

"Your Vessel"

Conducted by:

John N. Allinson, II INDEPENDENT MARINE CONSULTANT AND SAMS[®] ACCREDITED MARINE SURVEYOR (AMS[®])

PREPARED FOR: CLIENT

DATE: 24 June 2002

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I. Introduction

Survey Purpose:

This survey will be performed to determine the "Health of the Vessel" in question. The opinions and conclusions expressed may be instrumental in

- Obtaining insurance for the vessel
- Obtaining financing for the vessel
- Determining the FAIR MARKET VALUE and replacement cost of the vessel

Survey Scope:

Pre Purchase Survey

This is the most comprehensive type of inspection, and is strongly advised when purchasing a new or used vessel.

Should it be necessary to require minor dismantling of the vessel in order to gain access to inspect suspect areas, it will become the responsibility of the owner of the vessel to have these areas made accessible for inspection and then either reassembled, renewed, replaced or repaired. Areas that cannot be evaluated because of inaccessibility to visual examination will be noted in this report.

Upon the completion of the survey an opinion will be given as to the condition and safety of the vessel's systems and equipment to arrive at the FAIR MARKET and REPLACEMENT VALUE of the vessel. It is recommended that qualified Engine and Electronics Surveyor(s) evaluate the engine(s) and electronics of this vessel. This survey will evaluate the general condition of these items (e.g. Engine(s) start and Electronics power up) but will not evaluate the life expectancy of the Engine(s) and accompanying drive trains, their performance or the accuracy of the Electronics. This inspection and subsequent conclusions presented in the Summary and Recommendations will include what must be done to insure the health and safety of the vessel and whether it is sound for your intended service based upon **the condition of the vessel as of the inspection date(s)**. For terms of this survey the "intended service" is based upon the original designer and/or manufactures concept of the capabilities of the vessel design and your intended use of the vessel.

Acting upon the request of <u>CLIENT</u>, the attending surveyor did attend onboard the "YOUR VESSEL" for an in-water, out of water, and sea trial survey beginning on Monday, 24 June 2002 where she lay at C Dock at Harbor Town Marina, North Fort Myers, Florida. The ship's papers **WERE** onboard and appeared to be in order. The Hull Identification Number (HIN) **WAS** present and a HIN rubbing was made which appears in Appendix I.

This vessel was surveyed without 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. Buyer/owner is advised to open up all such areas for further inspection. 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 a warranty either specified or implied.

GUIDELINES OF SURVEY:

THE MANDATORY STANDARDS PROMULUGATED BY THE UNITED STATES COAST GUARD (USCG), UNDER THE AUTHORITY OF TITLE 46 UNITED STATES CODE (USC); TITLE 33 AND TITLE 46, CODE OF

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FEDERAL REGULATIONS (CFR), AND THE VOLUNTARY STANDARDS AND RECOMMENDED PRACTICES DEVELOPED BY THE AMERICAN BOAT AND YACHT COUNCIL (ABYC) AND THE NATIONAL FIRE PROTECTION ASSOCIATION (NFPA) HAVE BEEN USED AS GUIDELINES IN THE CONDUCT OF THIS SURVEY.

Vessel Description

"YOUR VESSEL" is a Thirty Three Foot Six (33' 6") Inch Foot **sloop** rigged catamaran sailboat. Distinguishing features on this vessel were its white hull, hard top, aft davits with solar panels, aft RADAR pole and burgundy sail cover. The deck has a slightly oxidized finish from prolonged exposure to the Florida sun. Construction characteristics of the GEMINI 105 catamaran are presented in Surveyor's Notes and Observations.

II. General Information

File Number	20020624-1
Survey Prepared for:	CLIENT
Name of Vessel:	"YOUR VESSEL"
Type of Survey:	Pre Purchase Condition and Value Survey
** Overall Vessel Rating:	"BUC® Condition" Ready for sale requiring no additional work and normally equipped for her size.
** Estimated Market Value:	CONFIDENTIAL
Estimated Replacement Cost:	TWO HUNDRED NINE THOUSAND (\$209,000) DOLLARS
Year/Make/Model of Vessel:	1997 Gemini 105
§ Builder:	Performance Cruising 7364 Edgewood Rd Annapolis, MD 21403 Telephone (410) 626-2720 FAX (410) 626 2726 Web Page: www.gemini105M.com
§ Designer	Toni Smith
§ Model Year	1997
§ Year Built	1997
† Hull Identification Number (HIN)	PCI00556C797
USCG Documentation Number	1053213
Home Port	Washington, North Carolina
State Registration Number	Doc 1053213
State Decal Number	1053213 Expires June 2002
Owner and Owner's Address:	OWNER
Date/Time/Place of Survey:	24 June 2002 Boat Docked at C Dock Marina Town, North Fort Myers, Florida. Boat Hauled at Fort Myers Yacht, 2909 Frierson Street, Fort Myers, Florida 33916 Telephone 941-332-7800 FAX 941-332-0940

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II. General Information (cont'd.)

