

Appraisal Report Writing Basics with Sample Appraisal Report Template

Purpose of this Paper: The purpose of this paper is to explain the letter style format I prefer for reporting the results of my appraisal assignments in accordance with STANDARD 8 of USPAP.

About this Paper: This paper is for both beginners as well as experienced personal property appraisers who would like to make use of an appraisal template that helps ensure USPAP compliance, and that presents and visually emphasizes the required elements of information in a fashion that mirrors the Appraisal Process as set forth in USPAP's STANDARDS 7 and 8.

What you can expect to learn from this Paper:

- The importance of closely editing any appraisal template to ensure relevance to the assignment at hand
- How to use the letter-style report format
- Important considerations regarding pagination
- Using a Table of Contents
- Sample appraisal template

A complete sample appraisal template consisting of a title page, table of contents, transmittal letter, valuation section, and appraiser's profile demonstrates my preferred method of presenting the required elements of information for a donation appraisal.

Author: David J. Maloney, Jr., AOA CM

For more information see "[Appraising Personal Property: Principles & Methodology](#)" by Dave Maloney

Appraisal Report Writing Basics

While USPAP does not dictate the format of appraisal assignment reports, I find it most convenient to make use of Microsoft Word to design several letter-style report formats, each of which is closely edited for each new assignment. I have differing templates for insurance coverage appraisals, Maryland state estate appraisals, federal estate appraisals, donation appraisals, litigation appraisals, etc.

Before I continue, I cannot emphasize strongly enough the need to closely edit each word of each sentence of each paragraph of each report you prepare when using templates. I discourage you from puffing your report by including needless boilerplate. If you did not use the sampling technique, then do not include a boilerplate statement such as “When an appraisal is made on a sample of the whole...” If your opinions are not contingent on information provided by others, then do not include a statement “Where the appraisal is contingent upon the validity of statements, data or documentation supplied by the client or others...” If you are appraising only a single item, be sure to edit such innocuous clauses as “My opinions of value were based on ...” to “My opinion of value was based on ...” These little things will go a long way enhance the trust the public has in your appraisal service.

Letter-Style Report

A narrative **letter-style report** has the look and feel of a formal letter. (See the enclosed sample appraisal below beginning on page 4. It begins with a title page followed by a table of contents and then a transmittal letter with enclosures.)

The transmittal letter is on company letterhead and is complete with salutation, body, the USPAP certification, signature and enclosures. My preference is to use the popular “block format business letter” style, a description of which is below on page 3. The block format style is the simplest format: all of the writing is flush against the left margin. Addenda and other attachments to business letters are referred to as “Enclosures.”

The primary enclosure that is attached to an appraisal report’s transmittal letter is the **Valuation Section** of the report. (See the enclosed appraisal for a sample Valuation Section.) The valuation section includes the item-specific information such as item descriptions, values, thumbnail images and maybe even comparable market data on which values were based if using USPAP’s Self-contained report option. Often the valuation section contains a four-column table having the item number in the first column, the item description and comparable market data in the second column, a thumbnail image in the third column, and the appraiser’s opinion of value in the fourth column.

Also attached to the transmittal letter as enclosures would be other addenda to the report including at a minimum the appraiser’s professional profile. Other enclosures might include photographs or a CD containing high-resolution images of the subject property, a bibliography of reference resources, and any other supporting documentation necessary to make the report complete and understandable.

Pagination

Refer to the below sample appraisal beginning on page 4. Note that I paginate all pages using the “page X of Y” format. Front matter such as the title page and table of contents (if used) are paginated using Roman numerals (*i*, *ii*, etc.) Be sure to reference all un-paginated enclosures (such as a grading report received from a third party) somewhere in the appraisal report narrative. Doing so will help ensure that missing appraisal report parts do not go unnoticed and that the report is used only in its entirety as was intended and as is required.

