

# Canadian Vehicle Appraisal Guide



## National Guidelines to Canadian Standards

**2015**

**1.2.2**

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# National Association of Automobile Clubs of Canada

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**Appraisal Standards Committee Chairperson:**

**Appraisal Program Purpose:**  
**To provide competent vehicle appraisals across Canada that earn the confidence of both owner and insurer.**

## Mission Statement:

THE NATIONAL ASSOCIATION OF AUTOMOBILE CLUBS OF CANADA WILL STRIVE TO ACT AS THE VOICE OF THE AUTOMOTIVE HOBBYIST IN CANADA BY PROMOTING AND ENCOURAGING THE PRESERVATION OF THE AUTOMOBILE, ITS HISTORIC LORE, AND ITS ASSOCIATED ITEMS. THE NAAACC WILL ENCOURAGE A COOPERATIVE WORKING RELATIONSHIP BETWEEN GOVERNMENTS, AT BOTH THE FEDERAL AND PROVINCIAL LEVEL TO PREVENT RESTRICTIVE LEGISLATION.

(Serving the collector hobby since 1974/75)

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Corporate Sponsorship - Derek Long BC  
Corrosion & Safety - Bob Chambers BC  
Data Registry - Gord Forman MB  
Environmental & Legislative - Tom Woodhouse SK  
Growth Strategy - (GBC) - Alex Stuart & Steve Paul  
Insurance - John Carlson BC  
Judging - John Carlson BC  
Membership - Bob & Bobby Ford NF  
Newsletter - Gord Forman MB  
Outreach - Boyd McConnell - AB  
President's Advisory - John Carlson BC  
Publications/Media - John James Carlson BC

June 15, 2015

## To Owners of Specialty Vehicles and Motorcycles and to Insurance Companies

Our National Appraisal Program has been developed to provide uniformity in appraisals across Canada. There has been a growing need in the last decade to provide assurances to both vehicle owner and insurer.

**Check appraisals against the guidelines and if they do not conform ask the appraiser to re-write them to conformity.**

Insurers need assistance with values of vehicles that are unique and therefore do not have a historic database from which to take information from.

Owners need to know there is an understanding between them and their insurers as to what value is real, in the case of a claim. Inter-provincial acceptance of the appraisal is a target for our program; presently not possible with many provinces.

NAACC is an arm's-length third party here, simply aiding. The NAACC does not administer or police, simply guide.

**Please take particular note that no person representing NAACC will consent to represent any party in a court of law.**

Should anyone request assistance, the NAACC, through its network of contacts and provincial Directors may be able to provide information.

National Association of Automobile Clubs of Canada



## National Appraisal Standards Policy

As an automotive hobby group representing thousands of antique, classic and special interest automobile owners, restorers and dealers, we strive to provide professional and credible appraisal guidelines.

These guidelines should provide for uniform and consistent appraisals that will be trusted by any insurer, buyer or seller in any Canadian province or the world.

Appraisals that conform to the guidelines provided by the NAACC will give confidence to any insurer, buyer or seller.

NAACC (referred to as the National) will:

- Endeavor to provide an appraiser's criteria (covered by the 'NAACC APPRAISAL GUIDELINES') to meet a "minimum standard" that is acceptable to all concerned parties across Canada.
- Provide an application form as a statement of credentials for appraisers and will reveal the applicant's application to that Province's NAACC Director and the Appraisal Standards Committee members before accepting.
- Provide a worksheet form for appraisals in the universal 'Portable Document Format' (.PDF) downloadable from the National Website.
- Provide a listing of appraisal applicants on the National Website. The National will not verify any statements made and therefore assume no liability as to the accuracy of these statements or to the accuracy of any appraisal produced by an applicant. The National will remove a name from the list upon a second written complaint from his or her direct client or evidence given to the National that the format/standards of appraisals are not being followed after discussion with the appraiser. Discretion of the current National Appraisal Program Chairperson will prevail.
- The National shall not endorse any appraiser or testify to the credit or discredit of any appraiser or their appraisals.
- The National's listing of an applicant/appraiser shall not qualify the appraiser for insurance if and when available by a plan offered to the National by a provider/agent. Presently (2008) it is Pat Anderson Insurance Group of Port Moody, BC underwritten by Lloyds of London.

