



Sample Sail boat Insurance Survey sample
1988 C&C 35 sail boat in winter trim

Prepared for xxxxx

XXXXXX

XXXXXX



John Bond Marine Surveyor SAMS®AMS®
Accredited Marine Surveyor ABYC Standards Certified



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TABLE OF CONTENTS

| SECTION: | PAGE: |
|---|--------------|
| HULL, DECK, SUPERSTRUCTURES AND COCKPIT | 4 |
| CABIN APPOINTMENTS | 5 |
| FRESHWATER/SANITATION | 5 |
| PROPULSION | 6 |
| ELECTRICAL SYSTEMS | 7 |
| ELECTRONICS AND NAVIGATION | 7 |
| RIGGING/SAILS | 8 |
| SAFETY EQUIPMENT | 8 |
| FINDINGS AND RECOMMENDATIONS (*A *B or *C) | 10 |
| VALUATION | 13 |

GENERAL INFORMATION

The sloop rigged C&C 35 has a fine entry, wing keel and spade rudder. The deck layout is conventional, with the primary winches within reach of the helm; most sail controls are led aft to the cockpit to accommodate short handed sailing.

Most forward is the v berth; next to port are the head, settee and galley. Starboard side is a hanging locker, settee, chart table and quarter berth. Companionway access is center.

BUILDER: C&C yachts

FAIR MARKET VALUE: \$xxxxxxx CDN

OVERALL VESSEL RATING: FAIR high end of

| | | | |
|-----------------|-----------------|-----------------|------------------------------|
| FILE NUMBER: | xxxx | BEAM: | 11' 2" * |
| WEATHER: | 50' F and sunny | DRAFT: | 5' 2" * |
| VESSEL NAME: | xxxx | DISPLACEMENT: | 10,825 LBS * |
| SURVEY TYPE: | C&V Insurance | LENGTH OVERALL: | 35 * |
| LICENSE NUMBER: | xxxx | FRESH WATER: | 51 gallons * |
| HULL NUMBER: | xxxx | HOLDING TANK: | 24 gallons from tank tag |
| SURVEY DATE: | April 11 2010 | FUEL CAPACITY: | 16 gallons from tank tag |
| USE: | Pleasure | FUEL TYPE: | Diesel |
| AREA: | Lake Ontario | PROPULSION: | Yanmar diesel Shaft drive |

MSBG-Mauchs Sail Boat Guide

BW-Boat Watch sail boat specifications

*Per internet listing sheets (unverified)

FMS-From Manufactures Specifications

FRP-Fiber Reinforced Plastic

**Measured by surveyor

NA-Not available or not applicable

#Per Certificate of Registry or vessel license

TC Transport Canada

SS-Stainless steel

CCG-Canadian Coast Guard

C&V Condition and Value

SCOPE OF SURVEY Acting at the request of xxxxx, the surveyor did attend onboard the C&C 35 on April 11 2010 in xxxxx, where an out of water inspection including the underwater machinery and the exterior of the hulls wetted surface was performed.

A sea trial was not performed. The present owner was in attendance. The ship's papers were not onboard at the time of the survey. The Hull Identification Number (xxxx) was verified from the transom. The reason for the survey was to ascertain the physical condition and estimated value of the vessel. Moisture meter readings taken and referred to throughout the body of the report were taken with a GRP 33. Ohm meter readings taken and referred to throughout the body of the report were taken with a Fluke 77 Multi meter. (DC) power was used to check the operation of the electrical systems specified in this report. Machinery, tanks, belts, hoses and piping were visually inspected where normally accessible. No disassembly, sampling, analysis, compression testing or pressure testing was performed. Electronic equipment was checked for "Power up" only. This vessel was surveyed without the removals of any parts, including fittings, tacked carpet, screwed or nailed boards, anchors and chain, fixed partitions, instruments, clothing, spare parts, and miscellaneous materials in the bilges and lockers, or other fixed or semi-fixed items. Locked compartments or otherwise inaccessible areas would also preclude inspection. Owner is advised to open up all such areas for further inspection. Further, no determination of stability characteristics or inherent structural integrity has been made and no opinion is expressed with respect thereto. This survey report represents the condition of the vessel on the above date, and is the unbiased opinion of the undersigned, but it is not to be considered an inventory or warranty either specified or implied.

NOTE: It is recommend and understood that all GAS/DIESEL engines be surveyed by a qualified Engine Surveyor to determine the condition of the engines, gears and pumps, heat exchangers, etc.