While I use the generic "page X of Y" pagination scheme throughout my report, the various parts of my appraisal report will display the pagination in slightly different ways. For instance:

- The front matter (title page and table of contents) is paginated using Roman numerals, e.g., *i*, *ii*, etc.
- My six-page transmittal letter will use the traditional pagination of "*page 1 of 6*", "*page 2 of 6*", "*page 3 of 6*", etc.
- My first enclosure is my Valuation Section. Assuming it to be fourteen pages long, it will be titled in the header "*Enclosure 1: Valuation Section*" and paginated "*page 1 of 14*", "*page 2 of 14*", "*page 3 of 14*", etc.
- Subsequent enclosures follow suit. For instance, my second enclosure is my two-page professional profile. It will be titled in the header "*Enclosure 2: Professional Profile of David J. Maloney, Jr., AOA CM*" and paginated "*page 1 of 2*" and "*page 2 of 2*".

Table of Contents

A table of contents contains a list with page numbers of the various components or sections of the appraisal report. A table of contents is primarily used with larger appraisals, or where an appraisal format is employed that makes use of complex methods to organize the report in a manner that improves its readability and understandability. In such instances, a table of contents will aid the reader in quickly locating the information being sought.

Making use of the pagination scheme described in the previous section, my Table of Contents would look like the following for a typical insurance coverage appraisal report that makes use of a title page, and which contains a table of contents, a transmittal letter and three enclosures:

	page ii
Table of Contents	
Title Page	i
Table of Contents	ii
Transmittal Letter	pgs 1-6
Enclosure 1: Valuation Section	
Furniture	Enc. 1, pgs 1-4
Silver	Enc. 1, pgs 5-7
Glass	Enc. 1, pgs 8-12
Ceramics	Enc. 1, pgs 13-14
Enclosure 2: Appraiser's Professional Profile	Enc. 2, pgs 1-2
Enclosure 3: High Resolution Images on CD	Enc. 3

Learn how to use MS Word's headers and footers features. The below sample appraisal contains several sections, each of which has its own header and pagination. I learned how to add multiple section headers each of which had its own independent page numbering the hard way - by trial and error! But here is a link to a how-to video that walks you through the steps to this critically important feature: <http://www.youtube.com/watch?v=E1WtKR6FDM4>

Oh, one last thing. Go green! When all done (and if OK with client), "print" your report to a .pdf file and email it to the client along with a separate .pdf file containing your invoice. Mail hard copy if necessary.

Sample Block Format Business Letter

¹ Your Address

The return address of the sender of the letter so the recipient can easily find out to where to send a reply. Skip a line between your address and the date line. (Not needed if the letter is printed on company letterhead.)

² Date

Put the date on which the letter was written in the Month Day, Year format, e.g., *August 30, 2011*. Skip a line between the date and the inside address (some people skip 3 or 4 lines after the date).

³ Inside Address

The address of the person to whom you are writing along with the name of the recipient, and, if applicable, their title/position and company name. Skip a line between the date and the salutation.

⁴ Salutation

Dear Ms./Mrs./Mr. Last Name:, Dear Director of Department Name: or To Whom It May Concern: if recipient's name is unknown. Note that there is a colon after the salutation (not a comma or semicolon). Skip a line between the salutation and the subject line or body.

⁵ Subject Line (optional)

Makes it easier for the recipient to find out what the letter is about. Skip a line between the subject line and the body.

⁶ Body

The body is where you write the content of the letter; the paragraphs should be single spaced with a skipped line between each paragraph. Do not indent paragraphs as this is a full, left-blocked letter format. Skip a line between the end of the body and the closing.

⁷ Closing

Let's the reader know that you are finished with your letter; usually ends with Sincerely, Sincerely yours, Thank you, and so on. Note that there is a comma after the end of the closing and only the first word in the closing is capitalized. Skip 3-4 lines between the closing and the printed name, so that there is room for the signature.

⁸ Signature

Your signature will go in this area, usually signed with a pen in black or blue ink.

⁹ Printed Name

The printed version of your name, and if desired you can put your title or position on the line underneath it. Skip a line between the printed name and the enclosures.

¹⁰ Enclosures

If the letter contains addenda in addition to the letter itself, include the word "Enclosure(s)." As illustrated above, if you have included various addenda and attachments to the appraisal report and need to ensure that the recipient is aware of each, it would be a good idea to list them by name. As an option, if there is more than one enclosure you could simply type, "Enclosures (#)" with # being the number of other attachments enclosed.

