Boat Remedy - Complete Step-by-Step Buying Guide

Autilogix Remedy | Recreational Powerboats | Full reference + quick worksheets

Use the full guide when you want the complete transaction process. The website quick calculator should stay much simpler: matched quotes/condition range, monthly cost, reverse monthly budget and Long Money comparison. Boat Remedy does not use a universal MSRP percentage shortcut.

The Core Sequence

Know privately -> lock the asset price -> reveal trade -> reveal financing -> handle F&I/products -> audit paperwork -> take delivery.

STEP 1 - Decide whether to own, join, or rent

What: Decide whether buying a boat is the right access model before shopping boats.

Why: A payment can look affordable while storage, insurance, service, fuel and repairs make ownership expensive.

Do this:

• Estimate annual loan payments, storage/slip/dry-stack, insurance, fuel, scheduled service, winterization/commissioning, bottom maintenance, registration and repair reserve.

• Compare real written local boat-club and rental costs instead of using a universal days-per-year rule.

• Keep cash outlay separate from economic cost: principal repayment is cash flow; depreciation is value loss.

STEP 2 - Define the real use case

What: Specify what the boat must actually do.

Why: A center console, bowrider, pontoon or cruiser label does not prove capability or seaworthiness.

Do this:

• List inland/inshore/offshore use, watersports, day/overnight cruising, shallow-water needs, passenger load, storage, towing and weather exposure.

• Separate must-have safety/capability requirements from preferences and identity.

STEP 3 - Choose the transaction route

What: Classify the sale before applying pricing rules.

Why: Dealer-owned new, dealer-owned used, private-party, brokerage and consignment transactions have different economics and legal/document risks.

Do this:

• Choose one route: NEW DEALER, USED DEALER-OWNED, PRIVATE PARTY, BROKERAGE or CONSIGNMENT.

• Do not apply a dealer acquisition formula to brokerage or consignment.

STEP 4 - Identify the exact asset

What: Record the exact boat, engines and trailer.

Why: The real asset is the specific HIN plus propulsion and included equipment, not the model name alone.

Do this:

• Record HIN, engine serial number(s), model, horsepower, reported/diagnostic hours, trailer VIN and all major factory/dealer options.

• For a repower, collect engine documentation and warranty information.

STEP 5 - Set the inspection route

What: Match inspection depth to value and complexity.

Why: A simple skiff and a cored offshore cruiser should not receive the same inspection process.

Do this:

• For material used purchases, plan an independent prepurchase marine survey.

• Add haul-out/testing for cored hulls, underwater machinery or structural risk.

• Use a separate mechanical/diagnostic inspection for large outboards, sterndrives, inboards or diesels when the hull surveyor is not qualified.

• Understand that a survey is limited by access and is not a warranty.

STOP / WALK: If the seller refuses the inspection route required by your purchase agreement, stop.

STEP 6 - Collect condition evidence

What: Build the evidence file before deciding value.

Why: A clean title is paperwork evidence, not proof of good condition.

Do this:

• Collect service records, invoices, prior surveys, warranty history, recalls, accident/loss/flood/grounding/fire disclosures and major-repair records.

• Inspect moisture/core/transom/stringers, corrosion, fuel system, electrical system, steering, pumps and electronics.

• For trailers, check GVWR, tires, brakes, bearings, lights and coupler.

STEP 7 - Get insurance before contingencies expire

What: Obtain a real bindable quote before the purchase becomes difficult to unwind.

Why: A cheap boat can become a bad purchase if coverage is unavailable or restrictive.

Do this:

• Compare agreed-value vs actual-cash-value coverage, navigation limits, named-storm/hurricane obligations, survey requirements, deductibles, machinery exclusions, salvage/wreck removal and liability.

• Do not infer insurability from age, price or survey status.

STEP 8 - Verify towing if trailerable

What: Calculate loaded towing weight, not brochure dry weight.

Why: Fuel, water, batteries, gear, engines and trailer can materially change towing requirements.

Do this:

• Compare actual loaded weight to trailer GVWR/GAWR, tire ratings, hitch rating, tow rating, payload, axle ratings and braking requirements.

• Check width/height restrictions and ramp practicality.

STEP 9 - Build the comparable market

What: Use matched market evidence as the main price reference.

Why: Boat MSRP and archived invoice ratios do not provide a universal fair-price percentage.

Do this:

• Collect at least three exact or near-exact comparable boats where practical.

• Normalize year, model, hull/length, propulsion, engine count/HP, trailer, options, electronics, generator/AC, hours, condition, region, season and date.

• Weight documented sold/pending, aged and price-reduced evidence more than fresh asking prices.

STEP 10 - Get clean written OTD quotes on new boats

What: Make dealers quote the same complete package.

Why: A low hull price can be rebuilt with engines, trailer, freight, rigging, prep and fees.

Do this:

• Get at least three written quotes showing hull/package, engine(s), trailer, options, freight/destination, rigging/commissioning/prep, dealer/document fees, incentives and government charges.

• Keep trade and financing out of the quote.

