



****Owner Financing** NEW price drop! Lot #7, 3-acres on Co. Rd 87, north Robertsdale, AL**

Cowpen Creek, Phase 3, Lot 7

3-acres of prime property that can be used for commercial or residential purposes, or a combination of both. Great opportunity to have your business and home on the same piece of land. The property is approved for up to 2 RVs, 2 Mobile Homes, or 2 built homes or buildings. A septic tank and water tap can be added for an additional cost and financed in with the land.

Located across the street from #25220 Co. Rd. 87 Robertsdale AL 36567

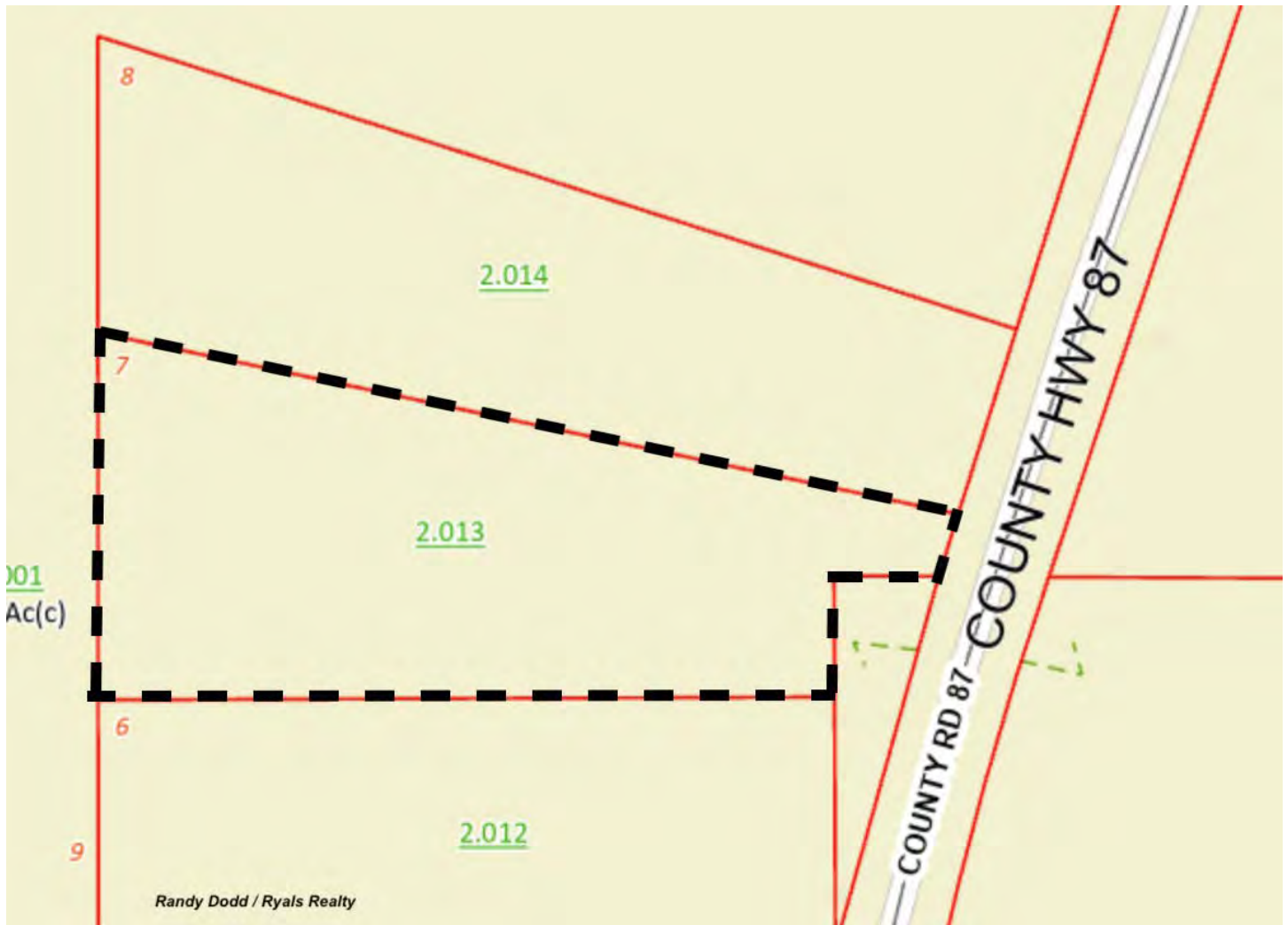
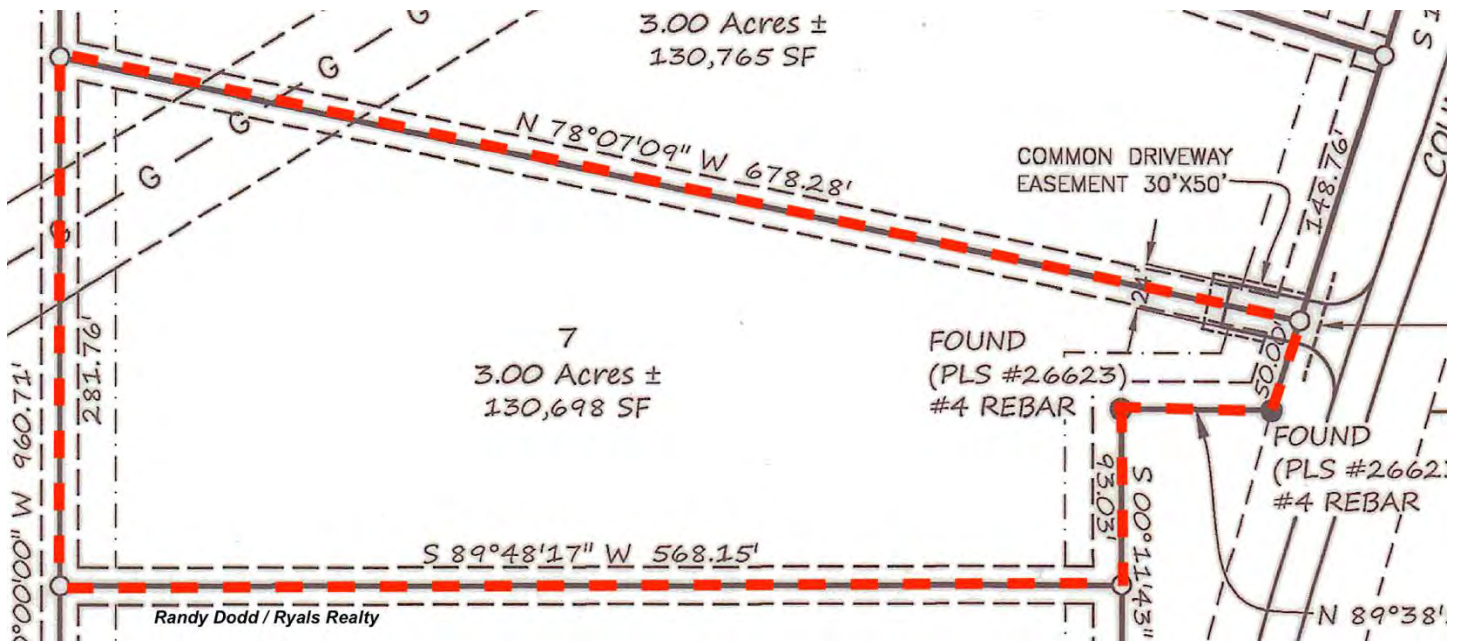
\$179,900

