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.

Hypothetical example: paperwork for a visit to a boat in storage

Hypothetical: a donor plans to give a cabin cruiser that sits on a trailer in a storage yard. The appraiser will inspect it there. Before the visit, the donor sends the title, the purchase agreement, the engine service log and a note stating that the receipt for a replacement generator could not be found. The donor also sends the storage yard's address, the row and space number, and the name of the yard employee who will open the gate. At the visit, the appraiser identifies and photographs the boat; the donor's records supply the history and ownership details. Whether the gift qualifies for a deduction is not addressed by the appraiser and is left to the donor's tax adviser.

Photo checklist: what the appraiser photographs at the visit and what the client prepares

When an appraiser visits in person, the photography moves from the client to the appraiser. The client does not need to produce the photograph set that a remote appraisal would require. The client's job shifts to making sure everything can be seen and photographed when the appraiser arrives.

Reference: the remote photo requirements a visit takes over

For comparison, these are the photographs a client would supply for a remote appraisal. 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 list is useful at a visit as a preparation guide. Anything that a remote client would have to uncover, switch on or turn around is something the on-site contact should make accessible.

Site preparation procedure

1. **Make every item visible.**
    - Pass: covers, tarps and dust sheets have been removed or can be removed on the spot.
    - Fail: a boat remains under a shrink-wrap cover, or furniture is stacked so that pieces behind cannot be seen.
    - Note: The appraiser identifies and photographs everything at the visit. An item that cannot be reached cannot be photographed.
2. **Provide access to identifiers and readings.**
    - Pass: data plates, serial number locations, VIN and HIN locations, odometers and hour meters can be reached.
    - Fail: an hour meter can be read only with the ignition on and no key is available.
    - Note: Keys, batteries or shore power may be needed to display mileage or engine hours on modern equipment.
3. **Arrange for running equipment to be operated, where safe.**
    - Pass: someone familiar with the machine, vehicle or engine is present and willing to start it.
    - Fail: no one present can operate the equipment, and this was not mentioned in advance.
    - Note: Whether a machine runs is part of AppraiseItNow's remote requirement for machinery. If it cannot be started at the visit, tell the appraiser in advance and explain

why.

4. **Prepare fine art for safe viewing of all sides.**
   - Pass: works can be taken down or turned by someone the owner trusts to handle them, and a clean, padded surface is available.
   - Fail: the back of a framed work cannot be seen because it is fixed to the wall and no one is prepared to move it.
   - Note: The back of a work often carries labels, stamps and inscriptions that support the documents the client provides.
5. **Group household items in a logical order.**
   - Pass: items are arranged by room or by type, and items stored away are brought out or their location is listed.
   - Fail: items are scattered across attics, closets and garages with no list.
   - Note: A simple room-by-room list gives the appraiser a route through the property and reduces the chance of an item being missed.
6. **Provide adequate light and a safe path.**
   - Pass: storage areas have working lights or the contact has portable lighting; aisles are clear.
   - Fail: the visit relies on daylight in a windowless building.
   - Note: Safety rules at commercial sites, such as required footwear or escorts, should be passed on to the appraiser before the visit.
7. **Offer existing photographs that show a past condition.**
   - Pass: any photos the client already holds of the asset at an earlier date are labeled with the date taken and sent with the paperwork.
   - Fail: older photos showing the asset before damage, repair or restoration are not mentioned.
   - Note: These are records the client holds. They do not replace the appraiser's photographs, but they can bear on condition at an effective date that is earlier than the visit, as discussed in the next section.

Hypothetical example: preparing a collection for a visit

Hypothetical: a family insuring a household of furniture, rugs and framed works prepares for a visit. They list items room by room, bring rolled rugs out of a closet, arrange for two relatives to lift large framed works so the backs can be seen, and clear a path through the basement. They send the receipts and a prior insurance schedule ahead of the visit. On the day, the appraiser photographs every item; the family's work is complete once access, the address and the paperwork have been provided.

Date and deadline checklist for scheduling an in-person appraisal

A visit takes place on one calendar day. The value in the report may apply to a different day. Keeping these two dates separate is the most important date task for a client whose appraisal involves a visit.

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).

Effective date by purpose

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 set by AppraiseItNow
Insurance coverage, personal use	The report date
Estate, 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 client should have the relevant date at hand when the order is placed. For an insurance claim, AppraiseItNow requires the carrier and the date of loss. For a divorce, AppraiseItNow needs the valuation dates and standard as counsel sets them.

Date procedure

1. **Identify the effective date before scheduling the visit.**
    - Pass: the effective date is written down and matches the table above.
    - Fail: the visit date is assumed to be the valuation date.

- Note: For an estate, a past donation or an insurance claim, the visit date and the effective date usually differ.

2. **Record every change to the asset between the effective date and the visit.**
   - Pass: a dated list describes repairs, damage, removals, additions, use and storage changes since the effective date.
   - Fail: a machine was rebuilt after the date of death and no one mentions it.
   - Note: The appraiser sees the asset as it is on the visit day. The client's record of changes, with receipts and older photographs where available, connects that observed condition to the effective date.

3. **Understand how uncertain facts are handled.**
   - Pass: the client knows that an assumption about an uncertain fact, if used, will be stated in the report.
   - Fail: the client expects uncertain facts to be passed over without mention.
   - Note: 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). Clear records of changes since the effective date reduce the number of uncertain facts.

4. **Note any outside date the client must meet.**
   - Pass: the client has written down any date set by an adviser, counsel, an insurer or a court, and shared it at the time of the order.
   - Fail: the date is known to the client's adviser but not passed on.
   - Note: This manual does not state filing or submission deadlines. The client's adviser, attorney or insurer is the source for those dates.

