

FIND YOUR DREAM HOUSE

Working with Ann Williams

- Licensed in Iowa and Illinois
- Residential and commercial properties
- Luxury to smaller homes
- Experienced agent
- Loves her work
- Relational business philosophy and values
- Knows how to listen
- Takes time to explain
- Your timeline is the timeline
- First-time buyers, up-sizers and down-sizers

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Ruhl&Ruhl REALTORS

AS SEEN ON ADTV

ABOUT ANN

There's nothing more important than home.



LICENSED

Iowa and Illinois · Residential and commercial

EDUCATION

PhD, Disability Studies, The University of Illinois at Chicago (2007)

Master's, The University of Chicago

BA, Liberal Arts, Cornell College, Mount Vernon, Iowa

CONTACT

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I believe a house becomes home the minute you can picture your life in it. Helping people get there? My favorite work.

I'm a REALTOR® with Ruhl&Ruhl Realtors, living in and loving Dubuque. I work with first-time home buyers, growing families and down-sizers, and with sellers of luxury homes and commercial properties. Buyers and sellers, in some of the most important transactions of their lives.

My career began (it seems like 100 years ago) as an administrative assistant in my family's residential real estate business in the northwest suburbs of Chicago. Then came a long, rewarding detour: an academic and development career in human services, and a doctorate in Disability Studies. Five years ago, I came home to real estate. Best decision.

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My business is relational. Most of my work is with previous clients and the people they refer to me. I don't take on dual agency: my one client in the transaction gets my full expertise, attention and loyalty. That's what they deserve. I'm there before, during and after every purchase or sale.

Yes, I'm obsessed with the real estate market. With listening carefully. With understanding what my clients need, wish for and hope for. Always focused on helping them buy or sell with the best possible results.

A NEW CHAPTER

Me. On national television.

I'm thrilled to share some news: I've joined The American Dream Television Network as a national television host.

ADTV shines a light on American communities. The homes. The neighborhoods. The local people who make a place feel like home. And now I get to tell Dubuque's story, with its bluffs, its brick and its river-town charm, to viewers all across the country. Filming begins October 23.

Honestly, it's a lot like my day job. I listen, I explore, I explain. Just with better lighting. My rescue dogs remain unimpressed.

LIFE AT HOME

I've called both sides of the Mississippi home. I lived in Galena, Illinois, and today I live in Dubuque, Iowa. Two river towns. Two states. One full heart. When I'm not showing houses, you'll find me in the garden or out with my bees. Dirt under my nails, honey on my hands. Couldn't be happier.

Today, so very grateful for the clients who trust me with their biggest moves. For a river town worth showing off. For new doors opening. For this day.

Seasons of change happen.

What is your season of change?

From renting to owning

Maybe you're ready to move from a rental situation to home ownership.

A growing household

Maybe you've added family members and need more room, for children or for extended family.

Someone left (or came home)

Maybe someone graduated and moved out, or moved back in.

More space, or less

Maybe family dynamics changed and you're looking for more space. Or less.

Whatever the reason, life changes always happen. And when they do, you'll need a highly competent real estate agent to help you manage those changes.

If you're in a season of change and need a responsive, expert, trusted agent, one that you or someone you know already likes and trusts, or whose approach to real estate you've heard about, let's talk. Give me a call, a text or an email to start the conversation about the changes you'd like to make in your living situation.

I look forward to working with you.

Call. Text. Email.

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GREAT QUESTION!

What does a REALTOR® really do, anyway?

A REALTOR® is a licensed agent who is also a member of the National Association of REALTORS®. We serve as multi-faceted project managers, negotiators and advocates. Specific tasks vary depending on whether we represent a buyer or a seller, but here's what happens behind the scenes and face to face.

CORE RESPONSIBILITIES FOR ALL CLIENTS

Market Analysis & Pricing	Conducts a Comparative Market Analysis (CMA) to determine property value based on recent local sales and current trends.
Negotiation	Acts as an intermediary to secure the best possible price and terms, managing complex counteroffers and repair requests.
Contract Management	Drafts, reviews and manages legally binding documents, including purchase agreements, disclosures and closing statements.
Professional Networking	Connects clients with a vetted network of lenders, home inspectors, attorneys and contractors.
Transaction Coordination	Monitors critical deadlines and keeps every party (lenders, title companies, appraisers) on track for a timely closing.