§ Hull Material:	Fiberglass Reinforced Plastic
Hull Type:	Displacement
§ Mast Height above waterline	Forty Five (45') Feet
§ Length Over All (LOA)	Thirty Three Foot Six (33' 6") Inches
§ Beam:	Fourteen Feet Zero (14' 00") Inches
§ Draft:	Sixteen (16") Inches Center boards Up
	Five Feet Zero (5'0 00") Inches Center Boards
	Down
§ Weight:	Eight Thousand (8,000) pounds.
§ Payload Capacity	Keep below Three Thousand (3,000) pounds
§ Propulsion System:	27 HP Westerbeke 3 cylinder Diesel Engine
	Model Not Visible
	Serial Number Not Visible
	Note: Engine will start when the transmission is in
	gear.
Fuel Type:	Diesel
* Fuel Capacity:	36 Total Gallons in 2 each 18 gallon tanks
AC Power	25 Amp 120 Volt MARINCO outlet
DC Power	Total of 5 12vDC batteries. 4 Gel Cells make up
	the house power, 1 heavy start reserved for the
	starter battery
§ Freshwater Capacity:	Two each (30) gallon polyethylene tanks for a tota
	of sixty gallons.
§ MSD Holding Tank Capacity:	Seven (7) gallon plastic tank in the port forward
	part of the float
1998 FORCE 4 Dingy	
RIB with Aluminum bottom,	
Constructed in New Zealand	
HIN XFO21089G899	
EVINRUDE 8 HP outboard engine	
Model # E8RCEC	
Serial # B 1954095	
* Intended Use:	Day and Weekend Cruising
* Intended Cruising Area:	Great Lakes

The following asterisk legend in this General Information section refers to the source of such information:

- * Per Conversation with owner
- ** Refer to Summary and Valuation Section
- *** Per USCG Documentation
- **** Per BUC Book
- † See Photo Section
- § Information contained in materials onboard the vessel, e.g. registration, owner's manuals

Definition of Terms and Ratings

The terms and words used in this report have the following meanings as used in this Report of Survey. **APPEARS:**

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This rating indicates that a very close inspection of the particular system, component or item was not possible due to constraints imposed upon the surveyor (e.g. no power available, inability to remove panels or a survey requirement that forbade conducting destructive tests).

FIT FOR INTENDED USE:

This rating applies to the intended use of the vessel by Survey Purchaser.

SERVICEABLE: ADEQUATE:

This rating indicates that the particular system, component or item is sufficient for a specific requirement.

POWERS UP:

This rating indicates that only power was applied and does not apply to the operation of any system or component unless specifically mentioned.

EXCELLENT CONDITION:

This rating indicates that the item, system or component is new or like new.

GOOD CONDITION:

This rating indicates that the item, system or component is nearly new, with only minor cosmetic or structural discrepancies noted.

FAIR CONDITION:

This rating indicates that the item, system or component is functional as is with minor repairs and should be monitored often to see if its condition deteriorates.

POOR CONDITION:

This rating indicates that the item, system or component is unusable as is and will need to be repaired or replaced for it to be considered functional.

Use of an asterisk *, Letter and Number e.g. *A1:

The use of * in the SYSTEMS portion (see Section III) of this report will indicate that there is a corresponding finding listed in the "Findings and Recommendations" area of the report (see Section IV). The items in this section are presented in tabular fashion with a description of the finding and a recommendation for correcting the finding. For example *A1 would indicate the first incidence of a "Safety Related" finding (see Section IV).

III. Systems

Hull, Deck and Superstructure

Hull

Item	Condition/Description
Hull Type:	Light DisplacementNote: be careful not to
	overload!
Material:	Fiberglass Reinforced Plastic
Exterior Hull:	*B1 FAIR CONDITION The hull below the water
	line had areas on both floats with small active
	blisters. Evidence of prior blister repair noted.
Mast attachment	GOOD CONDITION this is an on deck
	attachment no signs of stress or fractures at the
	base.
Compression Post is wooden and integral with	GOOD CONDITION no signs of buckling, wood
the bulkhead that separates main salon from	rot, or leakage at the ceiling.
forward sleeping berth.	
Integral centerboard trunks that house the	GOOD CONDITION An inspection of the trunks
centerboards and winches which raise and lower	was made when the vessel was out of the water
the centerboards	
Centerboards and Rudders	GOOD CONDITION An inspection of the
	centerboards and rudders were made when the
	vessel was out of the water.

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Bulkheads:	GOOD CONDITION Bulkheads were visible in
	the interior cabin area and in the aft floats.
Cross Members	GOOD CONDITION This vessel has a closed
	bridge deck. The exterior of this bridge deck both
	above on deck and underneath showed no signs of
	cracking or stress.
Stringers:	GOOD CONDITION There was a stiffening
	stringer that was visible in the floats. This stringer
	was on the lower hull several inches below the hull
	to deck joint seam.
Transom:	GOOD CONDITION no signs of fracture or point
	source loading cracks.
Cabin flooring:	GOOD CONDITION The interior flooring was
	clean and free of stress cracks.
Bilge:	GOOD CONDITION The bilge access areas were
	clean and free of standing water
Berths	GOOD CONDITION berth areas were clean and
	free of odor.
Limber Holes:	GOOD CONDITION where visible, limber holes
	were free of debris.

