

INDEPENDENT DEAL REPORT • BUYER COPY

2014 Sea Ray Sundancer 320 DA

Annapolis, MD • 34 ft • 760 hrs • asking \$189,000 • Ref BVDEMO_SEARAY3 • May 27, 2026

44

/100

VERDICT • HIGH RISK

2014 Sea Ray Sundancer 320, twin MerCruiser 8.2L gas inboards with 760 hours, private listed in Annapolis at \$189,000.

THE BOTTOM LINE

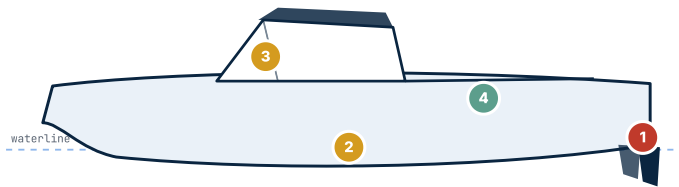
High risk

HIGH RISK 44 / 100

⚙️ Twin/Single sterndrive (I/O)

2 014 Sea Ray Sundancer 320, twin MerCruiser 8.2L gas inboards with 760 hours, private listed in Annapolis at \$189,000. The boat may present well, but three things stack against it: the price is roughly 25% above the corpus band and comparable 2014 320s; twin gas inboards at 12 years and 760 hours are at the exhaust manifold/riser replacement window, a documented \$2.5, 4K bill the listing's 'some service records' doesn't cover; and the gas inboard cruiser buyer pool is shrinking, which is why these sit. Avoid unless the seller drops well into the \$140s and proves the risers.

— WHERE THE RISK LIVES ON THIS BOAT



- 1 Drives & transom** · high priority
- 2 Hull below waterline** · inspect
- 3 Helm & electronics** · inspect
- 4 Cabin & cockpit** · generally sound

— USAGE SIGNAL · 63 HRS/YR



760 hrs over 12 years is **normal recreational use**.

IS IT A FAIR PRICE?

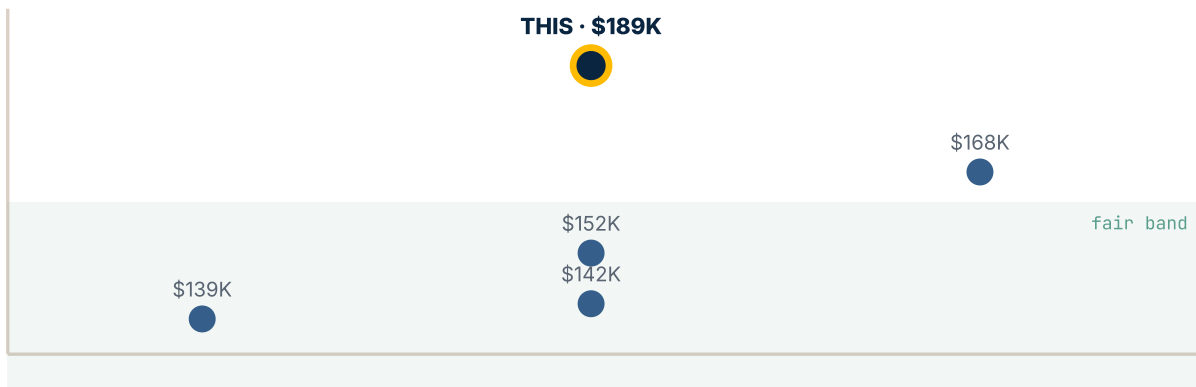
Priced 32% over the midpoint.

2014 Sea Ray Sundancer 320: corpus band \$125,000, \$162,000
(adjusted for saltwater service (MD), 12 yrs old → -3%).

— FAIR VALUE BAND VS ASKING · CONFIDENCE HIGH



— COMPARABLE BOATS · PRICE VS MODEL YEAR



Comparable 2013, 2015 Sundancer 320s trade \$139K, \$168K, and the closest match, a 2014 in the same Maryland market with 540 hours and documented riser replacement, sits at \$152K, \$37K under this listing. This boat has more hours (760), undocumented riser status, and a \$189K ask. It is the most expensive and least documented boat in its own comp set. The price is not defensible.

