



**\*\*Owner Financing\*\* 2.07 acres off CC Road, north Elberta, Al**

CC 77 Subdivision, Lot 2A...A very private setting parcel that sits back off Eastfork Landfill Rd, perfect for your new home. This cleared, level lot is ready to build with a 60 ft wide easement extending over 700 ft deep for a spacious secluded home site. Approved for up to 2 dwellings including RV's, Mobile Homes, Tiny Homes or custom-built homes.

Property is located across the street from #29829 Eastfork Landfill Rd Elberta Al 36530.  
Look for my sign

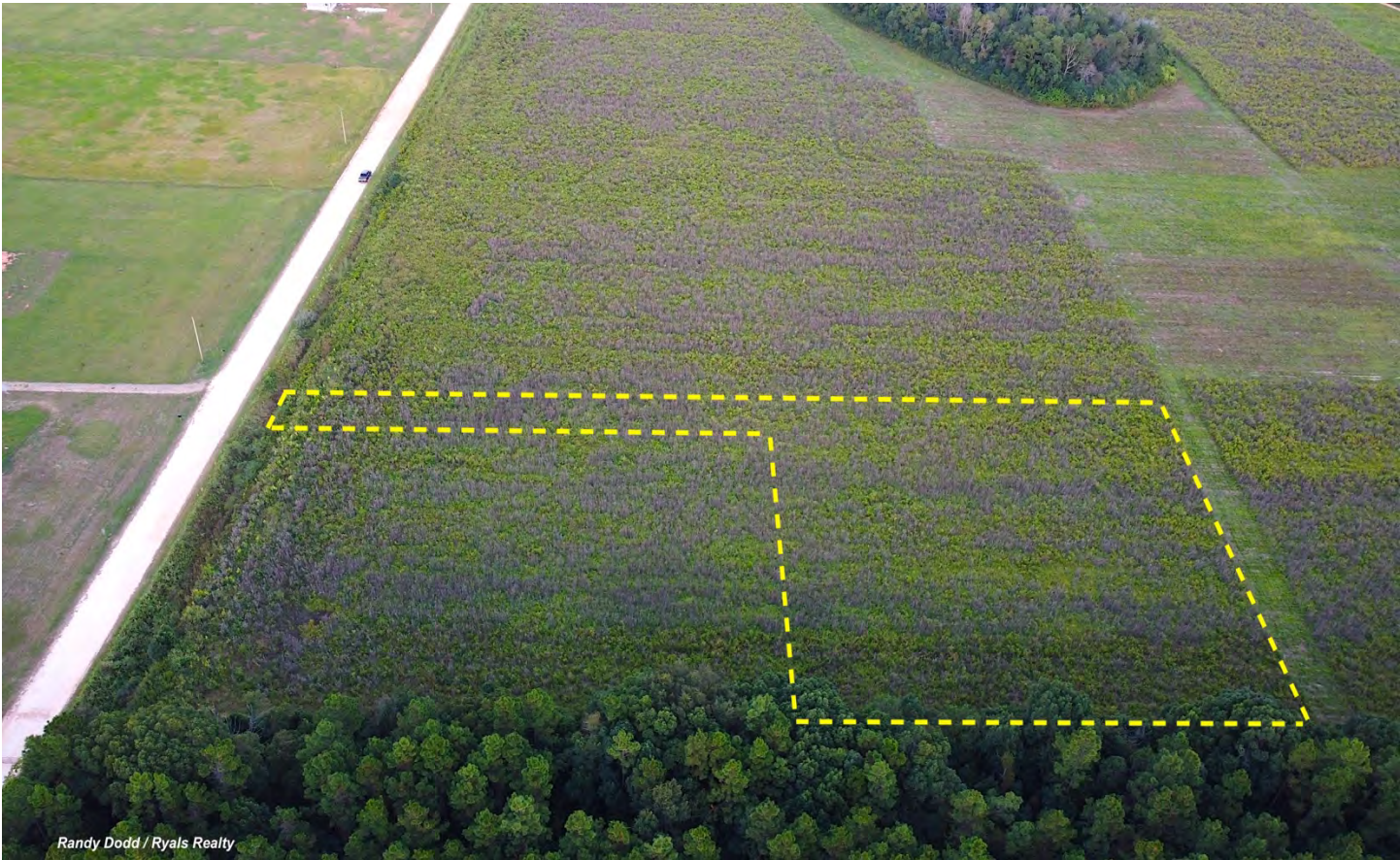
**\$139,900**

**Property Highlights:**

- Cleared and level homesite.
- Highly private setting.
- Prime area in north Elberta, Al
- Option to add septic tank and water well for an additional price

