

**US PHRF of Southeast Florida, Inc.**  
**2026 Rating Certificate # 22-0617111**  
[www.phrfsef.com](http://www.phrfsef.com)

Date Issued: 1/1/2026  
 Valid until 12/31/2026  
 US PHRF/SEF

Rating: **241**  
 Spinnaker: **None**

Boat Name: **The Laura Ann**  
 Owner: Steve McNally  
 USSA Member #: **61619**

Sail #: **61619**  
 Club Affiliation: **Coconut Grove Sailing Club**

**Hull Information**

Boat Type: 2007 Hunter 25 SD  
 Keel Type: Shoal  
 Engine: Outboard  
 Prop type: Outboard  
 Displacement: 3,700 lbs.

Length Overall: 24.5  
 Waterline Length: 22.08  
 Beam: 8.46  
 Draft Keel/CB: 2.00/2.00  
 Ballast: 1,309 lbs.

**Rig Information**

Type: Fractional Material: Aluminum  
 Headsail %: 100 LP: 8.50 Spinnaker girth % of J:  
 I: 25. J: 8.5 P: 23.42 E: 9.5  
 SPL: ISP: Jc:  
 Total Upwind SA: 140 Total Downwind SA: 28

**Penalty/Credit Information**

LP mod	RFH	RFJ	CRFJ	M-HL	M-VB	SFlash	OS-SPL	OS-Spin	OS-Main
0	0	4	0	0	0	0	0	12	0
Prop Mod:		Cruising Accommodation Credit:			Modifications:				
0	0	0	0	0	0	0	0	0	0

Remarks: Note: Excluding the declaration of Non Spinnaker the maximum adjustments is limited to 30

Base Rating: 225 Adjustments: 16 Final Rating: 241 Crew Limit: 6  
 Disp-Ballast Ratio: .35 DLR: 153  
 Upwind SA/D: 9.4 Downwind SA/D: 1.9 SA/D ratio UP/DW: 5.04

**Endorsed by, US PHRF/SEF Chief Handicapper**

**Inspect this document carefully; you are obligated to immediately report in writing any errors to the US PHRF/SEF Chief Handicapper or your Regional Handicapper. Owner Certification, Waiver, Release and Covenant not to sue:** I agree to race the boat described in this document as specified under regulations and rules of UNITED STATES PERFORMANCE HANDICAP RACING FLEET / SOUTHEAST FLORIDA, INC. (herein and hereafter designated PHRF/SEF) and rules in the latest edition of the *Racing Rules of Sailing* as published by *US Sailing*. Furthermore, I will immediately inform the PHRF/SEF Chief Handicapper in writing of any changes to the boat's description and its specifications as they appear in this document. Moreover, I understand that I may not sail competitively until a new certificate is issued by PHRF/SEF which reflects any change. I also acknowledge that all activities of PHRF/SEF are undertaken by volunteers using their own time and funds for their efforts in consideration and assignment of the handicap and waive, releases, and cancels any and all claims I may have against PHRF/SEF, its officers, directors, trustees, and committee members, measurers, agents, and representatives arising out of the functions and activities of PHRF/SEF and actions of persons fulfilling the offices named above, and I do further covenant and agree not to sue or bring claim of any nature whatsoever against PHRF/SEF and all other persons acting on behalf of PHRF/SEF relating to any performance of PHRF/SEF functions and activities. I further acknowledge that participation in the sport of sailing wind driven boats in competitive events is an inherently dangerous sport in which I have freely chosen to engage.

(Signature of Owner) (Date)

NOTE: Utilization of this certificate implies that you agree to the terms and conditions contained on this certificate regardless of acknowledge signature.