INTENDED USERS: The intended users of this report and valuation are xxxxx and underwriters considering financing or insuring this vessel and is not transferable to any other person or entity.

STANDARDS USED: The mandatory standards contained in the Canada Shipping Act (CSA 2001) and in particular the small vessel regulations, TC Safe Boating Guide, Transport Canada TP1332, the **voluntary standards and recommended** practices developed by the American Boat and Yacht Council (ABYC) National Fire Protection Association (NFPA) have been used as guidelines in the conduct of this survey.

PERCUSSIVE SOUNDINGS: This is a low-tech, high-skill process in which structural members of fiberglass boats are tapped on to determine their condition.

POWERS UP / POWERED UP: Power was applied only. This does not refer to the operation of any system or component unless specifically indicated

SERVICEABLE / ADEQUATE: Sufficient for a specific requirement.

FIT FOR INTENDED USE: Use which is intended by Survey Purchaser (present or prospective owner)

REMARKABLE: Noticeable.

OPERABLE: Fit / Operates. This does not refer that the operation of a system or component was completely tested, only that power was applied or the system was activated.

UNREMARKABLE: Un noticed, not noticeable.

USABLE: Capable of being used. Practicable for use.

GOOD CONDITION: Nearly new, with only minor cosmetic or structural discrepancies noted

Use of asterisks (*A *B or *C) in the body of the report will indicate that a finding will be listed in the Findings and Recommendations section pertaining to the asterisked item.

HULL, DECK, SUPERSTRUCTURE AND COCKPIT

TYPE/MATERIAL:

Wing keel sloop, FRP construction.

EXTERIOR HULL/TRANSOM:

White gel coat with red and blue accent stripes in the condition expected for a vessel of this age, no exposed laminate. Percussive soundings and moisture meter readings, where tested at random, are unremarkable.

BOTTOM:

***C1** Bottom is covered in bronze colored anti fouling paint in usable condition. There was no readily detectable visual evidence of hull bottom blistering. Percussive soundings and moisture meter readings, where tested at random, are unremarkable.

Attention required;

Gel coat crazing could be seen in random areas thru the bottom paint

KEEL:

Keel is faired smooth to the hull with no visible evidence of grounding. The keel to hull joint was found to be even and properly aligned. Keel bolts where seen are SS. It is recommended that keel bolts be re-torqued periodically to manufacturers' specifications.

BULKHEADS/STRINGERS:

***B1** Tabbing of bulkheads, partitions and hull stiffeners where seen under the v berth, engine space and starboard side settee seating, is smooth, secure and tapped sound. Engine stringers tapped sound where accessible, (front ends and inboard side only).

Attention required;

Under the port side settee, forward end, is a tabbing failure approx. 12" long

BILGE:

The bilge under the salon sole and engine is free of large debris and oil contamination.

COCKPIT/DECK:

***B2** FRP fore deck, side decks and self bailing cockpit has anti skid surface in the appropriate areas. Cockpit drain sea cocks operated with moderate pressure and showed no signs of leaks. Removable style door gives access to the salon. Cockpit seating where seen is in good condition. Cockpit cushions are in worn but usable condition (see images). Percussive soundings and moisture meter readings, where tested at random, are unremarkable, with the exception below.

(1) Elevated moisture meter readings where tested at random suggest water intrusion. Percussive soundings where tested at random suggest delamination at;

Port side of the anchor locker hatch (hinge side) approx 2" wide by 24" long.

(2) Starboard side cockpit drain hose is weather deteriorated and needs replacement

HULL TO DECK JOINT:

Inward flange covered with a perforated rail, fastened with SS bolts as seen in the salon area. No signs of structural damage of the hull to deck joint where seen.

PULPITS/STANCHION/LIFELINES/HAND HOLDS:

SS Stern and Bow pulpit are well secured. S.S. Stanchions have double stainless steel lifelines are in good condition. Handholds are mounted port and starboard sides of the cabin house and in the salon.

CHOCKS/CLEATS/ANCHOR PLATFORM:

Cleats were inspected and found to be secure and in good condition. The SS bow mounted anchor roller is secure and in good condition.

HATCHES/PORT LIGHTS:

*C2 Hatches and most port lights are in serviceable condition, no signs of leaks seen.