Deck

Item	Description
Topsides	*B2 FAIR CONDITION There were stress cracks
	in the gel coat around the stanchions. The cabin
	roof and deck do have some flex, however this is a
	typical of construction practices for this model year
	(thin deck and no stiffeners) and not related to
	delamination of the deck.
Cabin Sides	GOOD CONDITION The cabin sides were free of
	stress cracks and the windows were free of cracks.
Deck Hatches	GOOD CONDITION Hatches were operable

Hull to Deck Joint

Item	Description
Shoe box Type	GOOD CONDITION where visible in the aft
	floats. These areas showed mechanical fasteners
	spaced at approximately 6-inch intervals.

Cabin Superstructure

Item	Description
Fixed windows	GOOD CONDITION There were no signs of
	water leaks around the windows.
Cabin ventilators	GOOD CONDITION each deck hatch had a solar
	panel powered ventilator installed.

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Cabin Appointments

Interior

Interior	
Item	Description
Bilge Covers	GOOD CONDITION no signs of wood rot or
	stress cracks.
Cabin Head Liner	GOOD CONDITION no signs of fractures or
	point source loading.
Hull Liner	GOOD CONDITION no signs of fractures or
	point source loading.
Berth cushions	GOOD CONDITION cushions are fabric and
	relatively free from stains and odors.

Propane System

This vessel has an effective Propane distribution system that provides hot water, refrigeration, and cooking fuel. It is important to note that Propane systems when well maintained work exceedingly well, however if not maintained can be a serious source for explosions and carbon monoxide poisoning. This vessel is well configured with safety devices such as the Propane gas detectors, an electronic solenoid gas shutoff and separate vented propane locker. The owner has made a modification to the propane distribution system so that the refrigerator is not controlled by the solenoid. Be sure to evaluate installing a separate solenoid to cut off gas supply to the refrigerator. With regards to carbon monoxide poisoning, a carbon monoxide alarm has been installed in the galley area. I recommend that you install another in the bathroom for monitoring the output from the gas water heater. Be sure to review the signals of carbon monoxide poisoning and educate all members onboard.

Galley

Term	
Item	Description
Stainless steel sink	GOOD CONDITION
SEARS KENMORE microwave	GOOD CONDITION microwave powered up and
Serial # 907 KM 13358	heated water.
Voyager 2000 Two Burner Propane Stove	GOOD CONDITION burners and over were lit
Model Not Visible Serial # Not Visible	and tested with the gas solenoid shut off.
DOMETIC RM2310	GOOD CONDITION The refrigerator was tested
3.5 cubic foot refrigerator with Small Freezer	using the shore power, unit was not tested using
Propane/115 Volt	propane system. Note: owner has replumbed the
	propane system so that the refrigerator is not
	protected by the gas solenoid and runs off a
	dedicated propane tank. Investigate to see if you
	can install a second solenoid that will allow you to
	cut off propane to the refrigerator without affecting
	the stove and hot water heater.

Propulsion system

Main Engine(s)

Item	Description
27 HP Westerbeke 3 cylinder Diesel Engine	GOOD CONDITION the engine needed to be pre
Model Not Visible	heated before it would start. During sea trial the
Serial Number Not Visible	engine ran well at top rpm of 3500 with no signs of
Engine Hours 1080	over heating. Oil and fluid were reported to have
Note: Engine will start when the transmission is	been changed routinely. Engine has not been
in gear.	serviced in over 500 hours.

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Cooling System(s)		
	Item	Description
	Westerbeke Engine	*B3 GOOD CONDITION there were no leaks,
		however I suggest that you examine the pencil zinc
		on the heat exchanger.

Transmission(s)

Item	Description
Westerbeke Transmission	GOOD CONDITION Transmission went in and
Serial # 31046	out of gear smoothly.
Gear ratio s/b 1.85:1	

Fuel Systems

Main Engine(s)

Item	Description
2 each 18 gallon metal tanks located in the stern	GOOD CONDITION The surface of the tanks
of the vessel	were free of rust and corrosion.

Electrical Systems

Direct Current (DC) system

Item	Description
12 volt cabin lights	GOOD CONDITION cabin lights were tested and
	they all lit up.
Total of 5 12vDC batteries. 4 Gel Cells make up	GOOD CONDITION batteries were secured.
the house power, 1 heavy start reserved for the	
starter battery	

Alternating Current (AC) System

Item	Description
125 VAC breaker box is a completely separate	*B4 GOOD CONDITION The terminals were
unit from the 12VDC breaker box.	clean. However the rear of the panel is not shielded
	and does not comply with ABYC recommendations.
30 amp 125 VAC shore power cord	GOOD CONDITION both power cord and
	onboard plug in socket were free of scorch and burn
	marks
1000 watt Heart inverter with	APPEARED TO BE IN GOOD CONDITION
50 Amp Battery Charger	Battery charging indicator light was on.
5 each 110volt AC outlet boxes.	GOOD CONDITION Outlet boxes in the cabin
	were tested and found to be properly grounded.

AC Generator

Item	Description
NOT INSTALLED	

Air Conditioning and Heating

Item	Description
NOT INSTALLED	

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Fresh Water System

Potable Water

Item	Description	
Sea Gull IV drinking water filtration unit in	GOOD CONDITION The unit was tested and	
Galley	worked without leaks	
2 each 30 Gallon plastic tanks. One each located	GOOD CONDITION Tanks appeared to be free of	
under the sleeping berth in the aft section of each	cracks and leaks. The water was clear and free of	
float.	odor.	