## National Appraisal Guidelines

### NAACC Code of Ethics

Appraisers who are listed by the NAACC must act in a professional way. They must provide unbiased, fair market evaluations based on current market trends. To remain listed, the appraiser must exhibit, both publicly and privately, a standard of conduct that is acceptable to the NAACC Board of Directors.

The NAACC code of ethics will bind them. If it is determined that the appraiser has not acted in a professional way the appraiser's NAACC listing will be terminated.

When an appraiser is asked to render an evaluation of a vehicle, the appraiser must give the evaluation based on a physical observation. An appraiser must use current market guidelines provided by auction results and recognized valuation price guides. Every element of the vehicle's history, pedigree and any factor that will affect the overall valuation must be taken into account and presented in the evaluation. If detrimental information is discovered while doing an evaluation, it must also be noted in the evaluation.

The NAACC and the appraiser recognize that any vehicle appraisal is a professional service for which the appraiser may charge a fee, which will be determined solely by the appraiser. Fees must not be determined based on the overall valuation of the vehicle. A fee will be determined based on the time and effort spent in providing the client with the finished document to using current market analysis.

Each person who is listed by the NAACC must conform to following:

- Stay informed of current market trends using the NADA, Old Cars Price Guide, Internet sales, Auction results, International sales and any other form of business transaction that may be relevant to the appraisal.
- It is strongly recommended that an appraiser, to have familiarity with the mechanical, body, interior and modifications that are common to the hobby, has been a specialty vehicle owner or have either previous experience or be actively involved in some aspect of vehicle restoration. A time frame of two years is recommended as a minimum.
- It is strongly recommended that an appraiser be competent in digital format for the sake of legibility and professionalism of the printed results and the storage/filing capabilities of digital text and pictures.
- It is strongly recommended that an appraiser be technically knowledgeable with research methods with emphasis on the most current methods, presently being internet searches (2007).
- The appraiser will disclose all positive and negative pertinent facts regarding each vehicle appraised.
- The appraiser should physically inspect each vehicle whenever possible. If the vehicle is not available for inspection this fact must dually noted in the appraisal.

The appraiser must provide the following information in the evaluation.

- a) Physically inspect and record the vehicle VIN numbers and vehicle registration numbers where applicable.
- b) Reference to the vehicle VIN numbers must be identified in the appraiser's report as having originated from ownership or registration documents as well as from the vehicle itself. This will ensure that the vehicle is the genuine article.
- c) The appraiser doing the evaluation must take a minimum of 10 photographs. Pictures of all 4 corners, dash, interior front, interior back, engine compartment both sides and trunk area will be a minimum. Additionally, undercarriage and driveline pictures are strongly recommended. The appraiser will date and sign each photograph. These signed photos will be part of the submitted evaluation. They will be submitted on photo paper if taken by digital camera or submitted as scans from normal film. Pictures, if not taken by or verifiable by the appraiser, should be certified by a Notary, Lawyer, professional person or a car club executive member as being of the vehicle appraised. (Example: I, \_\_\_\_ [Printed name \_\_\_\_] certify this picture to be that of a 1969 Chevrolet Camaro RS, VIN # X9XX99X999999).
- d) A physical description sheet will also be used (a sample is provided). It is suggested that the appraiser uses the clarification guide of the Old Cars Price Guide and also uses their rating scale.
- e) Reference sources should also be provided (i.e. NADA, Old Car Price Guide, auctions etc.)
- f) Comparable vehicles for sale or sold should be included in full detail.

### Special note on LIABILITY

As an appraisal is considered a "professional opinion", the definition of a professional, as per Black's Law dictionary, would likely be considered applicable in a court of law. With this comes a liability.