Attention required;

Port side, in the salon, fixed port light is cracked and taped over (does not appear to be leaking)

ADDITIONAL EQUIPMENT/ACCESSORIES

Fenders and dock lines

Blue Dodger and Bimini top is in usable condition (not installed for complete inspection)

Complete winter cover with frame

CABIN APPOINTMENTS

Galley contains a sink, hot and cold pressurized water system, Force Ten propane stove top with oven, a converted ice box to fridge and a Hitachi micro wave oven. FRP liner, wood sole, wood trim through out and upholstery are in good condition.

CABIN LIGHTING:

Each area has ample 12 volts lighting. Operable

PROPANE SYSTEMS:

| | |
|--|---|
| PRESSURE GAUGE: Seen in the propane locker | PRESSURE REGULATOR: Seen in the propane locker |
| ELECTRIC SHUT OFF VALVE: Seen at galley | TANK SHUT OFF VALVE: Seen in the propane locker |
| TANK / VENTING: Tank venting seen | RELIEF VALVE: Seen in the propane locker |
| | FUEL LINES / FITTINGS: Gates CGA type 1 approved flexible fuel supply lines, fittings swaged at the tank and appliance. |

Always check fittings in the propane system for leaks with soap and water before spring launch.

GREY WATER

*B3 Galley and Head sink drain hoses where seen were of marine grade and clamped. Grey water sea cocks operated with moderate pressure and showed no signs of leaks. Shower pump is being replaced at this time.

Attention required;

Galley sea cock, fitting between the valve and the hose is loose

VENTILATION:

Natural ventilation only.

FUEL TANK/SYSTEM:

***B5** One aluminum type tank is securely mounted aft of the engine. Fuel fill deck fitting and fuel tank ground wires were measured with an ohm meter and found to be within specifications. (Less than one ohm resistance). Fuel water separator is securely mounted aft of the engine. Fuel fill was found to be labeled correctly. Fuel vent flame screen was sighted. Fuel shut off valve was seen at the tank, operable. No visible fuel leaks in the system where seen.

Attention required;

- (1) Fuel tank vent hose is non approved
- (2) Fuel supply lines are non approved
- (3) Fuel fill hose is non approved

ELECTRICAL SYSTEM: DC (12 volt)

12 volt, DC power is supplied by three storage batteries, with one four-position marine type battery switch. The batteries are contained in acid-resistant, non-conductive boxes and secured from movement. Batteries are charged by a regulated engine alternator, solar charger and a Guest 20 amp battery charger. Wiring in general where seen is well routed and secure. There is a factory panel in the salon using individual well marked breakers and lights per branch.

ELECTRICAL SYSTEM: AC (120 volt)

***B6** One 30 amp inlet, no arcing or corrosion sighted. Shore power cord was not seen during the survey. There is a factory panel in the salon with reverse polarity light using one main and individual well marked breakers and lights per branch. Wiring where seen is marine grade boat cable well routed and secure.

- (1) Receptacles at galley and head do not have GFCI
- (2) The 120 volt AC grounding bus is not connected to the 12 volt DC engine negative terminal

STEERING SYSTEM

***C3** Simple spade design rudder with large SS wheel, wire type steering pedestal in the cockpit, operated smoothly, stops were firm.

Attention required;

Rudder: Elevated moisture meter readings where tested at random suggest water intrusion. Percussive soundings where tested at random suggest delamination

ELECTRONICS AND NAVIGATION EQUIPMENT

| | |
|---|---|
| RADAR: Furuno m1720 powered up | SPEED/DEPTH SOUNDER: Hecta depth powered up |
| GPS: NA | VHF RADIO: Horizon Max1 powered up |
| COMPASSES: Ritchie, helm mounted | ENTERTAINMENT: Am/fm/cassette Clarion 9702RT powered up in radio mode |
| AUTOPILOT: Raytheon st7000 powered up | WIND INSTRUMENTS: Hornet 4 powered up |

RIGGING/SAILS

Periodic inspections of all rigging and connections by a qualified rigger are advised.
(Sails not completely inspected at the time of the survey)

Rigging was inspected with the mast unstepped on a rack.

SAILS:

Two sails were inspected thru the folds, in bags. No sail tape, holes or loose stitching where seen.

SHROUDS:

SS rod rigging, turnbuckles were inspected. Serviceable

HEAD STAY/BACK STAY:

Head stay is equipped with a Seafurl 3250 roller furling, untested. The single backstay is fitted with a hydraulic adjustment.