Hot Water

Item	Description
Water heated by BOSCH Propane water heater	GOOD CONDITION. Unit was powered up and
and metered with SCANMIX.	worked well. SCANMIX unit worked well in
	controlling the hot water.

Sanitation System

Marine Sanitation Device(s) (Black Water)

Item	Description
Waste Discharge	GOOD CONDITION waste can be discharged
	directly overboard, into the holding tank, or pumped
	from the holding tank overboard.
Plastic Holding tank 12 gallon capacity	*B5 GOOD CONDITION Note that the unit is
	vented in the cabin and the odor from the holding
	tank is very noticeable. The tank is hidden under the
	forward bulkhead in the left float.
Raritan Marine head	GOOD CONDITION The unit is well plumbed
	and operational.

All other Devices (Grey Water)

Item	Description
Sink in Head	GOOD CONDITION The unit was tested and
	worked without leaks
Sink in Galley	GOOD CONDITION The unit was tested and
	worked without leaks
Shower in Cockpit	GOOD CONDITION The unit was tested and
	worked without leaks

Steering System

Primary Cockpit Steering

Item	Description
Pedestal Steering in Cockpit linked to two	GOOD CONDITION The unit was tested and
rudders.	worked.

Secondary or Remote Steering

Item	Description
Autohelm 4000 Autopilot	GOOD CONDITION The autopilot maintained
	course during the sea trial.

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Ground Tackle

Anchors and Associated Equipment

Item	Description
Primary Anchor DELTA	GOOD CONDITION anchor was well secured in
	the bow anchor roller.
Primary Rode 30' chain and 200 ft line	GOOD CONDITION chain was in good condition
	and line was clean.
Secondary Anchor FORTRESS	GOOD CONDITION anchor stored in forward
	anchor locker.
Secondary Rode nylon rode 12' BB chain and	GOOD CONDITION chain was in good condition
200 ft line	and line was clean.

Electronic Equipment

Navigational and Electronic Equipment

Item	Description
ICOM VHF Radio	UNIT POWERED UP unit powered up and was
Model M59	able to send and receive.
Serial # Not Visible	
Saturn Helmsman Compass (Cockpit) 4"	GOOD CONDITION lens was clear and chamber
	was free of bubbles.
AUTOHELM ST4000+ Autopilot with remote	*B6 UNIT POWERED UP and held a steady
control	course during the sea trial Note: the remote control
	is not working.
Fireboy XINTEX S-2A Propane/CNG Fume	UNIT POWERED UP Propane monitoring
Detector and Control System with solenoid	equipment powered up, solenoid switch was
	operational
AUTOHELM wind speed	UNIT POWERED UP unit powered on and
Model ST50	appeared to give accurate readings
Serial # Not Recorded	
AUTOHELM Depth meter	UNIT POWERED UP unit powered on and
Model ST50	appeared to give accurate readings
Serial # Not Recorded	
AUTOHELM TRIDATA	UNIT POWERED UP unit powered on and
Model ST50	appeared to give accurate readings
Serial # Not Recorded	
AUTOHELM LCD 16 mile	UNIT POWERED UP unit powered on and
Model # ST50	appeared to give accurate readings
Serial # Z1991060075	
IBM Thinkpad with Captain and	NOT EXAMINED Laptop was onboard but not
Electronic charts for East Coast, ICW	examined.
East & West Coasts of Florida	

Recreational Electronic Equipment

Item		Description
Not Installe	1	

Grounding System

Item	Description
Lightning Protection Mast, Chain Plates and Bow	*B7 NOT INSTALLED This boat does not have
Pulpits.	lightning protection and the mast, chain plates,
	stanchions and bow pulpits are not grounded.

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Safety Equipment

Coast Guard Required Safety Equipment

Item	Description
Personal Floatation Devices (PFD's)	GOOD CONDITION
Throwable PFD and life sling	GOOD CONDITION
5 each Fire Extinguisher(s) Two each mounted in	GOOD CONDITION All fire extinguishers
each float, one mounted in the Galley, one	showed they were fully charged.
mounted in the starboard lazarette in the cockpit	
Visual Distress Signal Signals	GOOD CONDITION There were at least 3 day
	and nighttime flares onboard
Sound Producing Device(s) Air horn	GOOD CONDITION
Natural Ventilation	GOOD CONDITION
Navigation lights	GOOD CONDITION Note Inland navigation
Inland and Offshore	lights powered up. It was too light outside to see
	the tricolor on the masthead power up. Anchor
	lights come on via photoelectric eye, there is no
	manual override
No-Oil Discharge Placard located under starboard	GOOD CONDITION
lazarette in the aft cockpit	
Trash Disposal (Save Our Seas) Placard located	GOOD CONDITION
in the Galley area in the starboard float	

Other Safety Equipment

Item	Description
Emergency Position Indicating Radio Beacon	NOT SEEN ONBOARD
(EPIRB)	
Carbon Monoxide Detector installed in starboard	NOT TESTED CO detector was not tested
float above entrance to aft cabin	
Smoke Detector	NOT INSTALLED
High Water Bilge Alarm	APPEARS to be in GOOD CONDITION
Search Light	GOOD CONDTION
Life Sling located on the aft port side pulpit	APPEARS to be in GOOD CONDITION Life
	sling was not deployed.

