



****Owner Financing** 4.22 acres on CC Road, north Elberta, Al**

CC 77 Subdivision, Lot 5...A stunning, private parcel that sits back off CC Road, perfect for your dream home. This cleared, level lot is ready to build with a 60 ft wide road frontage off CC Road and extending 1,000 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 ½ mile north of the intersection of Co Rd 32 and CC Rd.
Look for my signs

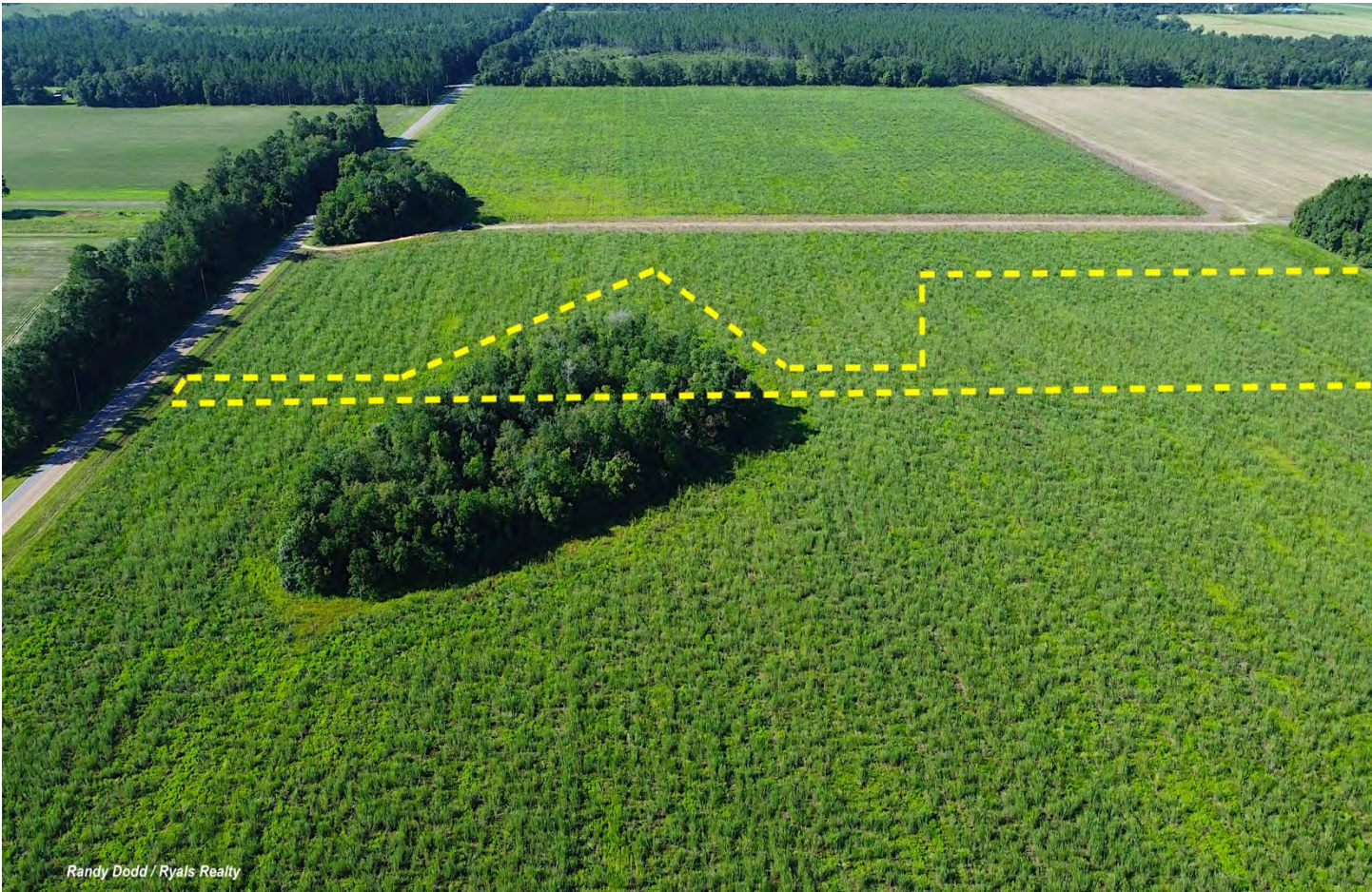
\$149,900

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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PROPERTY ADDRESS: _____

20. DEED RESTRICTIONS:



RESIDENTIAL LAND / LOT

The following is a PARTIAL list of the deed restrictions placed on this property:

A 20-foot ingress/egress and utility easement shall be reserved by seller along all property lines.