MAST/SPREADERS/BOOM:

A keel stepped aluminum mast with integral sail track, and a double set of aluminum spreaders supported by keel mounted compression post. Tapped sound where tested. Aluminum boom, gooseneck and fittings inspected. Serviceable

CHAIN PLATES:

The shrouds terminate at one aluminum chain plate per side deck, thru bolted to terminations located in the salon. Backstay chain plate is strap type (fasteners not seen). Head stay chain plate is strap type thru bolted to the stem.

HALYARDS/SHEETS:

Braided lines seen are in serviceable condition. Clutches, sheaves and blocks were inspected and are in serviceable condition.

WINCHES/TRAVELERS:

A total of six winches; two Barient 27, 21 and 18. Operated smoothly, clickers audible. Travelers inspected and found to be serviceable.

LIGHTNING PROTECTION:

*C4 No lightening protection seen

SAFETY EQUIPMENT

It is the Master's responsibility to ensure all required equipment is well maintained and carried aboard at all times while underway. New regulations may come into effect in 2010.

**TC 2008 Safe Boating Guide Minimum Required Safety Equipment:
pleasure craft 8 M (26' 3") to 12 M (39' 4")**

1. One Canadian-approved personal flotation device or lifejacket of appropriate size for each person on board

Seen onboard

2. One buoyant heaving line of not less than 15 m / 49' 3" in length

Seen onboard

3. One approved lifebuoy with an outside diameter of 610 mm or 762 mm that is attached to a buoyant line of not less than 15 m / 49' 3" in length

Seen onboard

4. A reboarding device if the freeboard of the vessel is greater than 0.5m / 1' 8"

Seen onboard

5. An anchor with not less than 30 m / 98' 5" of cable, rope or chain in any combination

Seen onboard, unmeasured

6. One bailer

Seen onboard

7. One manual water pump fitted with or accompanied by sufficient hose to enable a person using the pump to pump water from the bilge of the vessel over the side of the vessel

Seen onboard

8. One Class 10BC (2 3/4LB) fire extinguisher, if the pleasure craft is a power driven vessel, plus another class 10BC (2 3/4LB) fire extinguisher if the pleasure craft is equipped with a fuel burning cooking, heating or refrigerating appliance

Seen onboard

9. A watertight flashlight

Seen onboard

10. (12*) Canadian approved flares of Type A, B, C or D, not more than 6 of which are of Type D

* exempt from carrying pyrotechnic distress signals if:

operating in a river, canal or lake in which it can at no time be more than one mile from shore; **OR** Engaged in an official competition or in final preparation for an official competition and has no sleeping arrangements.

Seen onboard

11. A sound-signaling device or a sound-signaling appliance

Seen onboard

12. Navigation lights that meet the applicable standards set out in the Collision Regulations

***A1 untested, mast not stepped**

Power-driven pleasure craft greater than 8 m (26'3") in length require a properly adjusted compass. If the voyage is more than 20 nautical miles (37 km) from shore a compass bearing device is required.

AUXILIARY SAFETY EQUIPMENT

BILGE PUMPS:

One 12V DC Rule Mate 1100 bilge pump with float switch, located under the dinette sole, operable in dry mode.

| | |
|---|-------------------------------------|
| CO DETECTOR: *C5 No CO detector seen | RADAR REFLECTOR: Sighted onboard |
| SMOKE DETECTOR: *C6 No smoke detector seen | MOB POLE: Sighted onboard |
| PROPANE FUME DETECTOR: Seen onboard | |

FINDINGS AND RECOMMENDATIONS

No recalls found at <http://www.uscgboating.org/>

Deficiencies noted under **SAFETY** should be addressed before vessel is next underway. These findings represent an endangerment and or the vessel's safe and proper operating condition. **Findings may also be of TC or CSA 2001 regulations.**

Existing pleasure craft shall comply with this standard (TC TP1332) insofar as it is reasonable and practicable to do so. Voluntary standards (ABYC / NFPA) may not have been in effect, or may not have been adhered to by the builder, when the boat was constructed. Compliance is recommended.

Deficiencies noted under **OTHER DEFICIENCIES** should be corrected in the near future so as to maintain standards and to help the vessel to retain its value.