Bilge Pumps

Item	Description
Manual Pump	NOT SEEN ONBOARD
Electric Pump	NOT SEEN ONBOARD.

Rigging, Sails and Associated Equipment

Standing Rigging

Item	Description
Stanchions and life lines	GOOD CONDITION Stanchions and life lines
	were secure.
Turnbuckle toggles	GOOD CONDITION turnbuckle toggles were
	relatively free of rust and secures with cotter pins.
Chain Plates	GOOD CONDITION chain plates were relatively
	free of rust. No signs of water leakage around chain
	plates

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Upper Shrouds and tangs GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Lower Shrouds and tangs GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Boom GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Baby Fore Stay and tang GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Double Aft Stay and tangs GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Double Aft Stay and tangs GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. SHAEFER 2100 Roller Furling GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Spreaders and End Caps GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Mast and Mast Plate GOOD CONDITION as viewed from deck through 48X digital video camera. Note: re examine while mast is down. Running Rigging Item Main, and foresail sheets GOOD CONDITION although this boat has not been sailed in a year, the sheets were in good condition. Foresail blocks GOOD CONDITION although this boat has not been sailed in a year, the foresail were in good condition.		
Image: Construct Stress Str	Linnan Shrouda and tanga	COOD CONDITION as viewed from deals
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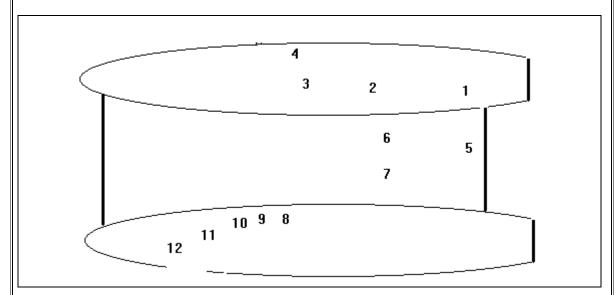
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Main, Genoa, furling Genoa Halyards	GOOD CONDITION although this boat has not
	been sailed in a year, the halyards were clean and in
	good condition.
Main Boom Gybe Preventor	NOT INSTALLED I did not see a Gybe Preventor
	installed.

Sails

Item	Description
MAC PAC Mainsail partially battened	GOOD CONDITION Sail was raised and
	examined. Sail was stain free, stitching intact and
	material still has good sizing to it.
150% Genoa on Shaefer 2100 Furling System	GOOD CONDITION Sail was unfurled and
	examined. Sail was stain free, stitching intact and
	material still has good sizing to it.
30% Jib	GOOD CONDITION Sail was examined in the
	bag.
Cruising spinnaker with ATN spinnaker sleeve	GOOD CONDITION Sail was examined in the
	bag. The owner has never flown the cruising
	spinnaker and has not set the aft blocks to control it.

Through-Hull Fittings



LOCATION	USE	MATERIAL	TYPE	COMMENTS
1	Engine Raw	Metal	Seacock	GOOD CONDITON
	Water Intake			
2	Depth Transducer	Plastic	Fixed	GOOD CONDITION
3	Speed	Plastic	Bayonet	GOOD CONDITION
	Paddlewheel			
4	Galley sink	Plastic	Open flange	GOOD CONDITION
5	Engine Exhaust	Metal	Open Flange	GOOD CONDITON
6,7	Cockpit drains	Plastic	Open Drain	GOOD CONDITION

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8	Holding tank vent	Plastic	Open Drain	GOOD CONDITION
9	Shower sump discharge	Plastic	Open Drain	GOOD CONDITION
10	Head sink discharge	Plastic	Open Drain	GOOD CONDITON
11	Head raw water intake	Metal	Seacock	GOOD CONDITON
12	Head raw water discharge	Metal	Seacock	GOOD CONDITON

IV. Findings and Recommendations

Deficiencies categorized as an "A" finding is "SAFETY RELATED".

Deficiencies categorized as an "**AA**" finding is "**REGULATORY RISK RELATED**". "SAFETY RELATED" findings represent an endangerment to personnel and/or the vessel's safe and proper operating condition and should be addressed before the vessel is next underway or left unattended at a dock or mooring. "REGULATORY RISK RELATED" findings are in violation of USCG regulations. These findings are often included on a "BOARDING REPORT" and could result in a fine if stopped and boarded. "REGULATORY RISK RELATED" findings may not necessarily need to be resolved prior to conducting a "SEA TRIAL SURVEY" provided the vessel owner and vessel operator are willing to assume the risk of being boarded and possibly fined.

Deficiencies categorized as an "B" finding are **"OTHER DEFIENCIES"** and **should be addressed** in the near future so as to maintain standards and help the vessel retain it's value.

Deficiencies categorized as an "C" finding are **"SURVEYOR'S NOTES AND OBSERVATIONS"** and **may be done** in the future to help the vessel retain it's value.

A. Safety Related Deficiencies

During the examination of this vessel I did not find anything which would lead to lead me to form an opinion that there was an endangerment to personnel and/or the vessel's safe and proper operating condition and should be addressed before the vessel is next underway or left unattended at a dock or mooring.