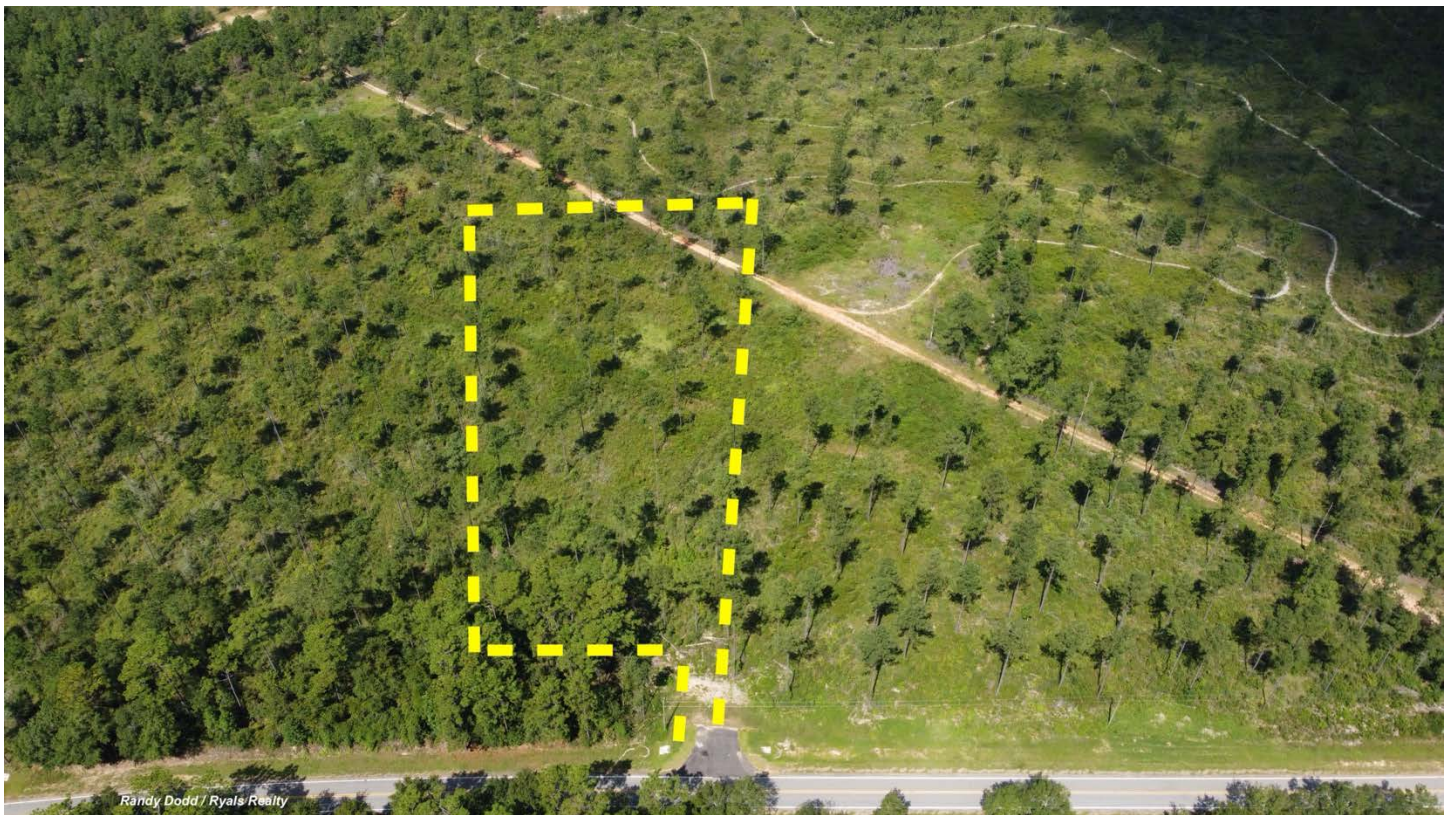
