



****Owner Financing** NEW price drop! 1 acre on Co. Rd 87, North
Robertsdale, AL**

Cowpen Creek, Phase 4 , Lot 2

One acre of beautiful residential property located on County Road 87, slightly south of the Interstate 10 overpass. Property is free of wetlands, unzoned, and ready to be developed into your new home site. The lot has 120 feet of paved road frontage on County Road 87 and is 359 feet deep. A paved shared driveway has been installed, and electricity is available at the road frontage. A septic tank and water tap can be added for an additional fee and financed with the land purchase.

Located on the south side of 25220 Co. Rd. 87 Robertsdale AL., 36567

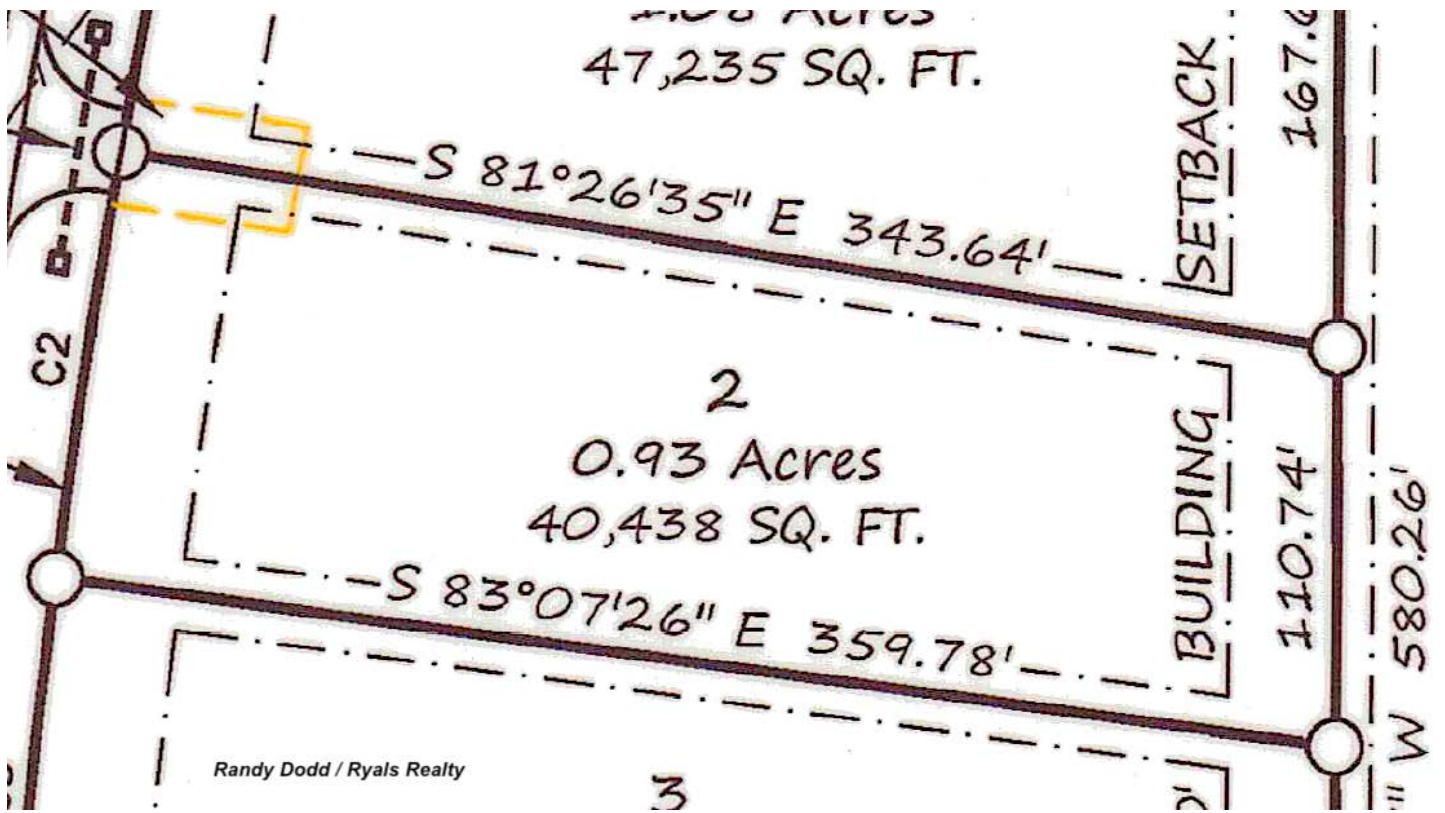
\$114,900

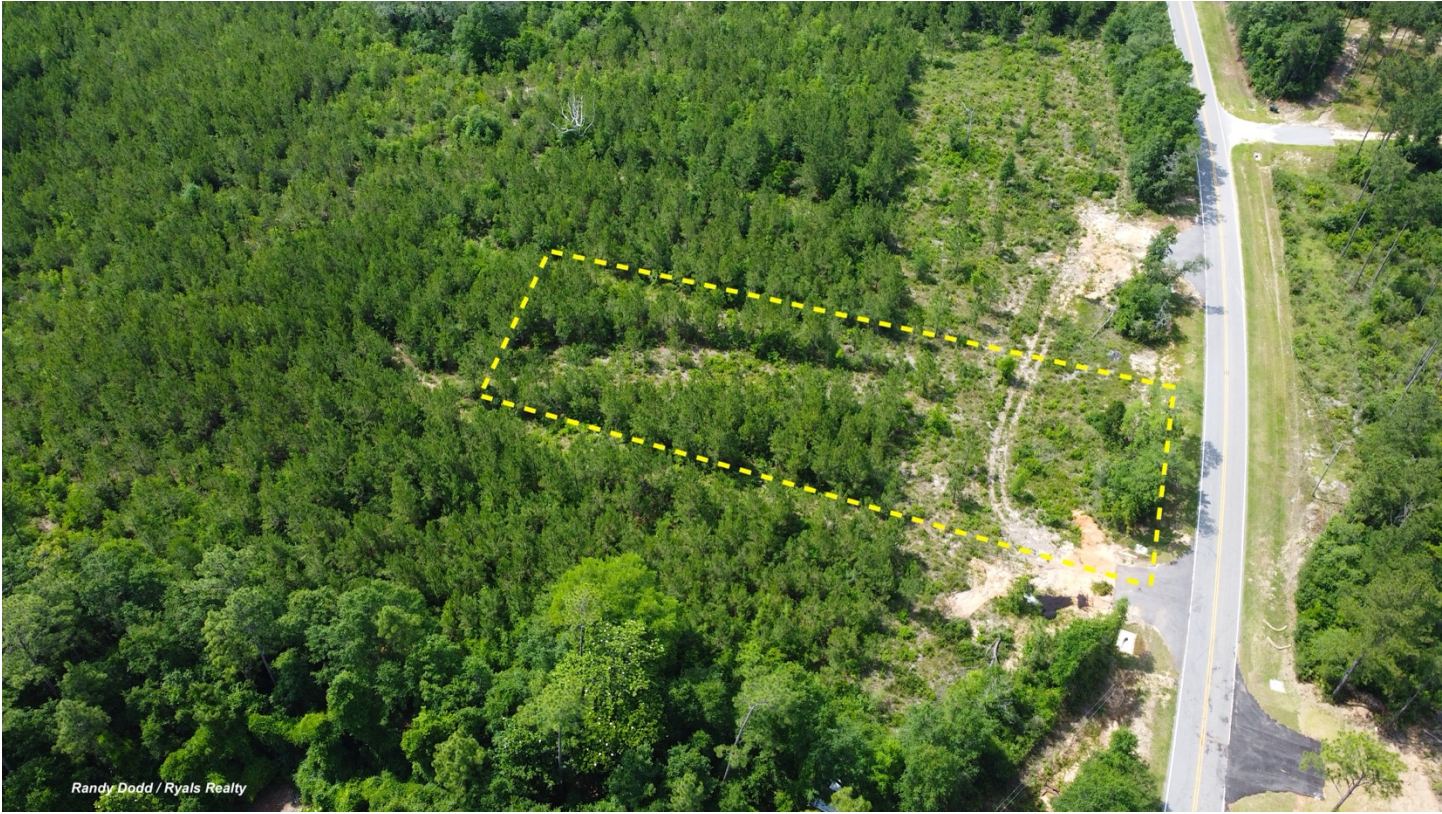
Property Highlights:

- **Level property with no wetlands**
- **120 feet of county-maintained road frontage**
- **Suitable for a newly built home, new mobile home, or an RV less than 5 years old**
- **Option to add septic tank and water tap for an additional fee**
- **1 mile south of Grand River Motorsports Park!**

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

Cowpen Creek, Phase 4, Lot 2

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

\$114,900

Without septic tank and water tap:

- 720 min: \$999 down / 4% interest / 30-year term / 5-year adjustable rate = \$ 543.78 mo.
- 620 min: \$999 down / 5% interest / 30-year term / 5-year adjustable rate = \$ 611.45 mo.
- 580 min: \$999 down / 6% interest / 30-year term / 5-year adjustable rate = \$ 682.89 mo.
- 550 min: \$999 down / 8% interest / 30-year term / 5-year adjustable rate = \$ 835.77 mo.

\$124,900

With septic tank and water tap:

- 720 min: \$1,999 down / 4% interest / 30-year term / 5-year adjustable rate = \$ 586.75 mo.
- 620 min: \$1,999 down / 5% interest / 30-year term / 5-year adjustable rate = \$ 659.76 mo.
- 580 min: \$1,999 down / 6% interest / 30-year term / 5-year adjustable rate = \$ 736.85 mo.
- 550 min: \$1,999 down / 8% interest / 30-year term / 5-year adjustable rate = \$ 901.80 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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