



Randy Dodd / Ryals Realty

****Owner Financing** New Price and Terms! 3 acres, Lot 14 on CC Road, north Elberta, Al**

CC 77 Subdivision, Lot 14

Beautiful 3 -acre tract located on CC Road, perfect for your dream home. This cleared, level lot is ready to build with 210 ft wide road frontage X 622 ft deep for a very spacious home site. Approved for up to 2 dwellings including RV's no more than 5-years old, new mobile homes, or custom-built homes.

Property is located ½ mile north of the intersection of Co Rd 32 and CC Rd.
Look for my sign

\$149,900

Property Highlights:

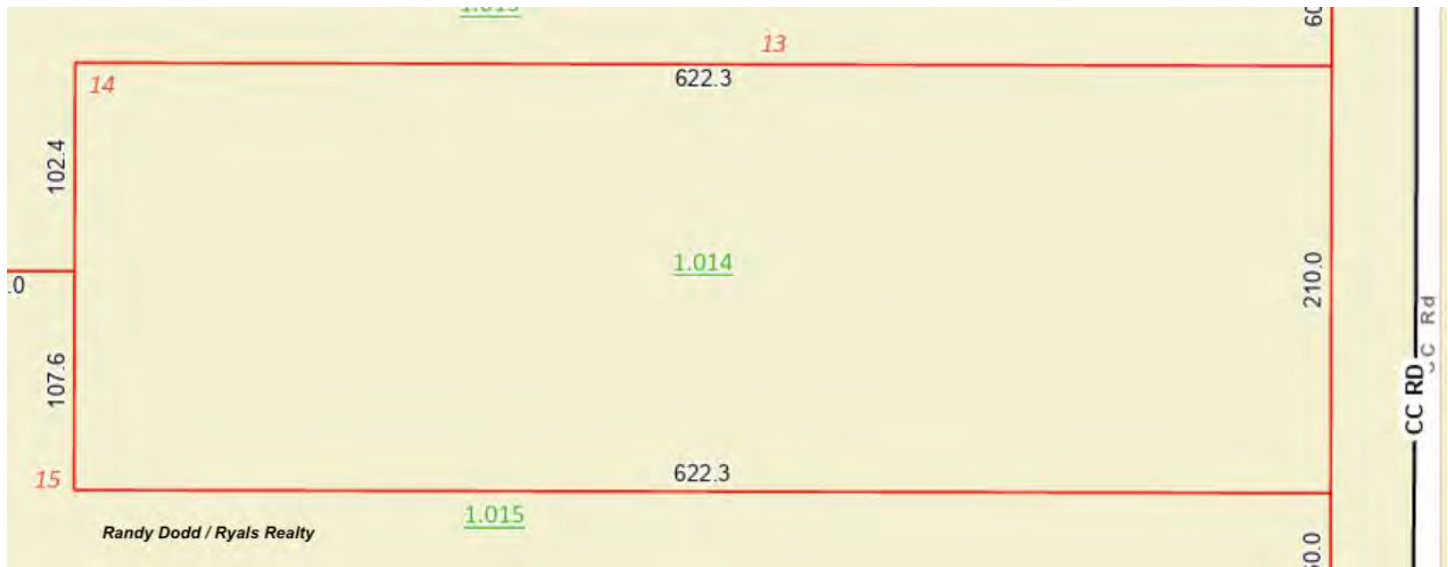
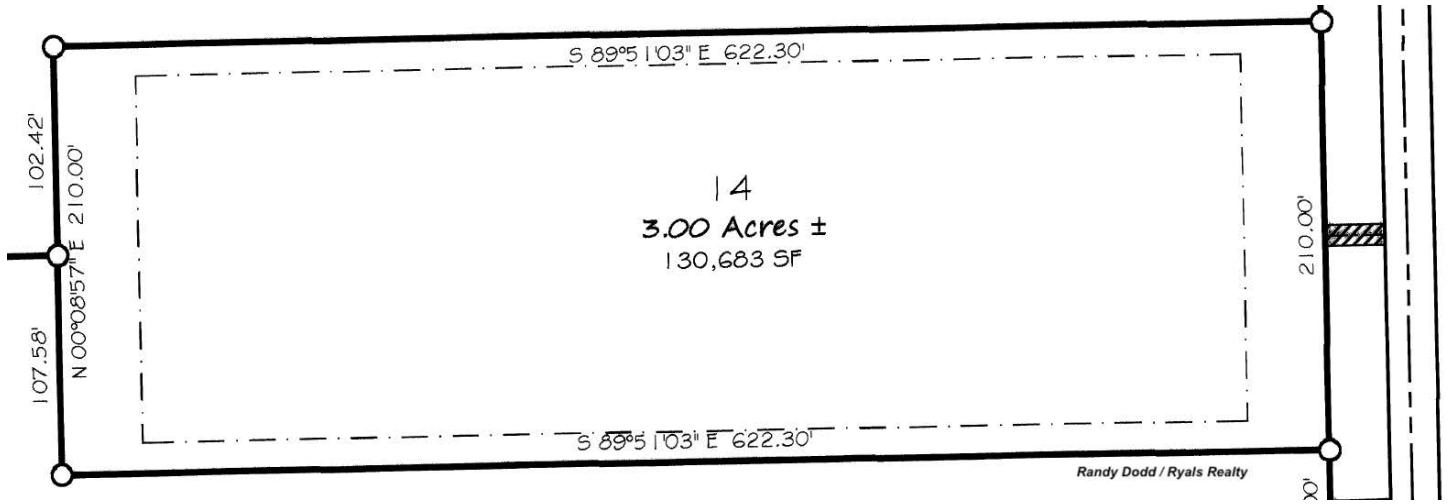
- Cleared and level homesite.
- County maintained road frontage.
- Prime highly desired area in north Elberta, Al
- Option to add septic tank and water well for an additional price

Owner terms available!

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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

CC77, Lot 14

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

\$149,900

Without septic tank and water well:

- 720 min: \$999 down / 4% interest / 30-year term / 5-year adjusted = \$ 710.88 mo.
- 620 min: \$999 down / 5% interest / 30-year term / 5-year adjusted = \$ 799.33 mo.
- 580 min: \$999 down / 6% interest / 30-year term / 5-year adjusted = \$ 892.74 mo.
- 550 min: \$999 down / 8% interest / 30-year term / 5-year adjusted = \$1,092.58 mo.

\$164,900

With septic tank and water well:

- 720 min: \$1,999 down / 4% interest / 30-year term / 5-year adjusted = \$ 777.71 mo.
- 620 min: \$1,999 down / 5% interest / 30-year term / 5-year adjusted = \$ 874.49 mo.
- 580 min: \$1,999 down / 6% interest / 30-year term / 5-year adjusted = \$ 976.67 mo.
- 550 min: \$1,999 down / 8% interest / 30-year term / 5-year adjusted = \$1,195.31 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 balloon / No prepayment penalty
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