



****Owner Financing** NEW PRICE and TERMS! Lot #8, 3-acres on Co. Rd 87, north Robertsdale, Al**

Cowpen Creek, Phase 3, Lot 8... 3 acres of versatile prime land, ideal for commercial, residential, or mixed-use development. Perfect for combining your business and residence on one property. Approved for up to 2 RVs, 2 mobile homes, or 2 constructed homes/buildings. Septic tank and water tap available for an additional fee.

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

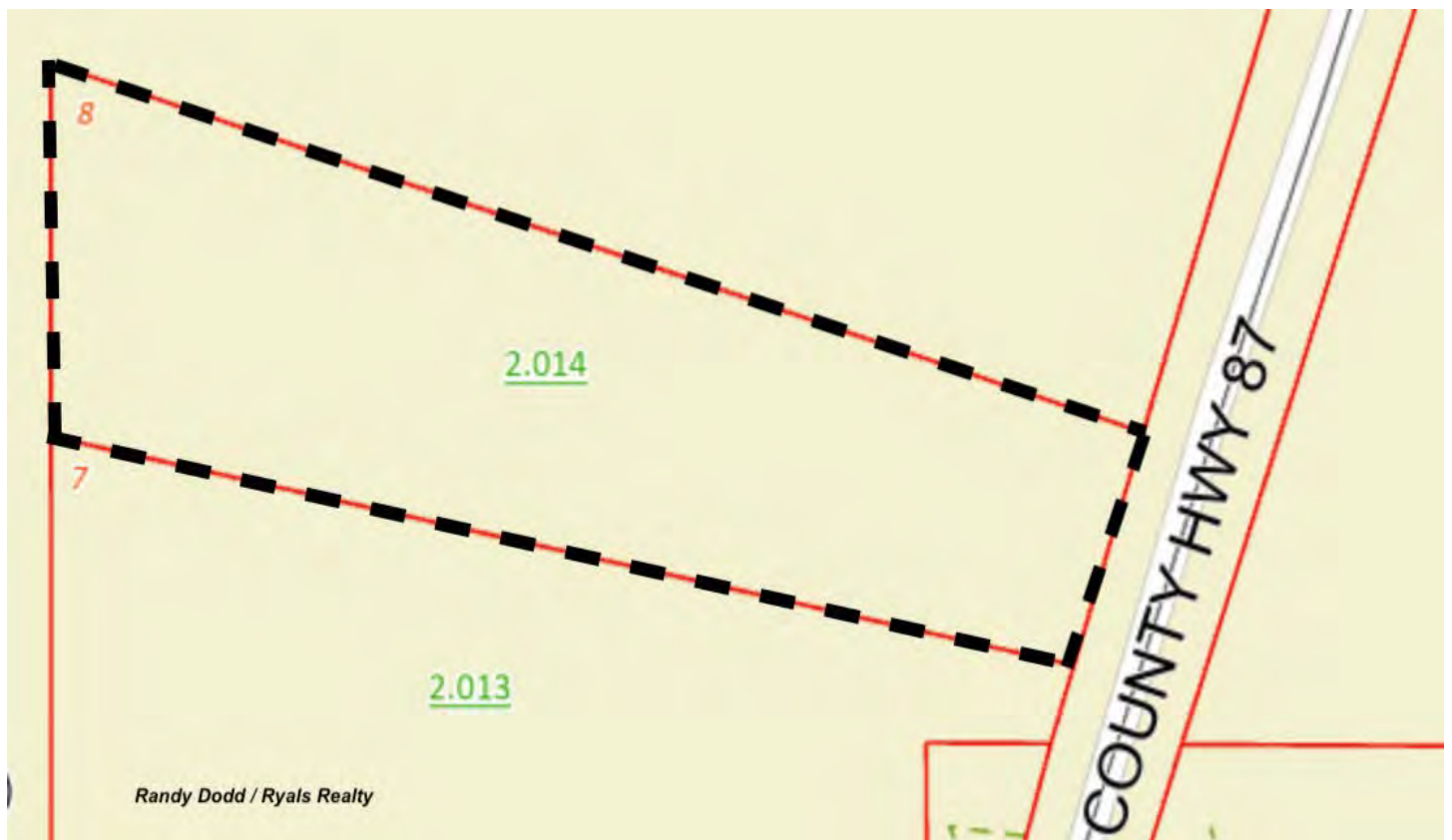
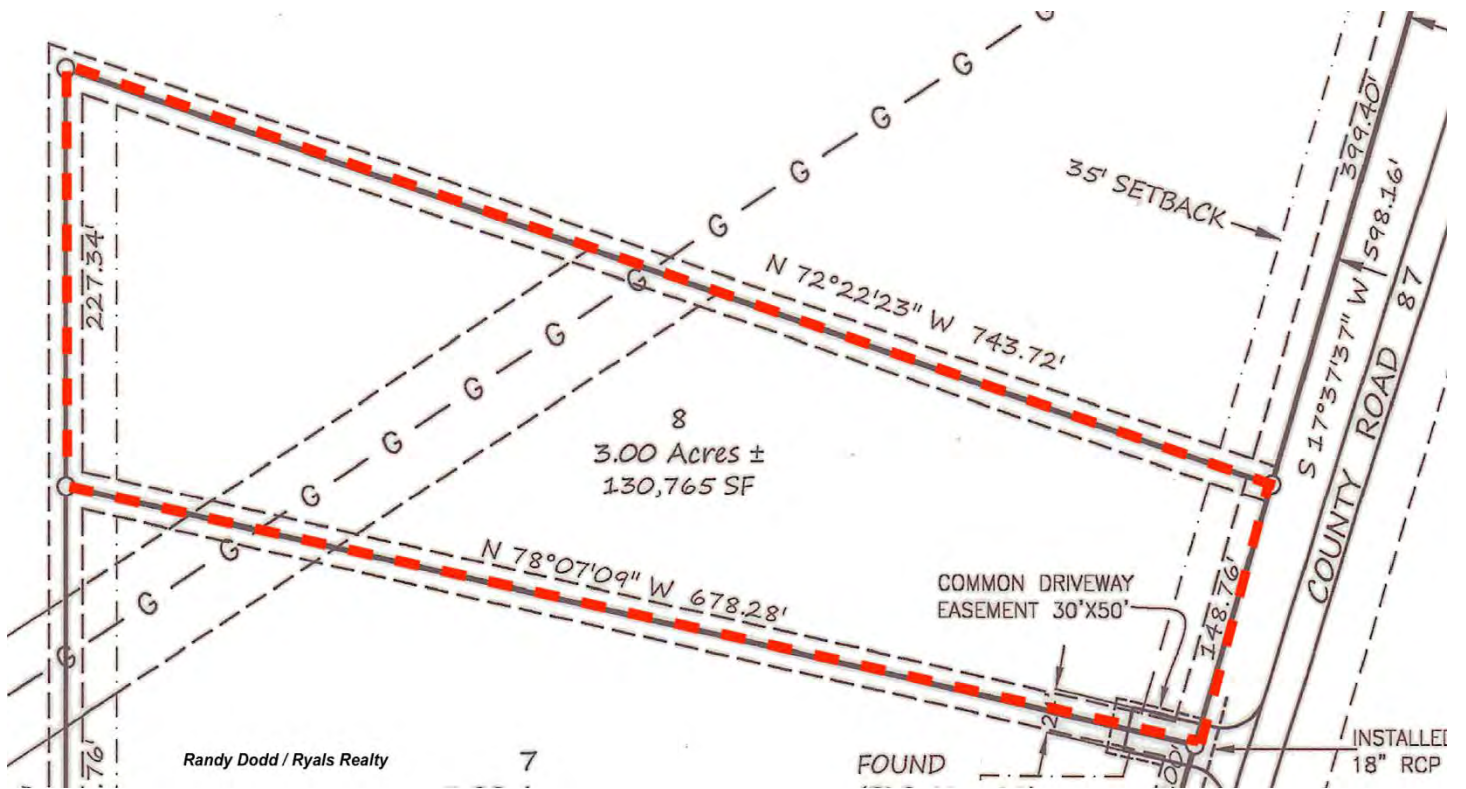
\$189,900