¹¹ Reference Initials

If someone other than yourself typed the letter, skip a line and then include your initials in capital letters followed by the typist's initials in lower case in the following format, such as DJM/gs or DJM:gs.

Return Address Line 1 ¹
Return Address Line 2
Date (Month Day, Year) ²
Mr./Mrs./Ms./Dr. Full name of recipient ³
Title/Position of Recipient
Company Name
Address Line 1
Address Line 2
Dear Ms./Mrs./Mr. Last Name: ⁴
Subject: Title of Subject ⁵
Body Paragraph 1
.
Body Paragraph 2
. ⁶
Closing (Sincerely...), ⁷
<i>Signature</i> ⁸
Your Name (Printed) ⁹
Your Title
Enclosures: 1. Valuation Section
2. Appraiser's Professional Profile
3. High resolution images CD ¹⁰
Typist's Initials ¹¹

(last updated 12-15-2011)

Sample Appraisal Report Template

The following pages contain a sample donation appraisal report template making use of my preferred layout which I feel accomplishes several objectives:

- The template results in a report which is understandable to the client and other intended users.
- For the reader's benefit, the use of section headers is designed to highlight the important elements of information.
- The template helps ensure that the report is USPAP compliant and follows the appraisal process.
- The template helps ensure that I do not inadvertently omit required information. This helps to ensure that the report is complete and comprehensive.

Remember, USPAP does not dictate the form or style of an appraisal report, but the following business style letter format is my preferred method of appraisal report design.

Do not use appraisal templates without reviewing every word of every sentence and making edits, additions and deletions as necessary given the assignment at hand.

Note, too, that content on the following pages that is **[in bold and enclosed by brackets]** requires customization for each specific assignment.

Noncash Charitable Contribution Sample Appraisal

Prepared for: **[name, address, phone, email of client]**

Date of Donation: **[date of donation]**

Date of Report: **[date of report]**

Prepared by: **[name, address, phone, email of appraiser]**

Table of Contents

Title Page i
Table of Contents ii
Transmittal Letter..... pgs 1-5
Enclosure 1: Valuation Section
 Furniture Enc. 1, pgs 1-4
 Silver Enc. 1, pgs 5-7
 Glass Enc. 1, pgs 8-12
 Ceramics Enc. 1, pgs 13-14
Enclosure 2: Appraiser's Professional Profile Enc. 2, pgs 1-2
Enclosure 3: High Resolution Images on CDEnc. 3
Enclosure 4: IRS Form 8283Enc. 4

COMPANY LETTERHEAD

[date of report]

[optional: Sent via email to *email address*]

[name of client]
[street address]
[city, state, zip]

[Include Subject: or Ref: line if need be.]

Dear _____:

As you requested, this appraisal report has been prepared for your use in claiming a deduction for a noncash charitable contribution.

This transmittal letter contains the assignment-specific elements of information that are required to be included in this report by the *Uniform Standards of Professional Practice* (USPAP) as promulgated by The Appraisal Foundation of Washington, DC. This report also satisfies the IRS requirements for a “qualified appraisal.”

The required item-specific information including the identity and value-relevant characteristics of the subject property, my opinions of value, and the market data on which my opinions of value were based are contained in the Valuation Section enclosure of this report along with thumbnail images of the subject property. For your convenience, a CD containing high resolution images of the subject property is enclosed with this report.

Executive Summary

On [date of inspection] I conducted an appraisal inspection of [name of property] located at [address] in the presence of [responsible party present] in order to identify the subject property and its value-relevant characteristics so that I could properly develop an opinion of its fair market value for your income tax purposes.

In summary, the fair market value of the subject property as of its date of donation was [total FMV].

Report Option Used

This appraisal report has been prepared making use of USPAP’s Self-Contained appraisal report option.

Identity of Client and Other Intended Users

This report is intended for use only by you (my client), your agent and by [e.g., the Internal Revenue Service.]