There is an obligation on the appraiser's part to:

- a) Complete the appraisal as per contract.
- b) Perform due diligence within the appraisal to ensure accuracy and completeness that will not cause a detrimental effect to the client.
- c) Clearly state any special conditions as to the information used in the evaluation. If the information used has been supplied by the client and not verified for accuracy, this must be clearly stated. This is mostly important for the appraiser, as there is an obligation to verify or impose their professional opinions.
- d) Be vicariously responsible for the actions of anyone deemed an employee or assistant.

# Worksheet

Date Inspected:  Appraiser:  Province:   
 Appraiser's Notation:  Phone:

Vehicle Owner:

Owner's Address:

City / Prov. / Postal Code:

Phone:

Vehicle Year & Manufacturer:

Model:

Body Style:

Bodystyle Code:

Vehicle Identification Number:

Mileage:

Circle one used:  
Kms / Miles

Engine Serial Number:

Colour / Code:

Location of inspection:

Classification: Circle ORIGINAL / RESTORED / MODIFIED / CUSTOM or OTHER>:

## Codes:

The OLD CARS PRICE GUIDE condition rating used on the following sheets is as follows:  
 (1) Excellent (2) Very Fine (3) Very Good (4) Good (5) Restorable (6) Parts Only

Additional guides, publications, and databases have been used in the research of the value(s) for the appraisal. They are:

Old Car Price Guide:	Ref#	<input type="text"/>
Classic, Collectable & Special Interest Appraisal Guide (NADA):	Ref#	<input type="text"/>
Collector Car Market Review:	Ref#	<input type="text"/>
Hemmings:	Ref#	<input type="text"/>
Old Cars Weekly:	Ref#	<input type="text"/>
Internet site: Hi-Bid:	Ref#	<input type="text"/>
Internet site: Manheim Gold Book:	Ref#	<input type="text"/>
Other:	<input type="text"/>	

Internet reports of Auction values and *For Sale* ads should be printed out and included in the documentation.

## Worksheet continued

The OLD CARS PRICE GUIDE condition rating used on the following sheets is as follows:  
 (1) Excellent (2) Very Fine (3) Very Good (4) Good (5) Restorable (6) Parts Only

Body	Picture	Appearance Code	Mechanical Code	Comments	Body Options:	Value estimation notes:
Body-work:						
Modification(s):						
Paint:						
Door Jams & under hood/trunk etc.:						
Glass:						

Interior	Picture	Appearance Code	Mechanical Code	Comments	Value estimation notes:
Upholstery					
Modification(s):					
Trunk:					
Doors & under hood/trunk etc.:					
Carpet:					
Convertible Top or Tonneau:					

## Worksheet continued

Engine	Picture	Appearance Code	Mechanical Code	Comments	Engine Make:	Engine Size:	Value estimation notes:
Appearance:			N/A				
Modification(s):							
Includes these not visible but stated:							
Paint/plating:			N/A				
Exhaust mods:							
Additional performance items such as Super-charger:							

Drive-line	Picture	Appearance Code	Mechanical Code	Comments	Value estimation notes:
Transmission:					
Modification(s):					
Paint/Plating:			N/A		
Aftermarket accessories:					

## Worksheet continued

<b>Chassis</b>	Picture	Appearance Code	Mechanical Code	Comments	Power Options:	Value estimation notes:
Suspension:						
Modification(s):						
Paint/Plating:			N/A			
Aftermarket accessories:						
Wheels / Tires						

<b>Electrical</b>	Picture	Appearance Code	Mechanical Code	Comments	Value estimation notes:
Instrumentation:					
Lighting:					
Sound System:					
Power-Windows Doors Trunk					
Aftermarket accessories:					

## SUMMARY

Motor runs—Vehicle is drivable?: (if NO, explain:)	Vehicle was test driven?: (if YES, note observations of importance:)	Vehicle has additional documentation that supports value?: circle <b>YES NO</b> (if YES, explain:)
<b>Overall condition code:</b>	<b>Value to be used on formal appraisal:</b> <b>CDN</b> \$ _____ <b>This value is assigned as a MARKET EVALUATION unless herein stated.</b>	Expenses: \$ _____  Travel: \$ _____ Fee to charge: \$ _____