- A. SAFETY DEFICIENCIES**
- B. OTHER DEFICIENCIES NEEDING ATTENTION**
- C. SURVEYORS NOTES AND OBSERVATIONS OR UPGRADES**

NOTE: Replace all rusty hose clamps with SS. Ensure all cotter rings are installed.

| FINDINGS | RECOMMENDATIONS |
|---|--|
| A1 TC safety equipment | Ensure navigation lights operate before commissioning the vessel for use. |
| B1 Under the port side settee, forward end, is a tabbing failure approx. 12" long | Grind, inspect, rebuild and refinish gel coat. |
| B2 (1) Elevated moisture meter readings where tested at random suggest water intrusion. Percussive soundings where tested at random suggest delamination at; Port side of the anchor locker hatch (hinge side) approx 2" wide by 24" long. (2) Starboard side cockpit drain hose is weather deteriorated and needs replacement | (1) Remove cleat, add backing blocks, reseal and mount securely. Remove hatch hinge fasteners, re-bed and install securely to stop any further water intrusion. (2) Replace with marine grade hose. |
| B3 Galley sea cock, fitting between the valve and the hose is loose | Inspect and repair, check for leaks. |
| B4 Although the exhaust hose from the muffler to the outlet is in good condition, it is non approved fuel fill hose <i>"Hose used in wet exhaust shall be SAE J2006 or UL1129 rated"</i> <i>ABYC P1</i> | Replace exhaust hose with ABYC recommended and double clamp. |

| | |
|--|---|
| <p>B5 (1) Fuel tank vent hose is non approved <i>“Flexible fuel tank vent hose shall be type A1 or A2 or A1-15”</i> ABYC H33 (2) Fuel supply lines are non approved <i>“Hoses shall be Type A1 or A2 or A1-15”</i> ABYC H33 (3) Fuel fill hose is non approved <i>“Flexible fuel fill hose shall be Type A1 or A2 or A1-15”</i> ABYC H33</p> | <p>Replace hoses with ABYC recommended marine grade hose and SS clamps.</p> |
| <p>B6 (1) Receptacles at galley and head do not have GFCI receptacles <i>“If installed in the galley / head / machinery space or weather deck, the receptacle shall be protected by a GFCI.”</i> ABYC E11 (2) The 120 volt AC grounding bus is not connected to the 12 volt DC engine negative terminal <i>“The main 120 volt AC system grounding bus shall be connected to the engine negative terminal or the DC main negative bus”</i> ABYC E11</p> | <p>(1) When shore power is available, verify whether or not the receptacles at the galley and head are protected by GFCI’s located elsewhere in the vessel. If not, install GFCI receptacles in the galley and head. (2) Ground the 120 volt AC shore power system by connecting the shore power ground , or its bus, to the ships 12 volt DC ground per ABYC recommendations</p> |
| <p>C1 Gel coat crazing could be seen in random areas thru the bottom paint</p> | <p>A small area of the bottom should have the bottom paint and gel coat removed to determine the extent of the crazing. Painting over top or applying epoxy over top may not fill the crazing allowing it to reappear. Grind, inspect, repair, apply epoxy barrier coats and reapply bottom paint.</p> |
| <p>C2 Port side, in the salon, fixed port light is cracked and taped over (does not appear to be leaking)</p> | <p>The present owner in intending to replace cracked fixed port light.</p> |
| <p>C3 Rudder: Elevated moisture meter readings where tested at random suggest water intrusion. Percussive soundings where tested at random suggest delamination</p> | <p>Rudder may need repair or replacement in the future. Winter drain holes have already been drilled in the bottom edge.</p> |
| <p>C4 No lightening protection seen</p> | <p>ABYC E4 Lightning Protection requires a Primary Lightning conductor, wire size #4 AWG (mast step) and Secondary Lightning conductors, wire size #6 AWG (chain plates)</p> |

| | |
|---|--|
| <p>C5 No CO detector seen</p> | <p>“Is carbon monoxide a problem with diesel engines? Usually not, although any engine, including diesel, produces CO when combustion is incomplete” Taken from research done by Iowa State University of Science and Technology. ABYC A24 recommends a CO detector</p> |
| <p>C6 No smoke detector seen</p> | <p>NFPA-302 now recommends that a smoke detector be installed on all vessels over 26'</p> |
| <p>A general comment about Polybutylene fresh water tubing.</p> | <p>Grey Polybutylene tubing has a tendency to leak at connections. Check for leaks when commissioning the vessel.</p> |

VALUATION

It is the surveyor's experience that develops an opinion of the **OVERALL VESSEL RATING OF CONDITION**, after a survey has been completed and the findings have been organized in a logical manner. The following is the accepted marine grading system of condition. The condition rating is a comparison of vessels of similar make, model and year.

