



COURTESY OF METROCREATIVE GRAPHICS
Before taking the camper out on the road this season, it's best to take a few precautionary measures to make sure your trip is safe.

Buying a Used Boat? Avoid the Paperwork Pitfalls

ALEXANDRIA, Va., March 23, 2010 — In recreational boating today it's a buyers market and used boats represent great value. "Finding your dreamboat is easy," said BoatUS Vice President of Boat Finance Charm Addington, who heads the association's Settlement Service. "It's harder, however, to walk away from a boat that pulls at your heart strings — but may have skeletons hiding in the closet such as a cloudy title or other issues. Transactions between private buyers and sellers are where we see the majority of potentially costly paperwork issues," she added.

By following these simple seven tips, boat buyers can avoid most of the paperwork pitfalls when buying a pre-owned vessel:

The Seven Paperwork Pitfalls to Avoid:

1. Registration: It should be current. Also be aware that a boat that is not located in the state it is registered is one indicator that it may have tax issues that could haunt a new owner.

2. Title: The information on the title should match the registration. A title will also usually list any liens on the vessel, such as a bank loan that will need to be paid off in order to transfer the title. It's important to include a statement in the purchase agreement that requires the seller to pay off the loan within a very limited amount of time after the sale. Any other liens should be cleared up by the seller before any sale occurs.

3. Hull Trace the HIN: Take a pencil and paper to get a rubbing of the boat's 12-character serial number known as the HIN (hull identification number) and ensure it matches registration and title. If it does not, the seller should correct the problem.

4. Taxes: It's advisable to get a statement from the buyer stating that any state or local taxes on the vessel have been paid. This can also be easily included in the purchase agreement.

5. Purchase Agreement: It's smart — and a widely acceptable practice — to include contingencies for the buyer such as securing financing and receiving an acceptable survey and sea trial.

6. Bill of Sale: Prepare this document with the seller's name as it appears exactly on the title and registration.

7. Payment: A cashier's check is the best way to consummate the deal, but the name on the check must match the name on the title and registration.

The BoatUS Settlement Service gives buyers and sellers the information and guidance they need so there are no surprises at closing. It coordinates transactions between buyer, seller, or the bank and can be especially helpful when there is no broker or dealer involved. Services include purchase agreement forms, lien searches, confirming and handling loan payoffs, as well as verification and transfers of ownership. A US Coast Guard Documentation Service is also available through BoatUS.

For more information on BoatUS Settlement Services, Documentation Services and boat loans, go to www.BoatUS.com/boatloans.

About BoatUS:
BoatUS — Boat Owners Association of The United States — is the nation's leading advocate for recreational boaters providing over half a million members with government representation, programs and money saving services. For membership information visit www.BoatUS.com or call 800-395-2628.



When buying a boat from a private seller, there are a few things you need to look out for, according to the nation's largest boat owners group.

Travel Tips To Help Road Trippers

Perhaps no other time of year is more anticipated than spring. After a cold winter, many people await the arrival of spring like a child awaits the arrival of Christmas morning.

Among the more popular annual rites of spring is the road trip. A chance to tackle the great outdoors with the spring wind in your hair, spring road trips have come to define a season beloved by outdoor enthusiasts. For those planning their own road trip this season, consider the following tips to ensure yours goes off without a hitch.

* Give your car a thorough wash. While it might seem obvious to get your car washed once spring arrives, few might be aware that a thorough car wash pays practical as well as aesthetic dividends. Over the course of a typical winter, vehicles are exposed to all sorts of harmful elements, including salt used to improve icy road conditions and slush and grime leftover over from winter snowstorms. These elements can create deposits that make it difficult for a car to run smoothly, resulting in poor fuel efficiency and possibly harming the vehicle even further. So while a freshly cleaned car might look like the part of the perfect vehicle on a spring road trip, there's also substance behind that image, as a clean car is guaranteed to run more smoothly.


* Don't forget the first aid kit, but pack it last. Road trips, especially those with active kids along for the ride, often include a few cuts or scrapes. That's why it's always wise to take inventory of the first aid kit before heading out on the road. Make sure the first aid kit is fully stocked since the last time you hit the road. Also, be sure to pack the first aid last, after all the luggage and snacks. In case of a legitimate emergency, you will want the first aid kit readily available and won't want to waste time digging it out from under every-

thing else in the trunk of the car.

* Give a passenger a spare set of car keys. No one plans on losing their car keys; it just happens from time to time. At home, this can be a nuisance. On a road trip, particularly one to a remote area, this can be a disaster. While you don't have to plan on losing your keys, you can plan on what you'll do if you lose them by making a spare set for a passenger along for the trip. That way, if your travels take you on a hike in some isolated woodlands or to soak up some rays at the beach, you'll have a spare set of keys readily available should yours end up missing.

* Bring along a cooler for snacks and beverages. Many a road trip has been bogged down by pitstops at roadside eateries or convenience stores for things as simple as a snack or a bottle of water. However, road trippers can make great time and save a little money by packing a cooler filled with snacks and beverages. For those short on space, consider a collapsible cooler. Unlike traditional bulky coolers made of hard plastic, collapsible coolers fold up easily when not in use, creating valuable storage space as a result.

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