## Motorcycle Worksheet

Chassis	Picture	Appearance Code	Mechanical Code	Comments	Power Options:	Value estimation notes:
Suspension:						
Modification(s):						
Paint/Plating:			N/A			
Aftermarket accessories:						
Wheels / Tires						
Handlebars:						
Footpegs/Controls						

Body	Picture	Appearance Code	Mechanical Code	Comments	Body Options:	Value estimation notes:
Bodywork:						
Mods:						
Fenders						
Tank						
Dash						
Other						
Paint:						
Fenders, Tank & other:						
Wind-screen:						

## Motorcycle Worksheet continued

Engine	Picture	Appearance Code	Mechanical Code	Comments	<div style="border: 1px solid black; padding: 2px;">Engine Make:</div> <div style="border: 1px solid black; padding: 2px; margin-top: 2px;">Engine Size:</div>	Value estimation notes:
Appearance:			N/A			
Modification(s):						
Includes these not visible but stated:						
Paint/plating:			N/A			
Exhaust mods:						
Additional performance items such as Super-charger:						

Drive-line	Picture	Appearance Code	Mechanical Code	Comments	Value estimation notes:
Transmission:					
Modification(s):					
Paint/Plating:			N/A		
Aftermarket accessories:					

Electrical	Picture	Appearance Code	Mechanical Code	Comments	Value estimation notes:
Instrumentation:					
Lighting:					
Aftermarket accessories:					

### SUMMARY

<b>Overall condition code:</b>	<b>Value to be used on formal appraisal:</b> <b>CDN</b> \$ _____ <b>This value is assigned as a MARKET EVALUATION unless herein stated.</b>	Expenses: \$ _____  Travel: \$ _____ Fee to charge: \$ _____
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**Notes:**

**The worksheet is NOT to be included in the final Appraisal copy.**

**It is an appraiser's guideline only.**

**The appraisal should be in book form, taking over 6 pages of text plus pictures. It is recommended that a presentation binder be used to organize and contain all the sheets and pictures.**

**Any noteworthy descriptions should be clearly stated on a separate printed sheet and included.**

**Include:**

- þ It is highly recommended that you include a Resume of experience in this field, or related, with the appraisal.
- þ An explanation of the car's history should include information about the manufacturer that is pertinent to the vehicle.
- þ Pictures should be printed on full sheet photo paper (or glue on sheet or use clear "insert pocket" sheet), organized by type, and verified by signature if appraiser is not the source.
- þ A copy of the OLD CAR PRICE GUIDE or other if other used.
- þ Printouts of similar, comparable vehicles listed for sale, where possible, either the actual advertisement or a downloaded/ printed copy.

### Suggestions:


- þ It is recommended that you initial each page of the final printout.
- þ It is recommended that you take a large number of digital pictures and keep them all, even ones not used in the final appraisal document.

## Sample / Model Appraisal

This model appraisal is to show appraisers, by example, how all our guidelines and suggestions could be used.

**ACME VEHICLE APPRAISALS**

**APPRAISAL REPORT**



**1956 FORD  
THUNDERBIRD, CONVERTIBLE**

APPRAISED: September 1, 2010  
APPRAISAL # 2008-XX

ACME VEHICLE APPRAISALS  
123 Main St., Anytown, Prov., A1A 1A1      PHONE: (123) 555-1234

APPRAISAL # 2008-XX

ACME VEHICLE APPRAISALS  
123 Main St.  
Anytown, Prov., A1A 1A1  
(123) 555-1234      email: appraiser@appraiser.net

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ANTIQUE-CLASSIC-SPECIAL INTEREST APPRAISAL SERVICES

Mr. John Customer  
Box 999  
Pleasantville, Mb.  
R1R 1R1

Phone: (123) 555-1234

September 2, 2010

Re: APPRAISAL YOUR 1956 FORD THUNDERBIRD

This report has been completed at your request, for your use in determining a fair "Actual Cash Value" (as hereinafter defined) for the hereinafter identified automobile for insurance purposes.