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.

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.

■ 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.

■ Any permanent improvement must have approval from county building department.

■ No commercial activity

■ No moto-cross parks or tracks

■ No off-road parks

■ No feed lots

■ No poultry farms

■ No RV parks

■ No hog farms

■ No excavation or mining

■ No junkyards or accumulation of debris or rubbish

■ No gun ranges, no practice shooting shall take place

■ No scrapping operations

■ No rubbish or inorganic debris

■ No more than 2 dwellings per parcel. Any RV, tiny home, mobile home, "barnominium", or permanent home shall be considered a dwelling per these covenants, and must be permitted by the county and have permitted utilities attached.

■ 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

■ Buyers must get written approval from seller prior moving any RV or Mobile Home onto the property



COMMERCIAL LAND / LOT

Commercial restrictions are attached as "Exhibit A".

By initialing below Buyer(s) acknowledge that it has read, understand and agree to follow provided above deed restrictions and requirements.

CC 77, Lot 5

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: \$1,000 down / 4% interest / 30-year term / 5-year balloon = \$ 710.87 mo.
- 620 min: \$1,500 down / 5% interest / 30-year term / 5-year balloon = \$ 796.64 mo.
- 580 min: \$1,500 down / 6% interest / 30-year term / 5-year balloon = \$ 889.73 mo.
- 550 min: \$2,000 down / 8% interest / 30-year term / 5-year balloon = \$ 1,085.24 mo.

\$164,900

With septic tank and water well:

- 720 min: \$5,000 down / 4% interest / 30-year term / 5-year balloon = \$ 763.39 mo.
- 620 min: \$5,000 down / 5% interest / 30-year term / 5-year balloon = \$ 858.38 mo.
- 580 min: \$5,000 down / 6% interest / 30-year term / 5-year balloon = \$ 958.68 mo.
- 550 min: \$5,000 down / 8% interest / 30-year term / 5-year balloon = \$ 1,173.29 mo.

At the end of balloon, buyer has an option to seek refinancing from Seller for balanced owed at current NY prime interest rate + 1%. Or any other financing institutions. Seller is not obligated to refinance.

No prepayment penalty
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Without septic tank and water well:

- 720 min: \$1,000 down / 4% interest / 20-year term / 10-year balloon = \$ 902.30 mo.
- 620 min: \$1,500 down / 5% interest / 20-year term / 10-year balloon = \$ 979.37 mo.
- 580 min: \$1,500 down / 6% interest / 20-year term / 10-year balloon = \$ 1,063.18 mo.
- 550 min: \$2,000 down / 8% interest / 20-year term / 10-year balloon = \$ 1,237.09 mo.

\$164,900

With septic tank and water well:

- 720 min: \$5,000 down / 4% interest / 20-year term / 10-year balloon = \$ 968.96 mo.
- 620 min: \$5,000 down / 5% interest / 20-year term / 10-year balloon = \$ 1,055.27 mo.
- 580 min: \$5,000 down / 6% interest / 20-year term / 10-year balloon = \$ 1,145.57 mo.
- 550 min: \$5,000 down / 8% interest / 20-year term / 10-year balloon = \$ 1,337.47 mo.

At the end of balloon, buyer has an option to seek refinancing from Seller for balanced owed at current NY prime interest rate + 1%. Or any other financing institutions. Seller is not obligated to refinance.

No prepayment penalty
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Without septic tank and water well:

- 720 min: \$1,000 down / 4% interest / 15-year term / no balloon = \$ 1,101.40 mo.
- 620 min: \$1,500 down / 5% interest / 15-year term / no balloon = \$ 1,173.54 mo.
- 580 min: \$1,500 down / 6% interest / 15-year term / no balloon = \$ 1,252.28 mo.
- 550 min: \$2,000 down / 8% interest / 15-year term / no balloon = \$ 1,413.41 mo.

\$164,900

With septic tank and water well:

- 720 min: \$5,000 down / 4% interest / 15-year term / no balloon = \$ 1,182.76 mo.
- 620 min: \$5,000 down / 5% interest / 15-year term / no balloon = \$ 1,264.48 mo.
- 580 min: \$5,000 down / 6% interest / 15-year term / no balloon = \$ 1,349.33 mo.
- 550 min: \$5,000 down / 8% interest / 15-year term / no balloon = \$ 1,528.09 mo.

No prepayment penalty
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