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Mr. Dan Freeman  
500 Warwick Neck Blvd.  
Warwick, RI 02887

June 26, 2008

Re: 1987 43 Morgan Sloop

"OUR LOVE II"

Dear Mr. Freeman,

This letter reports the results of a survey of the above vessel which was inspected while hauled and winterized on the 25th of June 2008 and then again on July 13th, of July 2008 while afloat, at Nortons Shipyard, in Warwick, Rhode Island. You requested the inspection to establish its condition and value. I have made only a visual inspections of the engine and gears.

*The survey guidelines are provided, for the most part, by the "N.F.P.A., and A.B.Y.C., Coast Guard Standards, and the "Code of Federal Regulations", as published for pleasure yachts, and the values guideline is the current edition of the "BUC" book along with current market conditions.*



The survey of this vessel is based solely on a careful visual inspection of all accessible portions of it's hull and equipment. Certain parts of the hull and structure can be inspected only by removing decking, liners, bulkheads and sheathing. These areas were not inspected. Inspection and operation of the engine was limited to a visual inspection.

#### General

The vessel was built by Morgan Marine of Largo, Florida, in 1987. The vessel bears the manufacturers hull number MRY50051H687. The Official number is 909701. Pertinent dimensions of the vessel are: the LOA is 43', the beam is 13' 6", and the draft is approximately 6' 6". The displacement, according to the book is, 23,500 pounds.

## Hull/Deck and Structures



This vessel was designed and heavily built to withstand years of off shore yacht service. She is an center cockpit cruising sloop rigged for high performance and comfortable cruising.

The hull is a polyester laminate reinforced with fiberglass mat and woven roving. The hull is hand laid up solid fiberglass. The deck is similar, but with some end grain balsa coring. The surface above the water line is the original white gelcoat, presently waxed and clean, and has been well maintained. The hull area from the boot top to the gunwale is in excellent condition and blemish free. I sounded the hull with a mallet and no voids or soft spots

were detected. The hull from the boot top down was inspected and found to be in excellent condition. The lead ballast is properly fitted and secure inside the lower part of the keel. The bottom finish is smooth and free from excess buildup.

The floor timbers and sole make up are in good condition and secure. The bulkheads are glass tabbed to the hull. The glass tabbing throughout is excellent. The rudder, rudder post, and all related

bushings are in good condition. In addition, there is wheel steering installed. The wheel, pedestal, quadrant, cables, and all related steering gear is in excellent well maintained condition and working properly. There is a provision for an emergency tiller, and the tiller was on board. The topsides are white and off white gel coat with moulded in non skid, and in good condition with a just few superficial scratches and cracks. No soft spots were noted on the deck. All outside wood surfaces and trim are teak and in very good condition. The bow and stern pulpits and life line stanchions are constructed of stainless steel and properly secured and backed. The life lines and their associated stanchions and gates are in excellent condition. The cockpit area is self bailing, through



large aft scuppers. This area is clean, and the finish is in excellent condition. There are a few scratches, but they are superficial and typical for this age vessel. Engine instrumentation is located on the pedestal and on the port cockpit seat, within easy reach, while operating under power. The overall condition of the cockpit is excellent. The appearance from on deck, including the teak trim, is better than average. There is a Ritchie compass mounted on the pedestal, the bearing is correct on the present heading. The gusher, a hand operated bilge pump, is installed and operated from the cockpit. There is a lazarette in the aft section and it is accessed through

two hatches in the cockpit area. The lazarette is uncluttered and houses fenders, dock lines, PFD's and cleaning material. Engine compartment intake and exhaust vents are also located in the stern section of the cockpit. The fuel and water fills are located (well marked and properly installed) out board of the cockpit.



#### Main Cabin, Dinette, Galley and Heads

There is proper ventilation to the main cabin area through vents and ports. The main cabin houses the dinette, galley and head. There is a LP gas range with oven properly gimballed in the galley. A large ice chest is built in on the right side of the stove. The ice chest is equipped with an Alder Barbour refrigerator and freezer. The ice chest, stove, and sink are in good condition. There is a pressure hot and cold water system installed. Closets, lockers and other storage areas are more than adequate through out the vessel.

The interior areas are clean and in excellent condition. The joiner work is Teak and Mahogany. The jointer work is nicely done and in very good condition with a bright finish. The headliner is a composite of insulated vinyl with trim. The head liner is in good condition. The upholstered sections are also in excellent condition and show

only light use. The sole is teak and holly over heavy marine plywood and also in excellent condition.