My findings, opinions, and conclusions are based upon my inspection of the vehicle on September 1st 2010.

In the context of this report, I rely upon the definition of "Actual Cash Value" adopted by the Professional Association of Vehicle Evaluators, and other, wherein "Actual Cash Value" is defined as being:

"The highest price, expressed in terms of money, that the vehicle would bring in an open and unrestricted market between a willing buyer and a willing seller, who are both reasonably informed, and prudent, and who are acting in the ordinary course of such other."

ja

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**VEHICLE IDENTIFICATION**

The vehicle under review was a "Red" coloured, 1956 Ford Thunderbird 2-door Convertible, serial number PGFM999999. The odometer was reading 32,195 miles. It is unknown if this is the "true lifetime" mileage of the car.

The trim number was "XA" (black and white vinyl) and the paint number was "E" (Colonial White). The exterior colour is now red.

**VEHICLE CONDITION AND EQUIPMENT**

The car is powered by a 312 C.I., 225 HP V8 engine with a 2-barrel carburetor. It has a Ford-O-Matic automatic transmission. Options include chrome engine dress-up kit, an AM radio, a removable hard top (no cost option), fender skirts and power windows. A black vinyl roof covering has been added.

**FRONT END, HOOD WINDSHIELD**

The front grille was in very good condition. The Thunderbird ornament on the hood panel was in excellent condition. There were a few dents on the upper grille moulding. The front bumper and the bumper bullet housings were in very nice condition.

The red paint on the hood was in fair condition, with a few paint chips and scratches. The chrome center hood moulding was in good condition. The windshield glass was in excellent condition. There was minor weathering on the parklight bezels. There was crazing on both parklight lenses. There were a couple of minor dents on the lower windshield moulding.

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ja

**LEFT SIDE**

The paint on the left side was in fair condition with a few minor chips and marks. There was no indication of any rust or previous rust repair on any of the body panels. The outer window weatherseals were in poor condition. The rear view mirror was in good condition. The vent window glass was starting to de-laminate. The chrome on the door handle was bright and shiny. The "Ford Crest" ornament on the front fender was slightly damaged. There was minor pitting on the fender side moulding. All of the side panel metal was factory original. The black vinyl roof material was in excellent condition. The "Thunderbird" nameplate on the quarter panel was in good condition.

The drip rail moulding was in near perfect condition. The chrome vinyl roof / quarter panel divider moulding was also in excellent condition. There were minor scratches on the stainless steel fender skirt mouldings. The body panel alignments were all in excellent.

**RIGHT SIDE**

All items on the right side of the car were in similar condition to the left side. The door mirror was in excellent condition. The emblem and moulding on the front fender was in good condition.

**TRUNK, REAR END**

The paint on the trunk lid was in good condition. There was no rust on any of the trunk lid edge seams. The bias spare tire was starting to crack on the sidewall. The trunk mat was in poor condition. The gray paint on the trunk sidewalls, wheel housings and the floor was in poor condition. There was no major rust on the trunk floor. The trunk seal was also in poor condition.

The rear bumper was in very good condition. The rear glass and mouldings were excellent. The taillight bezels were in excellent condition. The plastic chrome rim on the left taillight lens was fairly worn. The continental kit was in nice condition.

**INTERIOR**

The white vinyl inserts on the passenger's seat bottom was cracked. The black carpet, which is protected by white rubber mats, was also in fair condition. The headliner and the rear side panels were in excellent condition. The sunvisors were missing.

The instruments and the dash panel were in very nice condition. The shift selector emblem was cracked. Both kick panels were starting to show their age. The chrome horn ring was in good

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ja

condition. There was minor crazing on the center emblem. There were a number of cracks on the steering wheel.

The paint on the door jams was in fair condition. The original scuff plates were worn and weathered. The inner windowfelts were also in poor condition. The door panels were looking very weathered. The chrome mouldings on the ends of the turned aluminum trim panels were missing. There was no evidence of previous bodywork or rust on the lower door seams. The door seals were worn and need to be replaced. There was minor weathering on the door handle. All of the power window regulators worked properly.