ADMINISTRATIVE & REGULATORY COMPLIANCE

Disclosure Guidance	Ensures sellers fulfill their legal obligation to disclose material defects, and helps buyers understand what those disclosures mean.
Escrow Oversight	Verifies that earnest money deposits are properly handled and credited toward the purchase.
Record Keeping	Maintains detailed transaction files for several years, as required by state law.

WHAT A REALTOR® DOES

Selling or buying, I've got you.

For Sellers
LISTING AGENT

Property Preparation
Guidance on staging, decluttering and making high-impact repairs to maximize appeal.

Strategic Marketing
Arranges professional photography, writes the property description and lists the home on the Multiple Listing Service (MLS).

Showings & Open Houses
Coordinates and hosts private tours and open houses, often managing schedules for multiple prospective buyers.

Buyer Vetting
Screens potential buyers to make sure they're financially qualified before they enter the property or submit offers.

For Buyers
BUYER'S AGENT

Property Scouting
Researches and identifies homes that match the buyer's criteria: budget, location and features.

Due Diligence Support
Guides buyers through the home inspection, helps interpret the report and negotiates repairs for any defects found.

Budgeting & Financing
Explains mortgage options and helps buyers obtain pre-approval letters.

Final Walkthrough
Accompanies the buyer to confirm the property is in the agreed-upon condition and that requested repairs were completed.

Before, during and after. I'm with you the whole way.

LISTING AGENT

Seller's Detailed Checklist

A seller's agent focuses on maximizing property value, visibility and legal protection.

1 · PRE-LISTING PREPARATION

- [ ] **Strategic Pricing:** Performs a Comparative Market Analysis (CMA) based on 18 months of local sales data and current inventory.
- [ ] **Curb Appeal Assessment:** Audits the exterior for needed repairs like painting, lawn maintenance or gutter cleaning.
- [ ] **Staging Consultation:** Provides a room-by-room staging guide, recommending decluttering, neutral wall colors and minor upgrades like new hardware.
- [ ] **Disclosure Review:** Assists in completing all mandatory state disclosures.

2 · MARKETING & LAUNCH

- [ ] **Professional Media:** Coordinates professional photography, 3D virtual tours and drone footage for high-end listings.
- [ ] **MLS Entry:** Lists the property on the Multiple Listing Service (MLS) with high-impact descriptions.
- [ ] **Showings & Feedback:** Installs a secure lockbox and manages the showing schedule through professional apps to capture agent feedback.

3 · OFFER TO CLOSING

- [ ] **Offer Evaluation:** Prepares "net sheets" for each offer showing the seller's estimated walk-away proceeds after all fees.
- [ ] **Buyer Vetting:** Calls the buyer's loan officer to verify pre-approval status and financial stability.
- [ ] **Inspection Negotiation:** Negotiates repairs or credits after the buyer's home inspection.
- [ ] **Following Up:** Manages all communication and paperwork among attorneys, agents, lenders, inspectors and appraisers, plus repairs and documentation, all the way through closing.

BUYER'S AGENT

Buyer's Detailed Checklist

A buyer's agent acts as a guide, protector and researcher to ensure a sound investment.

1 · INITIAL CONSULTATION & SEARCH

- ☐ **Needs Analysis:** A formal consultation to define must-haves versus nice-to-haves (school districts, commute times and more).
- ☐ **Lender Connection:** Vets mortgage lenders and makes sure the buyer has a solid pre-approval letter before viewing homes.
- ☐ **Showings:** Shows homes within the buyer's price range and preferences, whenever possible.
- ☐ **Property Insight:** Presents a thorough understanding of each property, including its risks and its assets.

2 · THE OFFER PROCESS

- ☐ **Investment Analysis:** Runs a CMA on specific homes of interest so the buyer doesn't overpay.
- ☐ **Contingency Strategy:** Drafts the offer with strategic contingencies (financing, appraisal, inspection) to protect the buyer's earnest money.
- ☐ **Offer Presentation:** Notifies the listing agent and presents the offer package professionally, so it stands out in competitive markets.

3 · UNDER CONTRACT TO KEYS

- ☐ **Due Diligence Oversight:** Recommends and schedules professional home, pest and specialized inspections.
- ☐ **Review of Disclosures:** Helps the buyer interpret complex seller disclosures for red flags.
- ☐ **Closing Coordination:** Verifies that the title search is clear and that the lender has issued a "clear to close."
- ☐ **Final Walkthrough:** Leads a walkthrough checklist to make sure the home is in the same condition as when the offer was made.

Let's begin this adventure!

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