HOW THE VERDICT IS BUILT

Eight factors, one Buy Score.

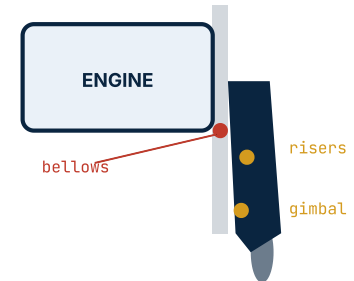
— SCORE BREAKDOWN

Risk scores read inverted: for hidden cost, survey urgency and ownership cost, a higher number means **more** risk. The Buy Score weights price (~40%), engine and maintenance (~25%), model issues (~15%), region (~10%) and transparency (~10%).

WHAT TO BUDGET AND VERIFY

The engine is the story.

The most common inboard/outboard in US bowriders and cruisers. The engine itself (GM based) is reliable; the maintenance burden is the drive and exhaust. Bellows, gimbal bearing, U joints, and, in any saltwater service, exhaust manifolds and risers are the recurring costs. At 63 hrs/yr this is normal recreational use for the age. Bellows/gimbal every ~5 years; manifolds/risers every ~6, 8 years (or 3, 4 in salt) at \$2.5, 4K. Pull the drive on inspection, deferred drive service is the classic hidden cost.



Sterndrive (I/O) — engine inboard, drive through the transom. The drive is the maintenance burden.

RISK FLAGS

MEDIUM

Saltwater service region

Listed in MD, a saltwater state. On a 12 year old hull, expect corrosion in trim tabs, transom hardware, and electrical bus bars. Inspect aluminum components and the bilge.

HIGH

Listed ~25% above the comp range

2013, 2015 Sundancer 320s trade \$139K, \$168K; the closest same market comp with documented risers is \$152K. The \$189,000 ask is ~25% over the comp midpoint with more hours and fewer records.

HIGH

Exhaust riser replacement window, undocumented

Twin gas inboards at 12 years / 760 hours are squarely in the manifold/riser replacement window, the #1 deferred cost on this platform at \$2.5, 4K. 'Some service records' does not establish the risers were done. Assume the bill is yours.

MEDIUM

'Some service records'

On a 12 year old twin engine cruiser, partial records are a material risk. Manifolds, risers, impellers, genset service, and AC/heat exchanger maintenance all need dates. Vague history on a high maintenance platform justifies a steep discount or a pass.

RECALLS & SAFETY CAMPAIGNS · 34 ON SEA RAY

150018S	VENTILATION	9/9/2015
940233T	NON IGN PROTECTED DEVICE	9/2/1994
940234T	NON IGN PROTECTED DEVICE	9/2/1994
920416T	FUEL LEAKAGE	8/27/1992
970080T	FUEL LINE ABRASION, LEAK	7/7/1997

THE STICKER IS THE CHEAPEST PART

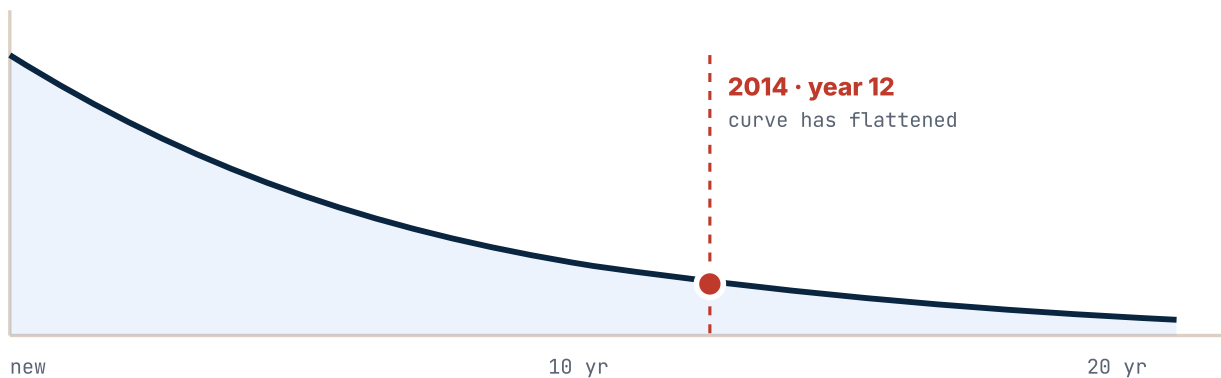
\$12,000 to \$24,000 a year to keep.