The door hinges were in good condition. The chrome port-holes were in good condition.

**CHASSIS**

The rear springs and the frame were rusty. The rust did not appear to be significant enough to cause structural concerns. There was still some original black paint on the upper and lower A-arms. The A-arm bushings were weathered. The floor pans were solid. There was minor rust on the exhaust system, however it appeared to be solid. The shocks appear to have recently been replaced as the paint was still in good condition. There was some dirt and grease on the upper and lower ball joints.

The "Sears" G78 X 15 tires were in good condition. The paint on the rims was worn. The left front wheel cover was in excellent condition, except for the weathering on the center plastic insert. The brake lines and fuel lines appeared to be solid, however given their age, this cannot be assured. There were no dents or leaks on the fuel tank, however the surfaces were covered with thin rust.

**ENGINE AND ENGINE COMPARTMENT**

The engine compartment, as shown on the photos on page 11 of this report, was in fair condition. The engine has a chrome air breather lid and aluminum valve covers. The aluminum is dull. The current owner indicated that the engine was rebuilt over 30 years ago, however, it has not been driven much over that period. The fender aprons and the cowl were painted the correct Colonial White colour.

The engine was repainted blue, instead of the correct orange colour. The paint was also in poor condition. The paint on the underside of the hood was in good condition.

The upper radiator hose also appears to be fairly new. The radiator appeared to be in good condition. The radiator shroud was in good condition. The battery appeared to be in good condition. One of the battery cables has recently been replaced. All of the wiring appeared to be in good condition.

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**FINDINGS, OPINIONS AND CONCLUSIONS**

It is my opinion, based upon my review, that the subject vehicle was in **fair to good condition**. According to the attached rating system, which has been adopted from the 6-class classification system used in the "Old Cars Price Guide", the car would be rated as a borderline #4-3+ car. The car is solid and can easily be restored. It however, needs a complete rebuild as all components are starting to show major weathering and wear.

The "Black Book Exotic and Older Car Values" indicates that a 1956 Ford Thunderbird in "Fair Condition" would have a value in the \$17,800 range (see attachment). The "Old Cars Price Guide" estimates that this model in #3+ condition would have a value in the \$21,000 (US) range. Prices can vary depending on options, etc. Prices for 1956 T-birds in good condition are selling in the \$20,000 to the \$30,000 range. (See attachments).

Prices have been slowly rising in the past year (see attachment). This is in contrast to most collector cars that have seen falling prices.

Examples of a few 1956 Thunderbirds currently on the market have been attached for comparison purposes. Most of the cars appear to be in slightly better condition.

**MECHANICAL CONDITION** There is no implied indication that the vehicle in this appraisal is safe or sound in all mechanical areas. It is virtually impossible to determine mechanical defects without a full mechanical inspection.

**EVALUATION**

It is my opinion, based upon my review of the car in its current condition, that a fair "Actual Cash Value" (as hereinbefore defined) for the subject vehicle would be **Eighteen Thousand (\$18,000 Cdn.) plus any associated taxes**, at current market conditions.

Yours truly,

*John Appraiser*

John Appraiser  
September 1, 2008  
Acme Vehicle Appraisals  
P.A.V.E. Member # XX-999  
In Accordance with the Guidelines set out by the National Association of Antique Automobile Clubs of Canada Corp.





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John Appraiser, Credentials

- Current Advisory Board Member to N.A.D.A. - National Automobile Dealers Association-- Classic Collectible and Special Interest Car Appraisal Guide
- Current Chief Judge for the Thunderbird Car Club of Transilvania (18 years)
- Current National Judge to the Specialty Car Association of America
- Certified Judge to the Bricklin Club of America (BCA)(12 years)
- Current Master Judge for the Classic Horch Car Club of America (CHCCA) (40 years)
- Permanent Panel Judge & Chief Class Judge --Pebble Beach Concours d'Elegance, Pebble Beach, California, USA
- Permanent Chief Class Judge ,Hilton Head Island Concours d' Elegance,USA
- President of the Ontario Thunderbird Club of the District of Miami 1977 - 1988
- Owner of 3 time Champion of Show 1937 Horch 853A Sport Cabriolet
- Member of the Oldie Collector Car Council of Nunavut
- Honorary Life member of the Grand Car Club of Canada and the National Association of Performance Automobile Owners of Canada