• Label finance-contingent discounts separately from unconditional prices.

STEP 11 - Treat MSRP, MAP and no-haggle claims correctly

What: Classify the seller pricing claim instead of assuming it creates a price floor.

Why: MAP can restrict advertised price without proving a private transaction-price floor.

Do this:

• Classify claims as MSRP reference, MAP advertising limit, verified no-haggle, factory order, factory-direct claim or unknown.

• Ask for actual program terms when a dealer says a lower price is prohibited.

STEP 12 - Audit freight, rigging and prep

What: Require the dealer to show what is included and what work is being charged.

Why: Real freight and commissioning can exist; the problem is comparing incomplete prices.

Do this:

• Ask for itemized freight/destination, rigging, commissioning, prep, water test and delivery.

• Compare full OTD, not individual fee names.

• Do not claim freight is already in MSRP without manufacturer evidence.

STEP 13 - Use timing as leverage, not proof

What: Combine inventory age, season and calendar pressure without pretending to know private dealer targets.

Why: Aged inventory and slow seasonal demand can create leverage, but there is no universal best month.

Do this:

• Record HIN/build date/model year, days advertised, price changes and incentive expirations.

• Consider local seasonal demand and month/quarter/year-end as context.

• Use boat shows to compare offers, not as a reason to sign before contingencies are protected.

STEP 14 - Lock the no-trade asset price first

What: Get the complete boat/package price before revealing a trade.

Why: Otherwise the seller can recover margin by moving money into the trade allowance.

Do this:

• Say there is no trade for purposes of establishing the boat price.

• Get the exact HIN/package and full written OTD structure first.

• Do not negotiate from monthly payment.

STEP 15 - Verify seller, broker and authority

What: Confirm who owns the boat and whom any broker represents.

Why: Brokerage and consignment can create authority, commission, escrow and title-closing risks.

Do this:

• Identify legal owner, seller authority, broker role, commission payer, escrow holder and release conditions.

• Do not infer seller net or broker commission when undisclosed.

STOP / WALK: If seller identity or authority cannot be established, stop.

STEP 16 - Verify title, liens and documentation

What: Resolve ownership paperwork before disbursement.

Why: State title, federal documentation, liens, trailer title and tax obligations can be separate issues.

Do this:

• For state-titled boats, verify title, seller identity, lien release, registration and tax status.

• For federally documented vessels, obtain appropriate current ownership/mortgage records; remember an Abstract shows recorded history, not every possible defect.

• Verify trailer title/registration separately.

STOP / WALK: If required lien or mortgage release cannot be produced before payment, stop.

STEP 17 - Put deposit and contingencies in writing

What: Do not rely on the word refundable without written conditions.

Why: Deposits create leverage for the seller once the buyer is emotionally and financially committed.

Do this:

• Write the deposit amount, holder, refund conditions and deadline.

• Include survey, mechanical inspection, sea trial, financing, insurance, title/documentation, repair/credit procedure and closing/delivery terms.

• Capture risk of loss, warranty/as-is language, governing law and dispute procedure.

STEP 18 - Perform survey, mechanical inspection and trial

What: Use the contract contingencies to test the exact vessel.

Why: Price cannot compensate for unknown structural or mechanical risk.

Do this:

• Complete the planned survey/haul-out/diagnostic/sea-trial route.

• Link material findings to qualified repair estimates before changing value.

• Do not deduct every survey comment at retail labor rates automatically.

STEP 19 - Reprice only from documented findings

What: Adjust used value for real condition differences.

Why: A comparable market range must be adjusted for immediate repairs, missing equipment and material positive factors.

Do this:

• Start from the matched-market range.

• Subtract documented immediate repairs and missing-equipment adjustments.

• Add only documented positive factors such as recent major replacements.

STEP 20 - Reveal trade only after price is locked

What: Compare the trade with real outside alternatives.

Why: A high trade allowance can be funded by a worse boat price.

Do this:

• Obtain outside purchase, brokerage or consignment alternatives first.

• Ask for the dealer raw trade offer without changing the locked boat price.

• Apply any tax credit only after confirming it for the exact state and transaction.

STEP 21 - Reveal financing after price and trade

What: Make dealer financing compete against an outside offer.

Why: Dealer-arranged financing can create additional compensation and a higher consumer cost.

Do this:

• Compare APR, amount financed, term, payment, fees, total payments, prepayment terms and expected payoff/refinance horizon.

• Keep consumer finance cost delta separate from any proven dealer compensation.

• Use the cheaper loan or ask for enough price concession to offset a more expensive dealer loan.

STEP 22 - Evaluate GAP and F&I one product at a time

What: Do not let products become one monthly-payment bundle.

Why: Coverage, exclusions, cancellation and price differ by contract.

Do this:

• For service contracts, maintenance, coatings, theft, trailer/tire-wheel, credit products, memberships and GAP, require price and written terms.

• For GAP, verify covered loss definition, ACV method, benefit/LTV cap, deductible, exclusions and refund rules.

• Compare independent alternatives where available.