Access to the bilge is gained through several well designed sole sections which can be removed to reveal, most of the bilge, the tanks and below deck systems. Good access to the engine is available just behind the companionway step. The aft head is good sized and has a manual toilet that discharges into a large bladder type holding tank, which can be pumped out. There is also a hand wash basin in the head area. Lighting is good throughout the vessel. The dinette table is large and folds up for storage. There is an auto/manual bilge pump installed. An

AM-FM, cassette radio, and appropriate speaker system is installed. The V-Berth is located beneath the forward deck. This area will sleep two. It is clean and nicely upholstered. There is adequate lighting and locker space in this area.





### Main cabin continued

Both forward and aft heads are good sized and equipped with showers and marine toilets that discharges into bladder type holding tanks, or can be pumped overboard via a proper Y-gate. There are hand wash basin and a fiberglass tub installed aft. No wood rot was noted in this area. The heads are finished in Teak and Mahogany and exceptionally clean. (Photos on Page 5)

The V-Berth (Photos on Page5) is located beneath the forward deck. This area will sleep two. This area is clean and nicely upholstered. There is adequate lighting and locker space in this area. Also housed in the V-berth area are several PFD's and rode storage at the forepeak. The deck hatch to this area is tight to the weather and in good condition.

### Sails

There are three sails, a main, 135% furling Genoa, and unused Spinnaker. The sails are in good condition.

### Running Rigging

The halyards are in good condition. The sheets are in better than average condition. All of the sheets and their associated blocks and gear are in good condition.



### Aft-Berth compartment

The Aft-Berth compartment is located beneath the after deck. This area will sleep two. This area is clean and nicely upholstered. There is adequate lighting and locker space in this area. Also housed in the V-berth area are several PFD's . The deck hatch to this area is tight to the weather and in good condition.

### Mast, Booms and Standing Rigging

The aluminum mast and boom and related winches and hardware are in excellent condition as can be observed from on deck. The main mast steps through the deck and on to a step which is secured to the keel makeup. The mast step, (properly fitted), is an aluminum casting and shows signs of corrosion. All deck hardware, including winches, are properly backed and secured. The mast and standing rigging are properly bonded to the ground plate. The standing rigging hardware is properly sized for this vessel. The shrouds, spreaders, and turnbuckles also check out. The winches are properly sized. All deck hardware is properly secured and backed.



### Safety Equipment

There is a Standard VHF transceiver installed in the Navigation area. There are a number of 10 Kidde installed. These devices are in good condition. There are PFD's and a proper throw ring aboard in good condition. I did observe signalling equipment and a First Aid kit. There is an adequately sized plow type anchor with appropriate line (3/8" chain) properly mounted on rollers at the bow. The rode is more than adequate and in good condition. Proper backup ground tackle is on board.



## *Item Specific List*

1. Coast Guard Safety and Signalling package..... Complete

### Electrical

2. AC/DC Isolation..... No Isolation system installed, GFCI is installed
3. AC/DC ground system...DC ground in accordance with ABYC standards, Bronze Dynaplate  
AC ground, as originally equipped (Closed loop system).
4. DC control panel..... original, at control station, well maintained. DC wiring is original stranded copper with original harnessing in place.
5. AC control panel..... Breaker panel in engine room in original condition.

### Fuel system

6. Fuel lines.... Flex line, in good condition, properly secured, US Coast Guard approved type rubber reinforced line.
- 6a. Fuel line shut-off valve..... bronze valve, at tank
7. Fuel tank..... Aluminum, well secured, sections that can be observed are in good, clean condition, no oxidation noted.
- 7a. CNG tank.....Must be removed from engine room.

### Propulsion system

8. Carburetor back fire flame arrester.....NA diesel engine
9. Exhaust system.....US Coast Guard Approved type rubber, fiberglass silencer, in good condition, with original supports in place.
10. Engine mounts..... secure
11. Engine shaft logs...secure, properly clamped

### Hull and Mechanical systems

- 11A. Engine compartment ventilation.....one Coast Guard Approved type 12 volt blower along with appropriate flexible ductwork to hull .
12. Rudder shaft logs.... secure
13. Rudder tower.... NA...fiberglass tube to quadrant, all secure
14. Steering gear and controls.... Stainless wheel on binicle, lines and hardware, and quadrant in good condition
15. Overboard fittings...all nylon fittings below the water line, shut-off valves are working , appear original. Related hoses US Coast Guard approved type and are double clamped.  
Overboard fittings are plastic above the waterline and in serviceable condition
16. Backup ground tackle.....Complete equipment