AA. Regulatory Risk Related Deficiencies

During the examination I did not observe any "REGULATORY RISK RELATED" findings that were in violation of USCG regulations.

	5	
Reference: B1	*B1 FAIR CONDITION The hull below the water line had areas on both floats with small active blisters. Evidence of prior blister repair noted.	
Recommendation	Monitor hull closely each time it is hauled. Repair blisters as needed. Compare expenses between constant individual blister repair and gel stripping, and adding additional fiberglass cloth with an epoxy barrier.	
Reference: B2	*B2 FAIR CONDITION There were stress cracks in the gel coat around the stanchions. The cabin roof and deck do have some flex, however this is a typical of construction practices for this model year (thin deck and no stiffeners) and not related to delamination of the deck.	
Recommendation	Repair all crazing on the topsides so that they are water proof.	

B. Other Deficiencies Needing Attention

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Reference: B3	*B3 GOOD CONDITION there were no leaks, however I suggest that you examine the pencil zinc on the heat exchanger.
Recommendation	Turquoise corrosion on the heat exchanger suggests that the pencil zinc in the heat exchanger is not working effectively. Have the zinc checked and renewed if necessary.
Reference: B4	*B4 GOOD CONDITION The terminals were clean. However the rear of the panel is not shielded and does not comply with ABYC recommendations.
Recommendation	Install a shield on the back of the 110 vAC panel(s) to prevent accidental electrocution when working on the 12vDC and 110vAC panels.
Reference: B5	*B5 GOOD CONDITION Note that the unit is vented in the cabin and the odor from the holding tank is very noticeable. The tank is hidden under the forward bulkhead in the left float.
Recommendation	Investigate venting the holding tank outside of the boat.
Reference: B6	*B6 UNIT POWERED UP and held a steady course during the sea trial Note: the remote control is not working.
Recommendation	Evaluate the remote control for the autopilot and repair as needed.
Reference: B7	*B7 NOT INSTALLED This boat does not have lightning protection and the mast, chain plates, stanchions and bow pulpits are not grounded.
Recommendation	Evaluate the pros and cons of lightning protection and take precautions as needed.

C. SURVEYOR'S NOTES AND OBSERVATIONS

Other Gemini's that I have surveyed of this model year and make have had a problem with crazing of the gel coat on deck and small voids and osmotic blisters in the fiberglass hull below the water line. "Your Vessel" showed similar problems. According to the owner, the vessel was hauled in May of 2002, bottom painted and blisters repaired. An examination of the bottom showed there were well over sixty (60) active osmotic blisters about ¼ inch in diameter. There were approximately 4 areas where the evidence of blister repair (grind out area and fill in) had occurred. One of these areas had been ground out but not "faired" back to the original hull shape. This area measured three (3) inches in diameter. It had been ground out, sealed with resin but not faired (see photograph). In my opinion the hull below the water line will need to have work done on it. These blisters present are small and should shrink to where they will not be noticeable when the boat is hauled and allowed to air dry for several days. Since you are moving this boat to a cooler climate and water temperature, I recommend that you see how blisters reform in the new environment and then repair as needed.

Propane System

This vessel has an effective Propane distribution system that provides hot water, refrigeration, and cooking fuel. It is important to note that Propane systems when well maintained work exceedingly well, however if not maintained can be a serious source for explosions and carbon monoxide poisoning. This vessel is well configured with safety devices such as the Propane gas detectors, an electronic solenoid gas shutoff and separate vented propane locker. The owner has made a modification to the propane distribution system so that the refrigerator is not controlled by the solenoid. Be sure to evaluate installing a separate solenoid to cut off gas supply to the refrigerator. With regards to carbon monoxide poisoning, a carbon monoxide alarm has been installed in the galley area. I recommend that you install another in the bathroom for monitoring the output from the gas water heater. Be sure to review the signals of carbon monoxide poisoning and educate all members onboard.

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V. Summary and Valuation

Statement of Overall Vessel Rating of Condition:

After the survey has been completed and findings have been organized in a logical manner, the surveyor develops an opinion of the **OVERALL VESSEL RATING OF CONDITION**.

The grading of condition, developed by BUC® RESEARCH, and accepted in the marine industry, for a vessel at the time of survey, determines the adjustment to the range of base values in the BUC® USED BOAT PRICE GUIDE. These base values for a similar vessel sold within a given time period are considered to determine the FAIR MARKET VALUE.

The following schema is the accepted Marine Grading System of Condition and Equipment Scale described in the BUC® USED BOAT PRICE GUIDE:

"Excellent (Bristol)" Maintained in mint or bristol fashion – usually better than factory new – and loaded with extras – a rarity.

"Above BUC® Condition" Has had above average care and equipped with extra electrical and electronic gear.

"BUC® Condition" Ready for sale requiring no additional work and normally equipped for her size.

"Fair" Requires usual maintenance to prepare for sale.

"Poor" Substantial yard work required and devoid of extras.

"Restorable" Enough of hull and engine exists to restore the boat to useable condition.

As a result of my investigation, the items presented in the SYSTEMS and FINDINGS AND

RECCOMENDATIONS sections of this REPORT OF SURVEY, and by virtue of my experience, it my opinion that this vessel warrants an OVERALL VESSEL RATING of "**BUC® Condition**" Ready for sale requiring no additional work and normally equipped for her size. While the vessel clearly has extra electronic gear, the condition of the bottom offsets my giving it a rating of "**Above BUC® Condition**".