Areas of specialty include: **Classics, High Performance, Muscle, Vintage, Original and Restored Vehicles**

## OLD CARS PRICE GUIDE

*Taken from "Old Cars Price Guide", Kevin Isaacson, publisher*

## No. 1 EXCELLENT

Restored to current maximum professional standards of quality in every area, or perfect original with components operating and appearing as new. **A95+ plus point show car** that is not driven. In National show judging, a car in No.1 condition is likely to win top honors in its class. In a sense, it has ceased to be an automobile and has become an object of art. It is often transported to shows in an enclosed trailer, and, when not being shown, it is stored in a climate-controlled facility. *There are very few No. 1 cars.*

## No. 2 FINE

**Well-restored, or a combination of superior restoration and excellent original.** Also, an extremely well-maintained original showing very minimal wear.

**Except for the very closest inspection, a No. 2 vehicle may appear as a No. 1.** The No. 2 vehicle will take the top award in many judged shows, except when squared off against a No 1 example in its own class. It may also be driven 800-1,000 miles each year to shows, on tours, and simply for pleasure.

## No. 3 VERY GOOD

Completely operable original or "older restoration" showing wear. Also, a **good amateur restoration, all presentable and serviceable inside and out.** Plus, combinations of well-done restoration and good operable components; or a partially restored car with all parts necessary to complete it and/or valuable NOS parts.

This is a "20-footer." That is, from 20 feet away it may look perfect. But as we approach it, we begin to notice that the paint may be getting a little thin in spots from frequent washing and polishing. Looking inside we might detect some wear on the driver's seat, foot pedals, and carpeting. The chrome trim, while still quite presentable, may have lost the sharp, mirror-like reflective quality it had when new. All systems and equipment on the car are in good operating order.

**In general, most of the vehicles seen at car shows are No. 3.**

**NO. 4 GOOD**

**A drivable vehicle needing no, or only minor, work to be functional. Also, a deteriorated restoration or a very poor amateur restoration.** All components may need restoration to be "excellent", but the car is mostly useable "as is".

This is a driver. It may be in the process of restoration or its owner may have big plans, but even from 20 feet away, there is no doubt that it needs a lot of help.

## N0.5 RESTORABLE

**Needs complete restoration of body, chassis, and interior.** My or may not be running, but isn't weathered, wrecked, and/or stripped to the point of being useful only for parts.

This car needs everything. It may not be operable, but it is essentially all there and has only minor surface rust, if any rust at all. While presenting a real challenge to the restorer, it won't have them doing a lot of chasing for missing parts.

## N0.6 Parts Car

**Beyond economical restoration.** Parts missing. Major body and chassis rust. Engine not running or in very poor condition. Most appropriate use would be as a "parts", or "body panel" donor.

ACME VEHICLE APPRAISALS  
123 MAIN ST.  
Anytown, Prov. A1A 1A1  
(223) 555-1234 [www.acme.com](http://www.acme.com)