5. **Keep the asset in place and unchanged until the visit.**
   - Pass: no item is sold, moved, repaired or disposed of before the appraiser has seen it, unless the change is recorded.
   - Fail: items are moved to a new location without updating the address list.
   - Note: A move between the order and the visit sends the appraiser to the wrong place.

6. **Answer follow-up requests promptly.**
   - Pass: requests are answered on the day received, even if the answer is "searching, will send by a stated date."
   - Fail: requests sit unanswered.
   - Note: 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.

Hypothetical example: a visit long after the effective date

Hypothetical: a probate estate includes a pickup truck and a trailer. The appraiser visits several months after the date of death. Since that date, the family has replaced the truck's tires and the trailer has been damaged in a storm. The family sends a dated list of both changes, the tire receipt and a photo of the trailer taken before the storm. The appraiser inspects both items as they stand on the visit day. The effective date remains the date of death, and the report states both the effective date and the report date.

Final review checklist before and after the appraiser's visit

This checklist gathers the client's obligations into one review. It is divided into three stages: before the visit, the day of the visit and after the report is delivered.

Before the visit

1. **Address list complete.**
    - Pass: every location has a full address, unit or space number and access instructions.
    - Fail: any location is described in general terms.
    - Note: The address is one of the two items the client always provides at an in-person appraisal.
2. **Paperwork delivered.**
    - Pass: titles, receipts, certificates and records the client holds have been sent, labeled by asset, with a note of missing items.
    - Fail: documents are planned for hand delivery at the visit, or are unlabeled.
    - Note: The visit covers identification and photography. It does not cover documents the appraiser cannot see.
3. **Purpose and effective date confirmed.**
    - Pass: the purpose and the effective date are written down and agree with the effective date table.
    - Fail: the effective date is unknown or assumed to be the visit date.
    - Note: For a divorce, counsel's dates and standard are included, together with which side AppraiseItNow acts for.
4. **On-site contact briefed.**

- Pass: the contact knows the visit date, has every key and has been told what must be uncovered, opened or started.
- Fail: the contact has only been told "someone is coming to look at things."
- Note: Share the site preparation procedure from the photo checklist with the contact.

Day of the visit

5. **Access confirmed on arrival.**
   - Pass: all doors, gates, covers and cabinets can be opened.
   - Fail: any area remains closed.
   - Note: If an area cannot be opened, tell the appraiser which items are in it so that the gap is known.
6. **Items not on site identified.**
   - Pass: any item that belongs in the assignment but is elsewhere has been named, with its location.
   - Fail: an item away for repair or on loan is not mentioned.
   - Note: An item absent from the visit needs its own plan. The appraiser decides how to handle it within the scope of work.
7. **Changes since the effective date mentioned in person.**
   - Pass: the on-site contact points out repairs, damage and replacements already listed in writing.
   - Fail: the written list exists but the contact does not know it.
   - Note: Pointing out a repaired area on site helps the appraiser match the written record to the physical evidence.

After the report is delivered

8. **Scope of work described.**
   - Pass: the report describes the scope of work, including the in-person inspection.
   - Fail: the reader cannot tell from the report how the asset was examined.
   - Note: The report describes the scope the appraiser chose (USPAP, 2024 edition).
9. **Both dates stated.**
   - Pass: the report states the effective date and the report date.
   - Fail: only one date appears.
   - Note: Check that the effective date matches the one confirmed before the visit.
10. **Assumptions disclosed.**

- Pass: any extraordinary assumption is stated clearly in the report.
- Fail: the reader finds an assumption that was not identified as one.
- Note: Clear disclosure lets the reader and the reader's advisers see what was assumed.

11. **Donation contents present, for a charitable gift.**
    - Pass: the report describes the property and its condition, gives the donation date or expected date, the valuation date, the method and basis used and the fair market value.
    - Fail: any of these elements is missing.
    - Note: These elements come from the description of a qualified appraisal (Treas. Reg. § 1.170A-17). The donor's tax adviser determines how the appraisal is used in the return, including any questions about similar items or the treatment of art.
12. **Asset list matches the report.**
    - Pass: every item on the client's list appears in the report, identified by description and any identifier.
    - Fail: an item is missing or has been confused with another.
    - Note: Raise any mismatch immediately, with the relevant document or identifier.

Review questions

The following questions test whether a reader has understood the manual. Answers are given in brief.

1. Do IRS rules require the appraiser to inspect donated property in person?
    - Answer: No. IRS rules do not require the appraiser to inspect the property in person (IRS Publication 561 (Rev. December 2025)).
2. Who decides how much inspection an assignment needs?
    - Answer: The appraiser, as part of the scope of work, which the report describes.
3. At an in-person appraisal, who photographs the assets?
    - Answer: The appraiser, who identifies and photographs everything at the visit.
4. What does the client still provide when an appraiser visits?
    - Answer: The address and the paperwork they hold, such as titles, receipts, certificates and records.
5. If the visit takes place after a date of death, which date does the value apply to in an estate appraisal?
    - Answer: The date of death.
6. Why record changes to the asset since the effective date?
    - Answer: The appraiser observes the asset on the visit day; the client's records connect that condition to the effective date.

7. For an insurance claim appraisal, are damage photos needed?
    - Answer: No; the carrier and the date of loss are required, and the insurer's valuation report, its offer and the claim number help.
8. Does AppraiseItNow appraise a house in which the assets are kept?
    - Answer: No. The visit concerns the movable assets, not the real estate.

About the publisher

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). AppraiseItNow's appraisers specialize by asset class rather than by geography. AppraiseItNow's website is www.appraiseitnow.com.