According to the online service BUC VALUE PRO, (see attachment) the 1997 version of this boat in BUC® condition (ready for sale requiring no additional work normally equipped for her size) has retailed between ONE HUNDRED EIGHT THOUSAND FIVE HUNDRED (\$101,500) and ONE HUNDRED NINETEEN THOUSAND (\$110,500) DOLLARS. Comparables listed on the Internet range between ONE HUNDRED FIVE THOUSAND (\$105,000) and ONE HUNDRED TEN THOUSAND (\$110,000) DOLLARS. After inspecting this boat, this surveyor believes it to be worth **ONE HUNDRED THOUSAND** (\$100,000) DOLLARS US.

Statement of Valuation:

1. The **"FAIR MARKET VALUE"** is a term that describes the most probable price in terms of money that this vessel should bring in a competitive and open market. It assumes all conditions are requisite to a fair sale, that the buyer and seller are each acting prudently and knowledgeably, and that the price is not affected by an undue stimulus.

Implicit in this definition is the consummation of a sale as of a specified date and the passing of clear title from seller to buyer under conditions whereby:

- Buyer and seller are typically motivated.
- Both parties are well informed or well advised, and each is acting in what they consider to be their own best interest.
- A reasonable amount of time is allowed for sale exposure in the open market.
- Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto.
- The price represents a normal consideration for the vessel sold and is unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.
- 2. The **"ESTIMATED REPLACEMENT COST"** is a term that indicates the retail cost of a new vessel of the same or similar make and model with similar equipment offered by the same or a similar manufacturer.

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Therefore, after consideration of the reliability of the data, the extent of necessary adjustments and condition of the vessel, this surveyor expresses the following opinions:

** FAIR MARKET VALUE	ONE HUNDRED THOUSAND (\$100,000) DOLLARS
ESTIMATED	TWO HUNDRED NINE THOUSAND (\$209,000)
REPLACEMENT COST	DOLLARS

The following legend refers to the source of the above information:

** Refer to Summary and Valuation Section

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 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.

Allinson, II, Accredited Marine Surveyor Attending Surveyor J.N. Allinson Associates, Inc.

24 June 2002

Summary:

In accordance with the request for a marine survey of the "YOUR VESSEL", 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 OF SURVEY". The said vessel was personally inspected by the undersigned on 24 June 2002and was found to be

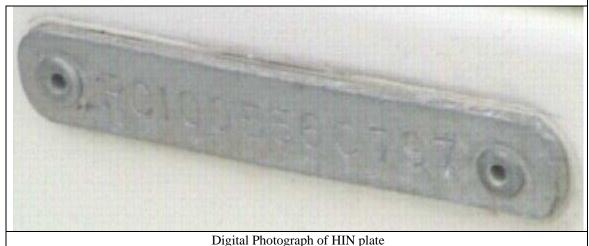
- Well constructed.
- Cabin and closed up lockers were devoid of Musty Odors
- Owners took pride in this vessel and installed many features to improve a live aboard life style

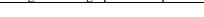
This vessel's hull integrity as inspected on 24 June 2002, appears to be fit for the owners intended use of Day and Weekend Cruising in the Great Lakes under good weather conditions. In my opinion the blisters below the waterline are cosmetic in nature and should be evaluated and addressed each time the boat is hauled. It is strongly recommended that the owner address any ***A Safety Related Deficiencies** and ***AA Regulatory Risk Related Deficiencies** noted in Section IV Findings and Recommendations.

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Appendix I: Hull Identification Number Rubbing

I certify that the rubbing of the hull identification number <u>PCI0000556C797</u>, which appears below on this document, was personally taken by the undersigned on the date indicated below, from the vessel "YOUR VESSEL". This hull identification number is in agreement with the ship's State Registration Document.







Digital Photograph of HIN rubbing

T Illinson, II, Accredited Marine Surveyor Attending Surveyor J.N. Allinson Associates, Inc.

24 June 2002

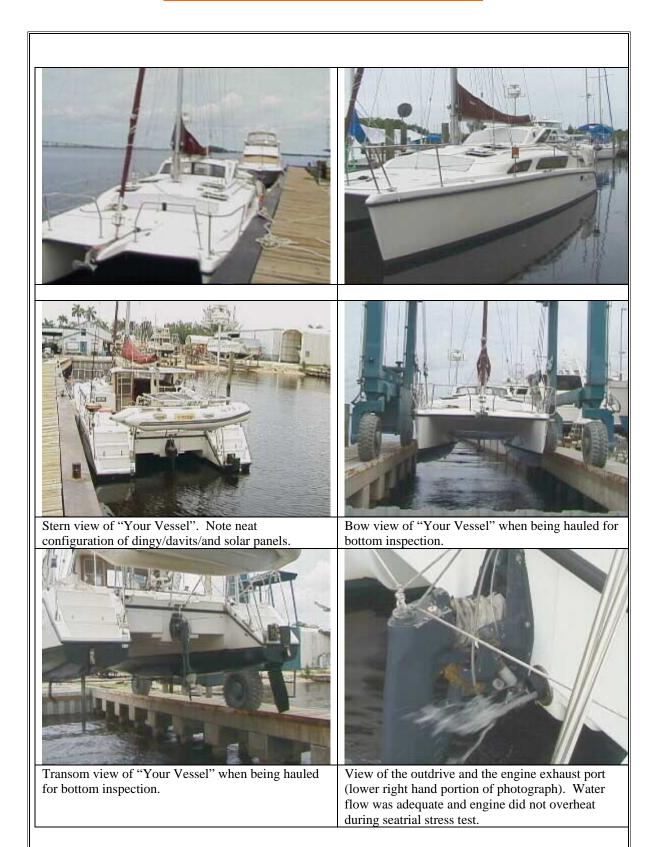
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Appendix II: Photographs