With the exception of the you (my client), your agent, or any identified intended user noted herein, this appraisal is not intended to be used by or influence any particular person(s) or class(es) of persons which might take some action in reliance upon it. Unless otherwise noted in this transmittal letter, I am not aware that you intend to transmit any information contained in this report to any persons or parties other than the intended users listed herein. Regardless of who receives a copy of this report, my liability is limited to the you, your agent and the identified intended users of this report as indicated herein to the exclusion of all others. Parties other than those specifically listed as authorized intended users of this report who take some action in reliance upon this appraisal do so at their own risk.

Intended Use of the Appraisal

You stated that you will use this report to establish an income tax deduction for a noncash charitable contribution. Any other use of this appraisal report renders it null and void.

Ownership Interest Being Appraised

The appraised values are based upon 100% of your interest in the property undiminished by any liens, fractional interests or any other form of encumbrance. I understand that you are the sole owner of the property listed in this report; however, mere possession of this appraisal report is not an indication or certificate of title or ownership. Ownership and ownership interest have been represented to me by you, my client, and no inquiry or investigation has been made nor is any opinion to be given as to the accuracy of such representation.

Value Type and Definition

In this appraisal assignment I developed an opinion of Fair Market Value. Opinions of value are in terms of cash.

The definition of Fair Market Value is set forth in Treasury Regulation §1.170A-1(c)(2) which states that the Fair Market Value is “The price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts.” Estate Tax Regulation §20.2031-1(b) expands the definition by stating “...nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the location of the item wherever appropriate.”

Relevant Dates

Relevant dates associated with this assignment include the following:

- Date of Inspection: The subject property was inspected on **[date of inspection]**.
- Effective Date of Appraisal: Value opinions are effective as of the date of donation which you stated was **[date of donation]**.
- Date of Report: This report was prepared and signed this date, **[date of report]**.

Scope of Work

Scope of work is defined by USPAP as the work actually performed in order to develop credible assignment results. The scope of work employed in this assignment was determined by me in close consultation with the client. Scope of work was dependent upon the needs of the client, the intended use of the report, the definition of value that I used, the effective date of the report, and the subject property's value relevant characteristics.

The scope of work for this assignment included:

- A personal inspection of the subject property was conducted in order to properly determine its identity and value-relevant property characteristics.
- While on site, I documented the relevant information in writing and took digital images of the property.
- Identification research was later conducted as necessary making use of relevant books authored by subject property experts.
- Value research for past sales of comparable properties was conducted at local and national auction galleries including [auction, auction, auction] and by searching Internet website databases including [website, website and website].
- I analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property. Such adjustments, if required, are described in the Valuation Section enclosure of this report.

- I reconciled the data and arrived at my final opinion of value.
- [Describe here the assistance provided by other appraisers, experts, specialists, consultants, etc., if any.]

Information Analyzed, Approach to Value

In this assignment, the sales comparison approach to value was employed to determine fair market value. In the sales comparison approach, the most appropriate market is researched to locate comparable items which have sold in the past on which an opinion of value can be based. Adjustments in value are made to reflect differences (if any) in value relevant characteristics between the comparable properties and the subject properties. Specific market data which formed the basis for my value conclusions is contained in the Valuation Section enclosure of this report.

Neither the cost approach to value nor the income approach to value were employed:

- The cost approach to value was not used in this assignment. The cost approach makes use of the cost to replace the subject property with a brand new property. Since all the appraised items have value-relevant characteristics of age, provenance and rarity, they cannot be suitably replaced with a brand new item; therefore, the cost approach to value, while considered, was not applied to this assignment.
- The income approach to value was not used in this assignment. In the income approach, anticipated future income of investment property (i.e., income-generating property) is capitalized in order to calculate its present worth. Since the subject property is not investment property, the income approach to value, while considered, was not applied to this assignment.

