

Appraisers.id

The Complete Appraisal Process Guide

A free homeowner guide from [appraisers.id](https://www.appraisers.id)

Which Appraisal Do You Need?

Real estate appraisals

- ☐ Refinancing: a standard market-value appraisal tied to the loan amount
- ☐ Estate/probate: an appraisal as of the date of death, for tax and distribution purposes
- ☐ Divorce/legal: a certified appraisal that can withstand scrutiny in court

Personal property appraisals

- ☐ Needed for insurance scheduling, estate distribution, or charitable donation
- ☐ Requires a certified personal property appraiser, not a real estate appraiser
- ☐ Antiques, jewelry, art, and collectibles each may need a specialist

Choosing a Qualified Appraiser

Always verify

- ☐ State licensing or certification appropriate to the appraisal type
- ☐ Experience with your specific property type or asset class
- ☐ No financial interest in the outcome of the appraisal

Red flags

- ☐ An appraiser who guarantees a specific value before inspecting anything
- ☐ Unusually fast turnaround with no site visit at all
- ☐ Fees that seem far below the local market average

What to Have Ready

For a real estate appraisal

- ☐ A list of recent upgrades or renovations with approximate dates
- ☐ Access to all areas of the property, including basement and attic
- ☐ Comparable recent sales in your area, if you have them

For a personal property appraisal

- ☐ Purchase receipts, provenance documents, or prior appraisals if available
- ☐ Clear, well-lit photos of each item from multiple angles
- ☐ A general sense of why you need the appraisal (insurance, estate, sale)

Not sure which appraisal you need?

Run our free 60-second AI appraisal needs assessor at appraisers.id, and get matched with a certified local appraiser for your exact situation.

Visit appraisers.id ->