STEP 23 - Calculate exact state tax and government charges

What: Use transaction-specific rules instead of a nationwide shortcut.

Why: Boat, motor, trailer, trade credit, local tax and use tax can be treated differently.

Do this:

• Confirm the exact state, transaction type, boat/motor/trailer treatment, trade credit, local tax and registration/excise charges.

• If the jurisdiction rule is missing or stale, stop the calculation and verify it.

STEP 24 - Audit dealer/document fees

What: Judge disclosed fees in the context of the complete transaction.

Why: The internal dealer cost of paperwork is usually unknown; a fake universal cost anchor is not defensible.

Do this:

• Record the actual disclosed fee.

• Check whether it appeared in the advertisement and buyer order.

• Compare the full transaction with clean competing OTD quotes.

STEP 25 - Audit the final contract before funds move

What: Reconcile every final number and contingency.

Why: A good negotiation can be lost at the signing table.

Do this:

• Confirm exact HIN, engines, trailer, equipment, price, fees, deposit credit, trade, financing, warranties, contingencies and closing terms.

• Do not accept altered terms that were not agreed and cannot be corrected.

STEP 26 - Release funds only after closing conditions are satisfied

What: Treat the calendar deadline as a deadline, not proof that the deal is safe.

Why: Title, lien release, insurance, survey and documentation conditions matter more than pressure to close.

Do this:

• Confirm title/documentation and lien-release path.

• Confirm financing and insurance.

• Do not release final funds solely because the seller wants to close that day.

STEP 27 - Inspect delivery and acceptance

What: Verify the exact boat you are accepting.

Why: Damage, missing equipment or unresolved promises become harder to correct after acceptance.

Do this:

• Check keys, manuals, electronics operation, engine diagnostics where appropriate, damage photos, trailer condition and promised equipment.

• Write exceptions on the acceptance document.

STEP 28 - Use STOP / VERIFY / NEGOTIATE correctly

What: Classify problems by severity instead of calling every expensive term fraud.

Why: Some problems require walking; others require documentation or comparison.

Do this:

• STOP for unresolved seller authority, title/HIN conflict, missing lien release, refused required inspection, uncorrected material bait-and-switch or requests to falsify information.

• VERIFY conditional incentives, unclear deposits, no-haggle/factory-direct claims, unitemized prep/freight, urgent competing-buyer claims and missing history.

• NEGOTIATE/COMPARE disclosed fees, accessories, financing spread, trade allowance, delivery and prices above supported comps.

Quick Worksheets and Calculators

Quick New-Boat Price Worksheet

Boat Remedy intentionally does not use a universal MSRP percentage. The fast method is three clean, comparable written prices on the same package.

Field	Quote A	Quote B	Quote C
Exact HIN/package			
Boat + engine(s) + trailer + required equipment			
Freight/rigging/prep/dealer fees included			
Finance condition?			
Government tax/title/registration excluded for normalization			
Normalized transaction price			

Calculator output: LOW CLEAN QUOTE, MEDIAN CLEAN QUOTE, HIGH CLEAN QUOTE. The lowest comparable unconditional quote is the first offer/market-leader reference. Do not call it exact dealer cost or an exact fair price.

Quick Used-Boat Price Worksheet

Input	Amount
Comparable low	$
Comparable midpoint	$
Comparable high	$
Documented immediate repairs	-$
Missing equipment adjustment	-$
Documented positive factors	+$

Output: condition-adjusted low / midpoint / high range. Only documented repairs and supported adjustments change value.

Forward Monthly Cash-Outlay Calculator

Inputs: purchase price, government charges, down payment, trade equity, APR, term, plus optional monthly storage/slip, insurance, fuel, service/winterization/bottom-maintenance reserve and other recurring costs.

Outputs: amount financed, loan payment, total interest, total loan payments, non-loan monthly ownership cost and FULL MONTHLY CASH OUTLAY.

Reverse Monthly Budget Calculator

Inputs: maximum full monthly boat budget, APR, term, down payment, trade equity and known monthly non-loan costs.

Calculation: maximum loan payment = full monthly budget - monthly non-loan costs; reverse-amortize that payment to the maximum amount financed; add down payment/trade equity; subtract known government charges to estimate the maximum boat/package price.

> If non-loan costs consume the entire budget, the calculator must return that the current budget does not support the proposed financed purchase - not stretch the term automatically.

Long Money Comparison

Compare outside and dealer loans on the same amount financed. Show APR, term, payment, total interest and total payments. If the buyer supplies an expected payoff/refinance horizon, calculate remaining balance and horizon finance cost. Label the difference as consumer financing cost delta - never as proven dealer profit.

Source and Use Note

Derived from the user-provided Boat Remedy Master v3.1 (August 2026). The master explicitly makes matched-market evidence primary, keeps dealer cost conditional, separates trade and financing, requires transaction-specific tax/title/documentation handling, and uses STOP/VERIFY/NEGOTIATE rather than unsupported universal claims.

Educational reference. Verify transaction-specific legal, tax, title, financing, insurance, warranty, inspection, and market facts before relying on them.