Listings/Offers/Prior Sales

There are no known current agreements of sale, validated offers or third-party offers to sell, options, or listings of the subject property as of the effective date of the appraisal. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

Use of Property and Opinion of Appropriate Market

The subject property is appreciating in nature and is used for household decorative purposes. The definition of the type of value being used in this assignment mandates the use of the market in which comparable items are most commonly sold at retail to the public, i.e., to the end user. In my opinion, for this assignment the most appropriate market consists of [for example, use as applicable: local, national and international auction houses.] [or on occasion: retail galleries if considered to be the market in which the subject property type is most commonly sold.]

Value Opinions and Conclusions

My final value opinions and conclusions are contained in this transmittal letter's Valuation Section enclosure.

[For donation appraisals (especially for those valued in excess of \$50,000 per item), use the IRS guidance in Appendix BB to describe the basis for your opinion of value (i.e., your reasoning, comparable market data). The guidance states, in part, "[For donation appraisals] *The appraisal [report] of each work should provide the basis or reasoning as to how the appraiser arrived at the individual appraised value. Individual comparable sales should be included. These sales should be analyzed in terms of quality, etc. and discussed as to how they relate to the subject property. The item discussion should include commentary regarding any special conditions or circumstances about the property, and a discussion of the quality or importance of the property in relation to other works of art by the same artist, and of the state of the art market at the time of valuation. Whenever possible, statements should be supported with factual evidence.*"

Assignment Conditions Encountered

[Note that there is no requirement that any assignment conditions statement be made at all if no assignment condition existed. List only those encountered. If none, exclude this section.)

- Limiting Conditions: [clearly and accurately disclose, if any]
- Extraordinary Assumptions: [clearly and accurately disclose, if any, and state that their use “might have affected the assignment results.”]
- Hypothetical Conditions: [clearly and accurately disclose, if any, and state that their use “might have affected the assignment results.”]
- Jurisdictional Exceptions: [clearly and accurately disclose, if any, but normally there are not]
- Other: [disclose any other relevant assignment conditions to help ensure that the report is not misleading]

Disclaimers and Terms of Use

In general, the condition of the property is good. Serious damages and repairs, if any, will be noted in the Valuations Section enclosure of this report. Ordinary wear and tear common to this type of property is not noted.

Unless otherwise noted herein, this appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further opinion or guarantee of authenticity, genuineness, attribution or authorship is necessary.

If this report is reproduced, copied or otherwise used by those authorized, the report must be used in its entirety which includes this transmittal letter and all enclosures and attachments.

No changes can be made to this report by anyone other than myself. I am not responsible for any unauthorized changes to this report, and any such unauthorized changes immediately render this report null and void.

USPAP Certification

With the below signature I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have [**no (or the specified)**] present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have performed [**no (or the specified)**] services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I [**have (or have not)**] made a personal inspection of the property that is the subject of this report.
- No one provided significant personal property appraisal assistance to the person signing this certification. [**If there are exceptions, the name of each individual(s) providing appraisal, appraisal review, or appraisal**

consulting assistance must be stated.]

Statement of Confidentiality

I regard all information concerning this appraisal assignment as confidential. I retain a copy of this document along with my original notes in the assignment workfile, and I will not allow others to have access to these records without your written permission unless so ordered by a court of law.

IRS Declaration

My background, education, experience and membership in professional associations qualify me to make appraisals of the type of property that is the subject of this appraisal. A complete list of my qualifications can be found in my Professional Profile which is attached in the addenda to this report. I understand that this appraisal will be used for income tax purposes.

IRS Form 8283

For noncash charitable contributions in excess of \$5,000, IRS Form 8283, Side B, must be completed and attached to the taxpayer's federal income tax return. The form has sections that must be completed and signed not only by the taxpayer, but also by the appraiser and the donee. For your convenience, I have enclosed a copy of Form 8283 on which I've filled in Section B, Part I, columns 5 a, b, and c. I have also completed and signed Section B, Part III as required.

Electronic Transmission of Report [use if applicable]

In addition to a hard copy of this report being mailed to you, this appraisal report has also been transmitted to you electronically (less Enclosures 3 and 4) and includes my signature in electronic form. I affirm that I maintain sole personal control over the use of the electronic signature appended hereto. Electronically affixing my signature to this report carries the same level of authenticity and responsibility for this report's content, analyses and conclusions as would appending an original ink signature on a paper copy of this report.