— WHERE THE MONEY GOES



- Engine / drive service: \$3,000, \$6,000 (twin gas inboard service; manifolds/risers amortized)
- Slip + winterize: \$5,000, \$10,000 (Annapolis seasonal slip + winter haul/storage)
- Insurance: \$2,500, \$4,000 (≈1.3, 2% of hull value, gas inboards)
- Fuel: \$2,000, \$4,500 (gas inboards are thirsty; ~50 hrs/yr × ~18 gph × \$4.25/gal)
- Haul-out + misc: \$800, \$1,500 (full Chesapeake winterization, two engines + genset + water systems)

— DEPRECIATION · WHERE A 2014 SITS ON THE CURVE



Most produced mid size express cruiser in the US, that volume keeps it liquid, but gas inboard cruisers are a shrinking buyer pool and slow movers above \$150K. Resale liquidity is the structural problem, not just this listing: gas inboard 32 footers move slowly and the buyer pool keeps thinning toward diesel and outboard. Overpay here and you compound a hard to exit asset.

BEFORE YOU WIRE A DOLLAR

Inspection & negotiation.

— SURVEY CHECKLIST · PRINT AND BRING IT

- ☐ Pull and inspect exhaust manifolds/risers, assume replacement is due unless documented within 5 years.
- ☐ Survey is non negotiable on any inboard cruiser this age.
- ☐ Pull the engine hatch and inspect manifolds/risers for rust streaking and the bilge for cooling water staining.
- ☐ Mandatory survey + sea trial; confirm both engines hit rated RPM and there's no white/blue exhaust smoke at WOT.
- ☐ Test all shore power, AC, generator, and the marine head/holding system.
- ☐ Demand documented dates for exhaust manifold and riser replacement on both engines; if undocumented, assume a \$2.5, 4K bill and price it in.
- ☐ Test the generator under load, all AC/heat, shore power, and the marine head + holding system, restoration of neglected systems runs into the thousands.

— NEGOTIATION SCRIPT · USE VERBATIM

"State plainly: based on comps at \$139K, \$168K, your offer is \$148,000 contingent on survey, sea trial, and proof of riser replacement."

Why: The closest same market comp with documented risers is \$152K with fewer hours. \$148K reflects this boat's higher hours and undocumented riser status.

"If risers are NOT documented as replaced, deduct another \$4,000 from any number."

Why: That is the documented replacement cost on twin gas inboards, and it's due now at 760 hours / 12 years.

"If the seller won't move off \$189K, walk to the documented 2014 at \$152K."

Why: A same year, same market boat with fewer hours and risers already done is on the market \$37K cheaper. There is no reason to overpay into a slow resale segment.

METHODOLOGY & SOURCES

Where every number comes from.

BoatVerdict is buyer-paid and seller-neutral. No marketplace, broker, or dealer pays for placement or influences a verdict.

— DATA SOURCES CROSS-REFERENCED

USCG vessel registrations	875,076	Builder codes (MIC)	16,188
USCG / CPSC recalls	1,807	Recalls matched · Sea Ray	34
Live market comps	4 matched	Registered hulls · this builder	20,075

— HOW THE BUY SCORE IS WEIGHTED

Price 40%	Engine 25%	Model 15%	Region 10%	Transp. 10%
-----------	------------	-----------	------------	-------------



VERIFIED DIGITAL COPY

Scan to open the live, always-current report.

Prepared by BoatVerdict on May 27, 2026 from public records and live market data, scored against the BoatVerdict model. Educational analysis, not a marine survey. If we can't produce a complete report, the \$49 fee is refunded in full.

REPORT ID · BVDEMO_SEARAY3