EXCELLENT (BRISTOL) CONDITION, is a vessel that is maintained in mint or Bristol fashion-usually better than factory new-loaded with extras-a rarity.

ABOVE AVERAGE CONDITION, has had above average care and is equipped with extra electrical and electronic gear.

AVERAGE CONDITION, ready for sale requiring some maintenance and normally equipped for her size.

FAIR CONDITION, requires maintenance to prepare for sale.

POOR CONDITION, substantial yard work required and devoid of extras.

As shown in the **SYSTEMS AND FINDINGS AND RECOMMENDATIONS** sections of this **REPORT OF SURVEY**, and by virtue of my experience, my opinion is

OVERALL VESSEL RATING: FAIR high end of

SURVEYOR'S CERTIFICATION:

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 is my personal, unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the vessel that is the subject of this report, and I have no personal, interest or bias with respect to the parties involved.
- My compensation is not contingent upon the reporting of a predetermined value or direction in value or direction that favors the cause of the client, the amount of the value estimate, the attainment of a stipulate result, or the occurrence of a subsequent event.
- I have made a personal inspection of the vessel that is the subject of this report.

This report is submitted without prejudice and for the benefit of whom it may concern.

Attending Surveyor John Bond SAMS@AMS®

Date April 11, 2010

STATEMENT OF VALUATION

This condition and value is based on the vessels apparent condition on the date of the survey and assumes that the vessels propulsion system and other equipment, including sails, not proven during the survey inspection are in fact operational. Also, there is no warranty given, or implied, for the future use or life of the propulsion system described within.

The **FAIR MARKET VALUE** is the most probable price in terms of money which a vessel should bring in a competitive market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus.

Currency converter used <http://www.XE.com/ucc/>

| | | |
|--|---------------|-----|
| Boat Value book; | Retail \$xxxx | CDN |
| www.soldboats.com ; 1987 sold in BC in 2010 | \$xxxx | CDN |
| Internet comps; For sale in Ontario, 1989 asking | \$xxxx | CDN |
| For sale in the USA, 1988 asking | \$xxxx | CDN |
| For sale in the USA, 1987 asking | \$xxxx | CDN |

FAIR MARKET VALUE: After consideration of reliability of the data, the extent of the necessary adjustments and condition of the vessel, it is your surveyor's opinion that the fair market value of the subject vessel is

\$xxxxxx
xxxx Thousand Dollars CDN

In accordance with the request for a marine survey for the purpose of evaluating its present condition and estimating its Fair Market Value and Estimated Replacement Cost, I herewith submit my conclusion based on the preceding report. The subject vessel was personally inspected by the undersigned. Subject to correction of deficiencies listed as **(A)**, the vessel is considered to be suitable for its intended use.

I certify that the hull identification number, which appears below on this document, was taken by the undersigned on the date entered below. xxxx (image has been cropped and contrast adjusted)

Hin image goes here

Attending Surveyor John Bond SAMS®AMS®

Date April 11, 2010



B1 tabbing failure here to here



B2 Elevated moisture meter readings where tested at random suggest water intrusion.



B3 fitting loose here



B4 exhaust hose is fuel fill hose not suitable for use as exhaust hose



C1 gel coat crazing on the hull bottom. This area is approx. 12 square inches



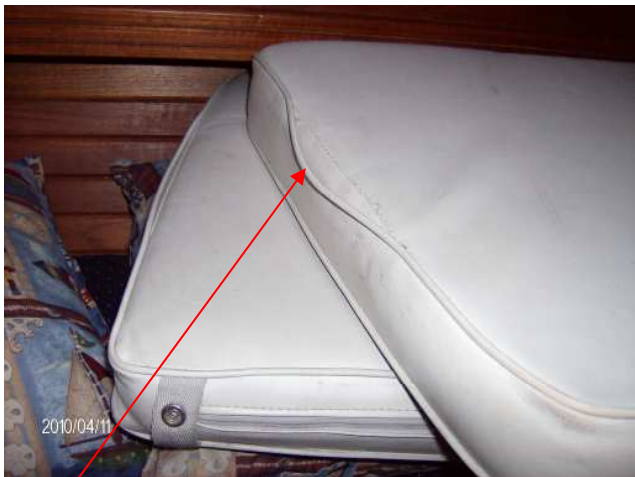
AC/DC panels



Mast as inspected



Galley



Cockpit cushions



Clean bilge



Folding propellor



V berth