Sincerely,

Appraiser's Signature

[appraiser's typed name]

Enclosures : 1. Valuation Section
 2. Appraiser's Professional Profile
 3. High resolution images CD
 4. IRS Form 8283
 [others as necessary]

[name of client]

[date of report]

VALUATION SECTION

Item	Description	Image	Value
1	<p>[Include photo here. (For items valued in excess of \$20,000, enclose a CD containing high resolution images.)</p> <p>Since intended use is for noncash charitable contribution, to help ensure that this is a “Qualified Appraisal” as defined by the IRS, include descriptive information as required by IRS Pub 561 “Determining the Value of Donated Property” which can be found here:</p> <p>http://www.irs.gov/pub/irs-pdf/p561.pdf</p> <p>For objects valued in excess of \$50K, use the IRS guidance “Preferred Object Identification Format for Art Valued Over \$50,000” which can be found here:</p> <p>http://www.irs.gov/pub/irs-utl/appraisal_item_format.pdf</p>		
2			
3			
End		Total value:	

Academic Background

- Bachelor of Science in Engineering, 1970, U.S. Coast Guard Academy.
- Masters in Management, 1975, U.S. Naval Postgraduate School.
- Graduate of Maryland University College/International Society of Appraisers Core Courses in Appraisal Studies:
 - Course 101: Ethics, Business Practices, Communications
 - Course 102: Identification and Authentication, Research, Terminology, Report Writing
 - Course 103: Legal Aspects of Appraising, Case Studies, Expert Witness, IRS Report Writing
- Graduate of Southampton College Appraisal Certificate Program courses:
 - Course 101: Procedures & Methodology of Appraising Antiques and Other Decorative Arts
 - Course 102: Understanding the Language of Ornament
 - Course 103: Evolution of Style in Furniture
- Attends Appraiser's continuing education lecture series including:
 - "The Appraiser's Role in the Division of Property in Divorce Cases"
 - "Workshop on Writing Appraisals"
 - "Appraising Estates: Working with Attorneys and Probate Judges"
 - "The Appraiser as an Expert Opinion Witness"
 - "Appraisals and the IRS: Knowing Your Art and Proving It"
 - "The Appraiser and the Insurance Broker"
 - "The Bank Trust Officer and the Appraiser"
 - "Appraising Vehicles, Machinery, and Equipment"
- Subscribes to numerous antiques, collectibles and other trade publications

Professional Background

- Dealer in American antiques and collectibles, 1975-1982
- Founded Frederick Appraisal, Claims & Estate Services, April 1982
- Qualified as Certified Member, International Society of Appraisers (ISA) 1995
- Past-Regional Director of the ISA
- Past Member of the Board of Directors of the ISA
- Past Vice-President of the ISA
- Twice past-President, past-Treasurer and Charter Member of the award-winning National Capital Area Chapter of the ISA
- Past-member, ISA Examination Committee for "Certified Appraiser of Personal Property" designator
- Past-chairman, ISA Education Committee
- Past-chairman ISA Chapters Relations Committee
- Past ISA representative to The Appraisal Foundation Advisory Committee, Washington DC
- ISA on-site Appraisal Core Course in Appraisal Studies rewrite project leader 1994; maintained courses from 1994 to 2001
- Team leader to convert on-site ISA course in Appraisal Studies to Distance Education 1998
- Wrote ISA's Chapter's Manual, the ISA Appraisal Report Writing Standard booklet, and ISA's Requalification Course
- Instructor of *ISA Core Courses in Appraisal Studies* and *ISA Requalification Course* from 1994 to 2001
- Instructor, Montgomery County Adult Education program in "Antiques"
- Guest Speaker on "The Tools of the Appraiser and the Use of a Computer" and "Appraisal Practices in Moving Claims" at numerous appraisers' seminars and at the Philadelphia Antiques Show
- Guest Speaker on "The Necessity of Appraisals" at the numerous Claims Prevention and Procedure Council (CPPC) Eastern Regional Seminars and Annual Conventions
- Guest Speaker at the CPPC and National Moving and Storage Association (NMSA) joint Convention