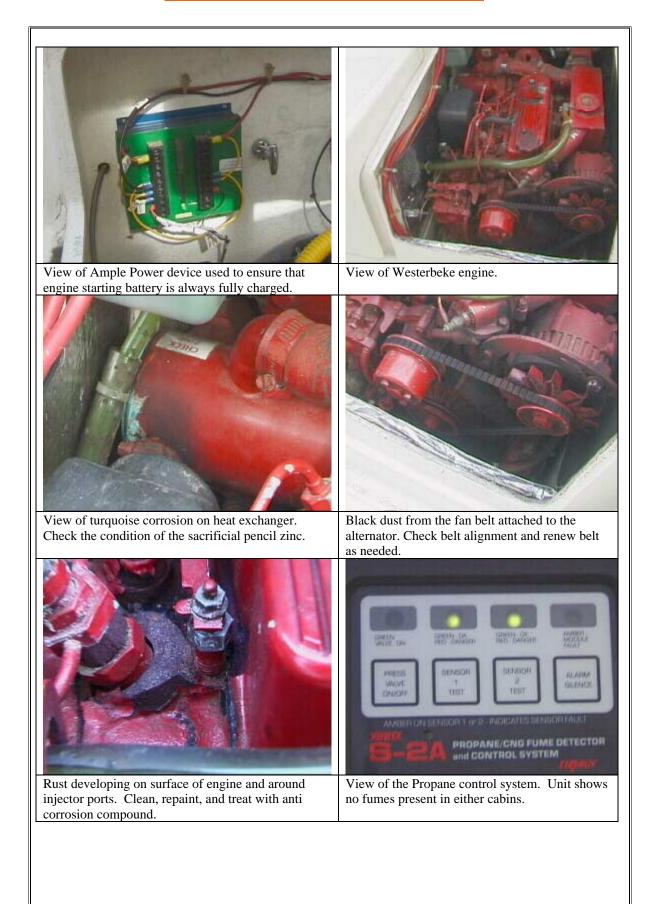


Starboard hull near transducer. The circled area shows where the hull was ground out (3 inches in diameter) and not faired back to the shape of the hull.

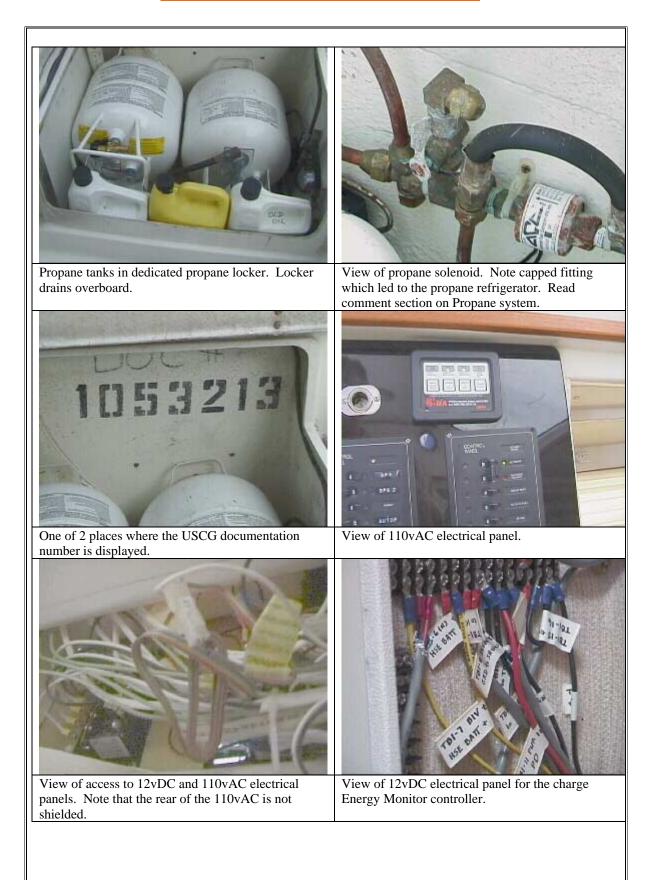
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Back to Search Results Modify Search Criteria PERFORMANCE CRUISING INC, ANNAPOLIS, MD Model Year 1997 Hull Material Fiberglass Hull Configuration Catamaran **GEMINI 105M** Model Length 33'5 Draft 1'6 Overall Length On Beam 14 Deck Weight Boat Type 8000

Inboard Engine Type Single 27D Ballast Westerbeke

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