APPRAISAL # 2008-XX

ಅನುವಂಶೀಕರಣ: ಪ್ರಾಣಿಗಳಲ್ಲಿನ ಅನುವಂಶೀಕರಣ

ANTIQUE-CLASSIC-SPECIAL INTEREST APPRAISAL SERVICES

Mr. John Customer  
Box 999  
Placeville, Mb.  
R1R 1R1

Phone #: 204-754-3708

September 2, 2008

Re: APPRAISAL YOUR 1956 FORD THUNDERBIRD

Appraisal Charge:	\$225.00
Travel Cost:	\$ 25.00
<b>Totals:</b>	<b>\$250.00</b>

PAID BY CHEQUE


## Thanks

John Appeniser  
Automotive Vehicle Appraisals

Joh. Augustinsson

Comparable Cars for sale via Internet September 1, 2008

<http://www.streetclassics.com/showcar.php?car89270256-Ford-Thunderbird>



# STREETSIDE



CLASSIC CARS

5400 West 107 Street Blvd.  
Charlotte NC 28261  
Local (704) 598-2138  
Toll-Free: (800) 562-8352

## 1936 Ford Thunderbird

Stock #007-1386

**\$20,995**

**More Features & Options**  
(Options & a few features omitted)

**Vehicle Specs**


<b>Engine:</b>	312	<b>Transmission:</b>	Ford-O-Matic
<b>Mileage:</b>	39,775	<b>Body Style:</b>	Convertible
<b>Exterior Color:</b>	Forest Green	<b>Interior Color:</b>	Black/White
<b>Rear End:</b>	Quadr	<b>Color:</b>	Black

**Features**

Air Conditioning	AM/FM Radio	Classic
Manual Convertible Top	Power Windows	Power Seats
Power Steering	Power Windows	Vinyl Interior
White Walls		

**Vehicle Description**

1936 Ford Thunderbird in beautiful Forest Green, Great running 312 CI with a 4 barrel carb producing 245 horsepower. It has the Ford-O-Matic transmission Black Interior with a black removable hardtop. Lots of nice options like the power for top, power rear wheels, master floor, electric fuel pump, power windows, power locks, power steering, etc. For further details about this T-bird, call our Charlotte, NC showroom at 704-598-2138 or 800-562-8352.









## Insurance Policy

As of July, 2009, the policy has not been finalized.

This is being sourced by NAACC to ensure there is a policy available for appraisers that adequately covers them for Errors & Omissions.

**This is not a NAACC policy and is not a part of NAACC operations.**

The Policy is expected to cover the liabilities the appraiser in a law suit regarding the determined value of the appraisal, liabilities incurred when inspecting the vehicle being appraised and related actions and other general issues. It will be the intention of the policy to cover any and all issues that could develop in the course of an appraiser doing business appraising vehicles both on his property or elsewhere.

Inquiries may be made in advance of this section describing the final policy details by contacting the policy issuers listed below. Quotes are now available on an individual basis for this insurance coverage.

Application forms submitted now will be part of a waiting list for a final policy presentation and it may be necessary to provide additional applicant information.

Pat Anderson Insurance Group  
Attention Veronica Vaughan 604—430-8887  
# 200 –4680 Kingsway Burnaby BC Canada, V5H4L9

www.patand.com  
9:00am to 5:00pm PST

### Insurance Policy Application Form

Date:

Company Name

Appraiser's Name:

Years doing ap-  
praisals:

Contact Address:

City:

Sample appraisal  
included:

Prov. & Postal Code:

Email address:

Area Code & Phone #:

Area Code & Fax #:

Signed:

# Appraiser's Application for listing

Send to:

NAACC Appraisal Committee  
C/O 399 Aldine Street  
Winnipeg MB R3J 3B5



By requesting your name listed on the NAACC website you are declaring you will adhere to the standards as set out by this publication. Failure to do so will result in the removal of your name from this listing. NAACC is not endorsing any party, nor will it be held responsible for any dealings arising from the listing, nor will it appear in a court of law to represent anyone listed or doing business with someone listed.

## Canadian Applications Only

Date: _____	<b>FEE: \$50.00</b>
Company Name: _____	
Appraiser's Name: _____	Insurance carried (Errors & Omissions) YES <input type="checkbox"/> NO <input type="checkbox"/>
Contact Address: _____	Years doing appraisals: _____
City: _____	
Prov. & Postal Code: _____	Sample appraisal included _____ (desirable, but optional)
Email address: _____	
Area Code & Phone #: _____	Area of expertise:
Area Code & Fax #: _____	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Geographical area covered: _____	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Experience/Qualifications: _____	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
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_____	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Signed: _____	

Submit with fee\$ 50.00 CDN      Cheques accepted payable to National Association of Automobile Clubs of Canada  
Listings will appear on the NAACC website within 30 days from receipt of this application.

**www.naaaccc.ca**