Property Highlights:

- Can be used as commercial, residential or a combination of both.
- 148 ft. of County maintained frontage on Co. Rd 87, 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) 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 within 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.



**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.

Cowpen Creek, Phase 3, Lot 8

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

\$189,900

Without septic tank and water tap:

- 720 min: \$1,000 down / 4% interest / 30-year term / 5-year adjustable rate = \$ 901.84 mo.
- 620 min: \$1,500 down / 5% interest / 30-year term / 5-year adjustable rate = \$1,011.37 mo.
- 580 min: \$1,500 down / 6% interest / 30-year term / 5-year adjustable rate = \$1,129.55 mo.
- 550 min: \$2,000 down / 8% interest / 30-year term / 5-year adjustable rate = \$1,378.74 mo.

\$199,900

With septic tank and water tap:

- 720 min: \$5,000 down / 4% interest / 30-year term / 5-year adjustable rate = \$ 930.48 mo.
- 620 min: \$5,000 down / 5% interest / 30-year term / 5-year adjustable rate = \$1,046.27 mo.
- 580 min: \$5,000 down / 6% interest / 30-year term / 5-year adjustable rate = \$1,168.22 mo.
- 550 min: \$5,000 down / 8% interest / 30-year term / 5-year adjustable rate= \$1,430.11 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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