- Guest Speaker on “Treasurers-not-Trash” at numerous civic and social club gatherings
- Guest speaker to Antiques & Collectibles Dealer Association
- Frequent radio talk show guest appearing on WRC, Washington DC, WFMD, Frederick, MD, KCEO, San Diego, CA and several other radio talk shows
- Host of Public Television series *Collecting Across America*
- Chief Appraisal Officer for and guest appraiser on PAX TV series *Treasures in Your Home: The World of Collecting*
- Information Provider on the CompuServe Information Service, Collectibles Forum
- Author of articles on appraising and claims inspections for ISA's "Appraisers Information Exchange" and for the "CPPC Newsletter"
- Contributing Author to the *California Household Goods Carriers' Claims Training & Reference Manual*
- Contributing Editor to *Everyone's Money Book* (Goodman, Jordan E. and Bloch, H.I. Sonny, Dearborn Financial Publishing, Inc., 1993)
- Recipient of the International Society of Appraisers' “Marketing Award,” “Distinguished Service Award,” “Lamp of Knowledge Award,” “Member-of-the-Year Award,” “President’s Award,” and “**Lifetime Achievement Award**”
- Quoted by *Woman’s Day*, *Washington Post*, *Kiplinger’s Personal Finance Magazine*, *Good Housekeeping*, *U.S. News & World Report*, *Redbook*, *Arthritis Today Magazine*, *Baltimore Sun Newspaper*, *Seattle Times*, *Physicians Financial News*, *Frederick News Post*, and in major antiques & collectibles trade publications
- Experienced as an expert witness in Maryland, West Virginia and Virginia
- Maintained major computerized data base of 20,000 resources for over 3200 categories of antiques, collectibles, fine art, and machinery and equipment, and author of *Maloney’s Antiques & Collectibles Resource Directory – 7th Edition* (F & W Publications) (1995 to 2003)
- Designed and maintains *MaloneysDirectory.com*, the online version of *Maloney’s Antiques & Collectibles Resource Directory* (2010 to present)
- Chief Appraisal Officer, ChannelSpace Entertainment Inc. and CollectingChannel.com 1999-2006
- Instructor, Institute of Certified Canadian Auctioneers (ICCA) 2001, 2003, 2005
- Author of the 550+ webpage *Complete Online Course in Personal Property Appraising* (2003)
- Qualified as Certified Member, Association of Online Appraisers 2001
- Secretary/Treasurer and Past President of the Association of Online Appraisers
- Architect and Director of the online appraisal service, *AskTheAppraiser.com* 2001 to 2006
- Author of *Appraising Personal Property: Principles and Methodology* (Appraisers Press 2007-present)
- Author of *The Personal Property Appraiser’s Guide to USPAP* (Appraisers Press 2008-2010)
- Author of *Compete Online Course in Personal Property Appraising Featuring USPAP* (2008-present)
- Co-author of *Appraisal Course Associates Online USPSP Update Courses* (2010)
- Recipient of ISA’s Media Award for *Appraising Personal Property: Principles and Methodology* 2011

Associations

- Member, Claims Prevention and Procedure Council (Past Board of Directors)
- International Society of Appraisers (Past-Vice President, Board of Directors)
- National Capital Area Chapter, ISA (Past-President)
- Certified Member, Association of Online Appraisers (Past-President)

Selected Clients Include

- State Farm Insurance Co.
- Marshall and Ilsley Trust Co.
- D.O.D., F.B.I and State Dept. Personnel
- Atlas Van Lines
- United Van Lines
- USAA Insurance Co.
- The Williamsburg Corp.
- Nationwide Moving and Storage
- The Historical Society of Frederick County
- Washington County Museum of Fine Arts
- Federal Savings and Loan Insurance Corp.
- Allied Van Lines
- Graebel Movers
- Meadows Van Lines
- Fireman’s Fund Ins. Co.
- Home Insurance Co.
- State Farm Insurance Co.
- Marshall and Ilsley Trust Co.
- D.O.D., F.B.I and State Dept. Personnel