### Propulsion and Mechanical Systems

Propulsion is by a 50 HP fresh water cooled Perkins diesel engine with Hurth reduction gear, coupled to a monel shaft and then to a three blade feathering propeller. The shaft and shaft log, are in good condition. The engine and gear appear in good condition, very clean and well maintained. Ventilation to the engine spaces is adequate. The exhaust (most can be inspected) system is cast and rubber, heavy duty, and in good condition. The system clamps are all double and all are in good shape. All through hull fittings including the valves are silicone bronze and in working condition and properly bonded. The engine controls and cables are smooth operating. The engine compartment bilge is epoxy painted, sound and sturdy. The bilge in this area is clean. There are adequate bilge pumps installed and working in this area. There is no oil in the bilge. All fuel and water tanks are in good condition as can be inspected. The fuel lines, including a Racor filter are approved type and in good condition. The flex fuel line appears to be a recent upgrade. The fuel fills, vents and shut-off are in good order.

There are two problems in the engine room. (Note photos above left with red arrows) The CNG cylinder rules have changed over the years and these cylinders are no longer permitted in the engine compartment. All rusted hose clamps should be replaced.



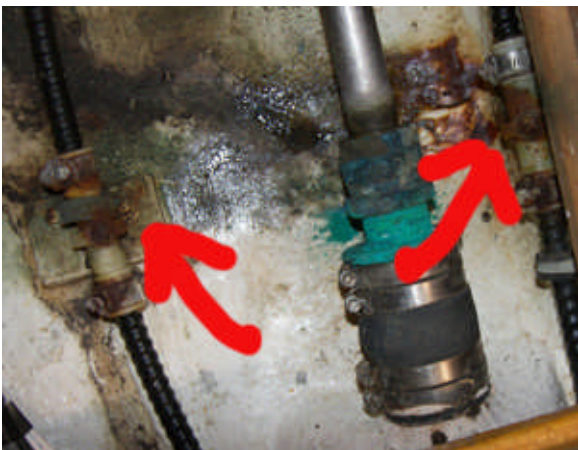
### Electrical, Electronics, and Navigational Equipment

The batteries appear new and are in good condition and properly connected to the approved three way switches and then on to the custom breaker panel. The batteries are properly boxed and covered. The wiring and terminals that could be observed are in good condition. Some of the electrical wiring should be harnessed. The shore power system overall is in good condition as are the cables. The automatic battery charger was not checked out. The navigation equipment and electronics, was not checked out. The electric anchor windlass is in excellent condition and secure. The Auto pilot hardware is properly installed and appears in good condition. All of the electronics devices were not checked out.



### Piping, Tanks, and Systems

The water heater is in good condition and properly secured. Only portions of the surface can be observed of the 50 gallon aluminum fuel tank which appears in good condition. The water tankage is adequate for cruising. The water fill over flows into the bilge, via the inside surface of the hull. Only portions of the surface can be observed of the two built in fiberglass water tanks (one in the bilge and the other at the bow). The surfaces that can be inspected look good. A fuel shut-off is installed and working. The fuel fill, feed lines, and vents are of the approved type and properly installed and grounded. There is a proper sea water strainer installed just after the engine cooling intake.



The steel fittings which secure the control cables at left should be replaced with non ferrous fittings.



## Conclusion

This report can not be construed to guarantee or warrant the condition or operational condition of the vessel as the engine, systems, and electronics were only checked out visually. A sea trial was not conducted.

This vessel is in overall excellent condition.

It is unusual to find a vessel of this age that does not have a long list of items needing attention.

I feel the value of this vessel would be approximately \$130,000.00 in today's market.

Recommendations: Replace rusted hose clamps, remove CNG cylinder from engine room, replace any ferrous fittings on control cables. Note photos on previous pages with red arrows.

Cordially,

James Cross, Certified Marine Surveyor

JC/pam

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Mr. Dan Freeman  
500 Warwick Neck Blvd.  
Warwick, RI 02887

September 12, 2008

Re: 1987 43 Morgan Sloop

"OUR LOVE II"

Dear Mr. Freeman,

[Addendum to Survey dated June 26, 2008](#)

This letter reports the results of a recheck of the engine room of this vessel which previously housed a CNG cylinder.

You requested the inspection to verify that the gas cylinder had been removed from the engine space.

Note the photo at right and compare it to the photo on page seven of your original report.

The cylinder has been removed.

*The survey guidelines are provided, for the most part, by the "N.F.P.A., and A.B.Y.C., Coast Guard Standards, and the "Code of Federal Regulations", as published for pleasure yachts, and the values guideline is the current edition of the "BUC" book along with current market conditions.*



Cordially,

A handwritten signature in cursive script that reads "James Cross".

James Cross, Certified Marine Surveyor

JC/pam

[Addendum to Survey dated June 26, 2008](#)