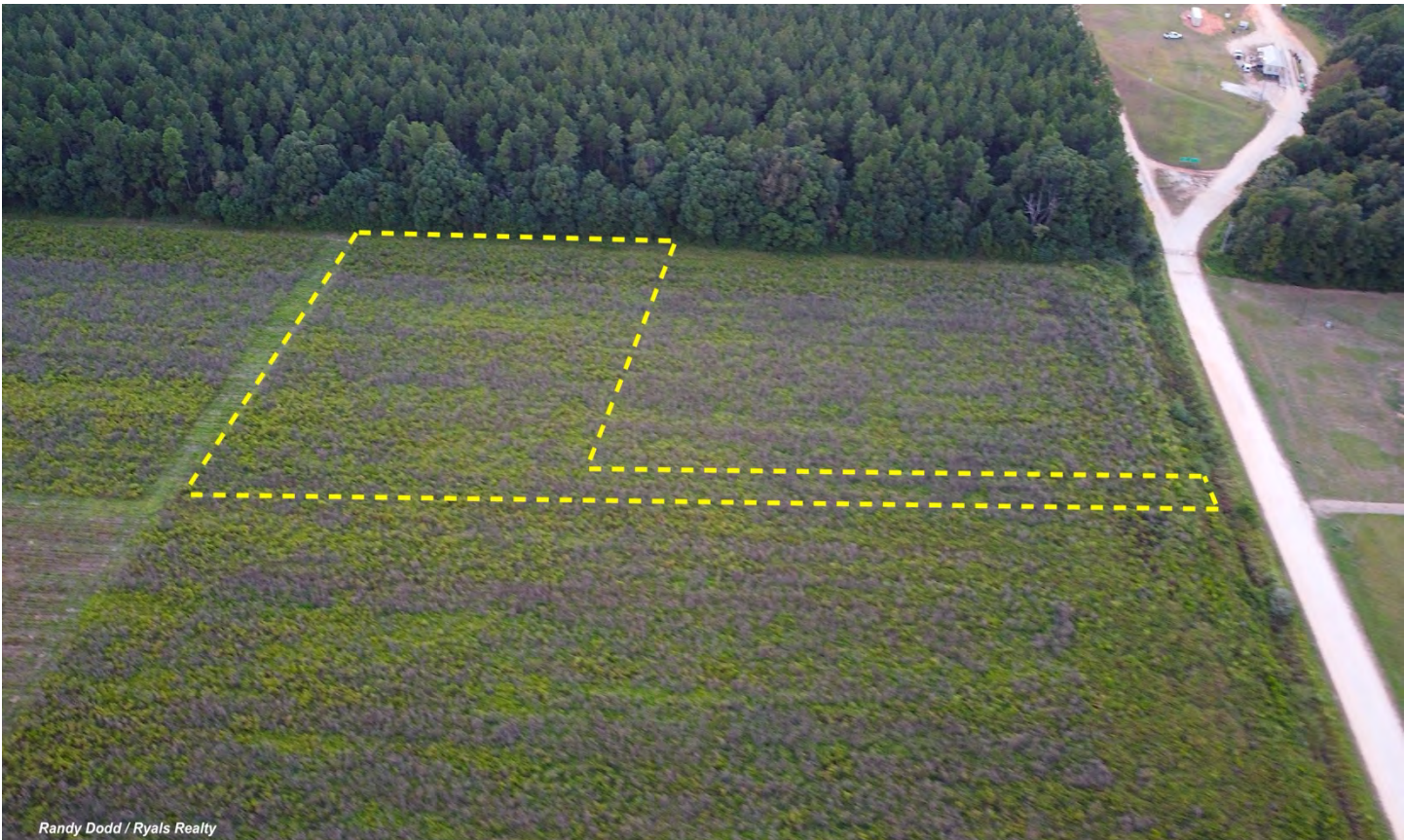
**Owner terms available**

**Randy Dodd / Ryals Realty / 251-269-2156**

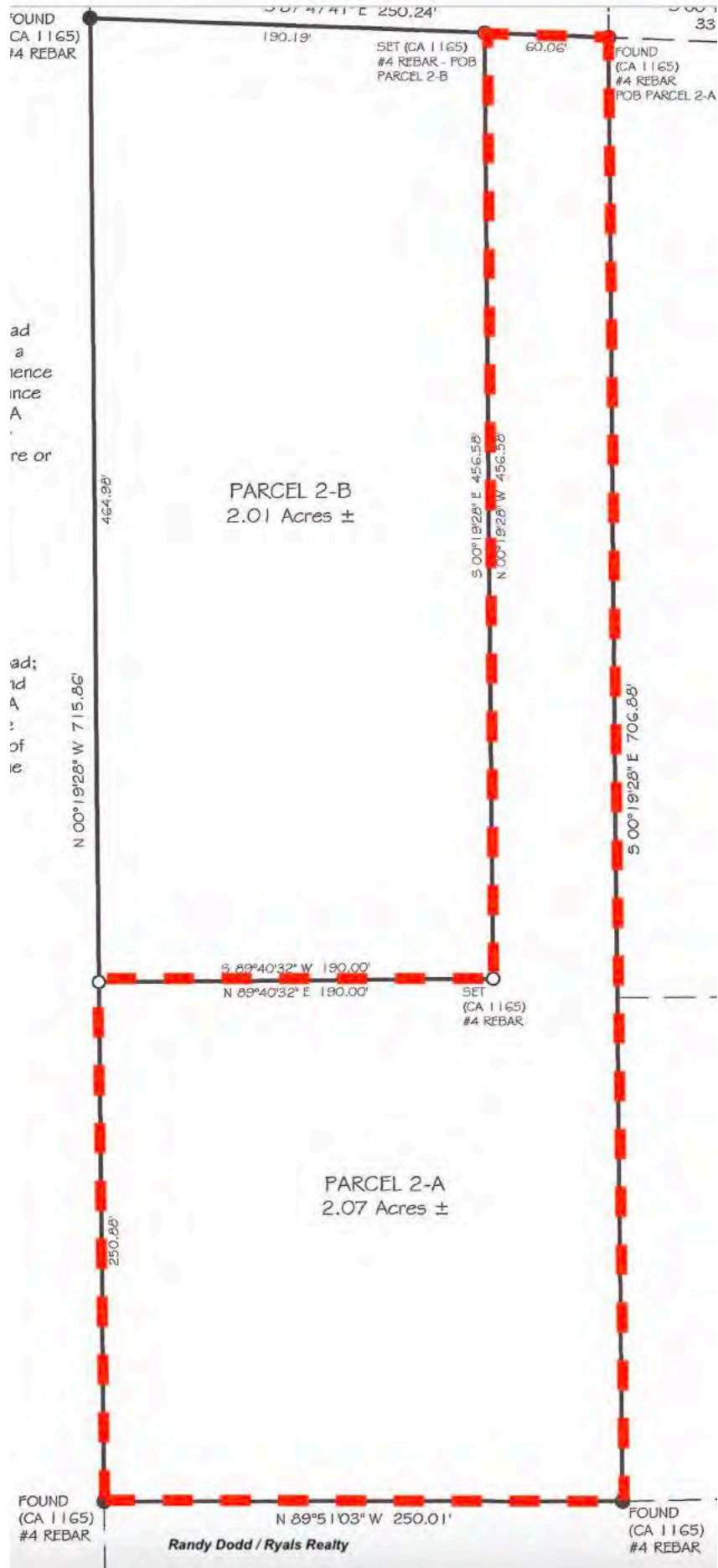




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**RYALS REALTY**  
THE PURSUIT OF VALUE



## **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) All modular / doublewide / or pier foundation homes must have solid masonry skirting around perimeter. Mobile homes placed on the property must have a minimum of new vinyl skirting at the time of placement, and masonry skirting must be added with in 12 months from the placement of the mobile home - if not done when its placed.
- (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) Any RV or Mobile Home older than ten (10) years, measured from January 1 of the model year, SHALL NOT be allowed on the property.
- (u) Buyers must obtain written approval from the seller, prior moving any RV or Mobile Home onto the property.

## CC77, Lot 2A

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

\$139,900

### *Without septic tank and water well:*

- 720 min: \$1,000 down / 4% interest / 30-year term / 5-year adjusted = \$ 663.13 mo.
- 620 min: \$1,500 down / 5% interest / 30-year term / 5-year adjusted = \$ 742.96 mo.
- 580 min: \$1,500 down / 6% interest / 30-year term / 5-year adjusted = \$ 829.78 mo.
- 550 min: \$2,000 down / 8% interest / 30-year term / 5-year adjusted = \$1,011.86 mo.

\$154,900

### *With septic tank and water well:*

- 720 min: \$5,000 down / 4% interest / 30-year term / 5-year adjusted = \$ 715.65 mo.
- 620 min: \$5,000 down / 5% interest / 30-year term / 5-year adjusted = \$ 804.70 mo.
- 580 min: \$5,000 down / 6% interest / 30-year term / 5-year adjusted = \$ 898.73 mo.
- 550 min: \$5,000 down / 8% interest / 30-year term / 5-year adjusted = \$1,099.91 mo.

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

No balloon / No prepayment penalty  
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