

Used boat buyer preparation

One boat at a time

Use this kit to prepare for a viewing and identify what still needs checking. It does not inspect a boat, predict engine life or decide what you can afford.

Type or print. PDF fields have character limits; check pasted text is complete. Use the editable version for longer notes. Blank means unknown, not zero. Write N/A only if it does not apply. No personal or boat ID numbers are needed.

Start with your plan

The boat you are considering

Make, model, hull year, listing reference and date. A nickname is fine.

Your ordinary day on the water

Usual activity, likely outings this season and two must-haves.

Where you would keep it and how it would get there

Space or access limits; who will verify storage fit and transport suitability?

What you actually know

For each note: what is known, who or what says so, date checked, and what is still unknown. A seller's statement is not an independent finding.

Boat and included equipment

What is included, excluded or not yet confirmed?

Installed engines and reported hours

Make/model, each engine's hours, source and date; replacements or gaps?

Condition and service history

Records seen, known work due and unexplained gaps. Hours alone do not prove condition.

Questions and records

Before you spend more

Ask for the information that would change your next step. Keep document numbers and full records in your own private files, not on this sheet.

Ask what records are available

- Dated service invoices or logs for the installed engines, major repairs, replacements and long storage periods.
- The correct owner manuals, any existing survey reports and details of known defects or work due. Older reports do not establish today's condition.
- Ownership and registration documents for boat and trailer as applicable, plus any lien or release steps to verify with the relevant authority or professional.

What is received, requested or unavailable

Record type, source/date and who will answer the gap. Do not copy IDs.

Your three most important seller questions

Start with the fact that could change whether you arrange a viewing.

Plan an independent inspection

Ask a qualified professional familiar with this boat and engine what the inspection includes: boat, engine checks, sea trial, haul-out or trailer as relevant. Confirm written findings, exclusions, access, extra charges and what may remain untested.

Who will check it and what will they cover

Provider, agreed scope, quote reference/date and any separate specialist needed.

What still needs an answer after the records or inspection

Question, person to ask and the evidence you need. Do not turn an unknown into a pass.

Get quotes for this boat

Then choose the next question

Use your own quotes, not another owner's average. In each box write amount and currency, billing period, provider, quote date or expiry, what is included and what is extra. No quote yet? Leave it unknown.

Storage or slip

Confirm a space for this boat, access limits and any deposit or added services.

Insurance

Ask about use and storage, coverage, exclusions and deductible, not just premium.

Independent inspection

Include any separately charged engine work, sea trial or haul-out. Avoid duplicates.

Other spending to verify

Purchase and taxes; registration, transport, equipment, known work or outing costs. Label one-time, monthly, annual or per outing.

Keep a repair reserve separate: money set aside is not a bill until spent. If financing, use the actual offer in a separate cash-payment schedule. Do not add the full purchase price and all loan payments as separate costs. This kit does not total borrowing costs.

Choose your next step

Next step and the missing fact that comes first

For example: ask for a record, arrange an inspection, compare another boat or pause. Add a review date.

Paperwork starting point for Florida: Miami-Dade Tax Collector, Vessel Titles. Confirm the current requirements for your situation with your county; other jurisdictions and federally documented vessels may differ.

mdctaxcollector.gov/vessel-titles