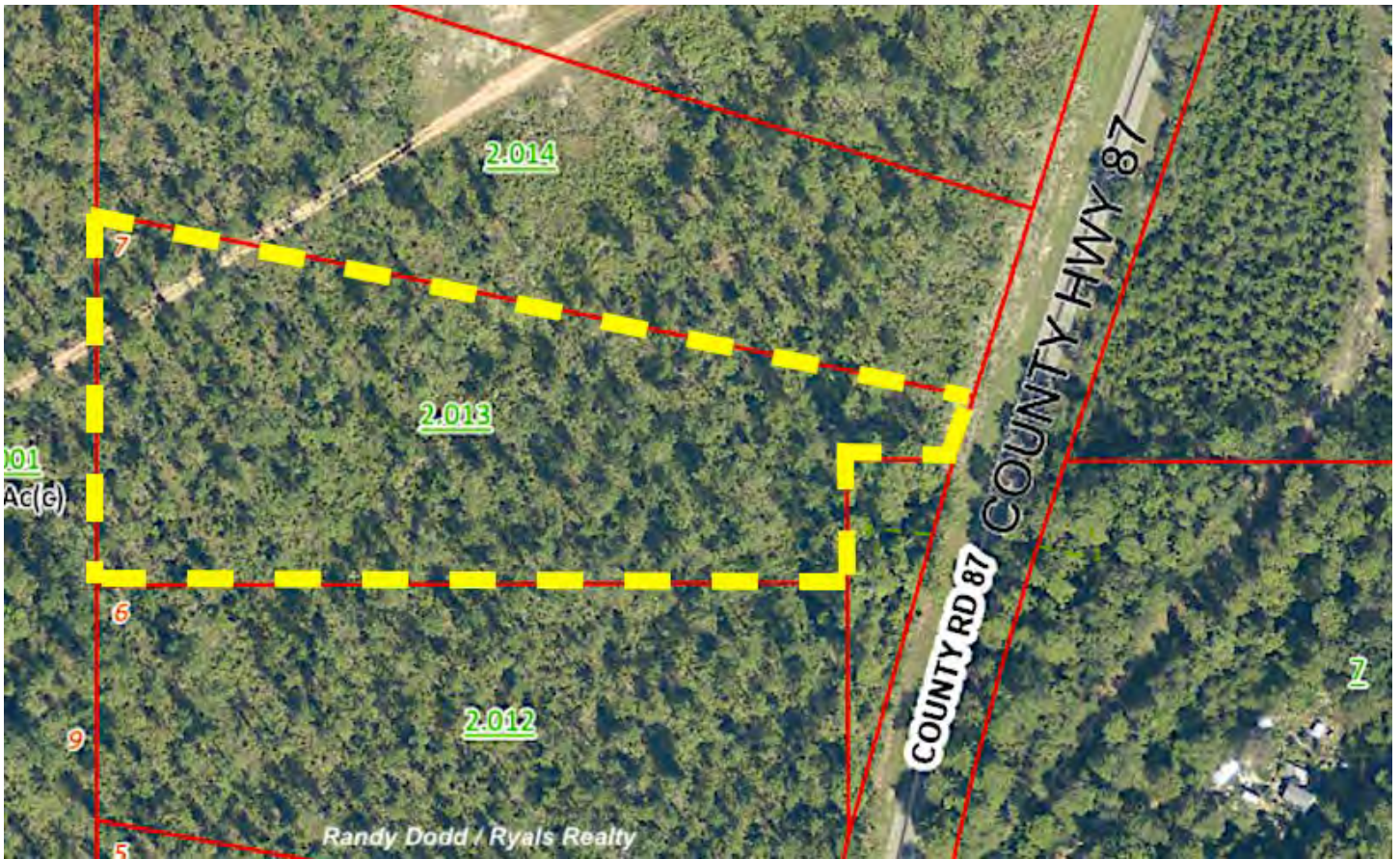
Property Highlights:

- Can be used as commercial, residential or a combination of both.
- 50 ft. of county-maintained road frontage just south of the I-10 bypass
- No wetlands; all 3-acres are buildable
- Option to add septic tank and water tap for an additional price

Owner terms available!

Randy Dodd / Ryals Realty / 251-269-2156







BFLC Deed Restrictions for Residential land/lots

- (a) A 20-foot ingress/egress and utility easement shall be reserved by seller along all property lines.
- (b) Property must remain in its natural state at least 20 feet from side and back property lines, and 40 feet from the front property line.
- (c) No trees shall be removed from these areas by buyer. In the event seller or utility company needs to exercise use of the reserved easement, the seller or utility company may clear as necessary to satisfy their need at that time.
- (d) Mobile Homes shall be allowed only if new, at the time it is placed on the property, and only if skirted by the selling dealer.
- (e) Any permanent improvement must have approval from county building department.
- (f) No commercial activity.
- (g) No excavation or mining.
- (h) No feed lots.
- (i) No gun ranges, no practice shooting shall take place.
- (j) No hog farms.
- (k) No junkyards or accumulation of debris or rubbish.
- (l) No moto-cross parks or tracks.
- (m) No off-road parks.
- (n) No poultry farms.
- (o) No rubbish or inorganic debris.
- (p) No RV parks.
- (q) No scrapping operations.
- (r) No more than 2 dwellings per parcel. Any RV, tiny home, mobile home, "barnominium", or permanent home shall be considered as dwelling per these covenants, and must be permitted by the county and have permitted utilities attached.
- (s) Any permanent improvement must have approval from county building department.
- (t) No RV older than five (5) years, measured from January 1 of the model year, may be placed on the property at any time.
- (u) Buyers must obtain written approval from the seller, prior moving any RV or Mobile Home onto the property.

Rev. Oct 7, 2025



**Permitted Business and Commercial
(In addition to all residential and lodging uses):**

- (a) food sales, restaurants, eating places;
- (b) distribution;
- (c) general merchandise and most retail;
- (d) auto, boat, RV, mobile homes, equipment sales, electric car charging stations;
- (e) furniture sales;
- (f) sporting goods sales;
- (g) flower, plant, nursery sales;
- (h) barber and beauty shops;
- (i) shoe repair;
- (j) offices, banks, post office;
- (k) warehouse, storage;
- (l) places of amusement, family entertainment, tourist entertainment RV Parks;
- (m) hotels, lodging;
- (n) joint residential, commercial;
- (o) medical / doctor / dentist office, veterinary clinics.

Prohibited Business and Commercial:

- (a) pawn shops, auto / equipment repair;
- (b) alcohol sales, bar, nightclub;
- (c) adult entertainment establishments, adult books or items sales;
- (d) real estate sales;
- (e) car wash;
- (f) bail bonds;
- (g) kennels, poultry or livestock operations of any kind;
- (h) any type of manufacturing, welding;
- (i) convenience stores, gas stations;
- (j) CBD / marijuana / or related sales storage or processing;
- (k) trailer parks;
- (l) laundromat, cleaners.

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Owner Financing terms are based on your average credit score.
The higher the score, the more options available

\$179,900

Without septic tank and water tap:

- 720 min: \$999 down / 4% interest / 30-year term / 5-year adjustable rate = \$ 854.10 mo.
- 620 min: \$999 down / 5% interest / 30-year term / 5-year adjustable rate = \$ 960.38 mo.
- 580 min: \$999 down / 6% interest / 30-year term / 5-year adjustable rate = \$1,072.60 mo.
- 550 min: \$999 down / 8% interest / 30-year term / 5-year adjustable rate = \$1,312.71 mo.

\$189,900

With septic tank and water tap:

- 720 min: \$1,999 down / 4% interest / 30-year term / 5-year adjustable rate = \$ 897.07 mo.
- 620 min: \$1,999 down / 5% interest / 30-year term / 5-year adjustable rate = \$1,008.69 mo.
- 580 min: \$1,999 down / 6% interest / 30-year term / 5-year adjustable rate = \$1,126.56 mo.
- 550 min: \$1,999 down / 8% interest / 30-year term / 5-year adjustable rate = \$1,378.75 mo.

Note ** The interest rate is subject to reset to the New York Prime Rate at the beginning of the 60th month of the loan term

No prepayment penalty
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