



The *must-knows* before
BUYING A HOME
in the
GOLDEN TRIANGLE
YOUR 2026 ROADMAP

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THE MCGILL GROUP | REAL BROKER

What's INSIDE

→ **WHAT IT'S LIKE TO WORK WITH ME**

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

→ **LOCAL NEIGHBORHOOD OVERVIEW**

A quick snapshot of a few popular Golden Triangle neighborhoods - including their amenities, vibe & price point.

→ **HONEST ANSWERS TO YOUR QUESTIONS**

From “how do you get paid?” to “do I have to sell first?” — I break it all down without the jargon.

→ **THE STEP-BY-STEP BUYER ROADMAP**

Because “we’ll figure it out as we go” is not a strategy.

→ **WHAT TO DO IF YOU'RE BUYING LATER**

1-2 years out? Perfect. Let's set you up with a plan so you're ahead of the game when the time comes.

→ **HOW TO FIND OFF-MARKET HOMES**

Spoiler: not everything worth buying is listed on Zillow. I'll show you how I help uncover hidden options.

→ **CHECKLISTS + TOOLS TO KEEP YOU ON TRACK**

From pre-approval to packing, I've got resources to help you stay organized and confident from start to close.



So you're thinking about buying a home in Golden Triangle?

You're in the right place.

Hi, I'm Michelle McGill, a local real estate agent here in the Golden Triangle. I put this guide together to help you better understand the home buying process and feel more confident as you start thinking about your next move.

Whether you're planning to buy soon or just exploring your options, this guide will walk you through the steps and help you know what to expect along the way.

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How I work with buyers

I'm here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you understand your financing options, and advocating for your best interest during negotiations.



A tailored VIP Home Search with properties that match your lifestyle and budget



Access to off-market opportunities through my local network, mailers, or targeted campaigns



Step-by-step support once we're under contract (no guessing or Googling required)

the FAQs

01/ HOW DO YOU GET PAID?

As of 2024, buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller. I'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

02/ WHAT IF I'M NOT SURE IF I'M READY TO BUY?

Totally normal! I can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

03/ HOW DO I KNOW WHAT I CAN AFFORD?

Start with a free mortgage pre-approval — I can connect you with trusted lenders who'll walk you through your numbers and help define your price range. I also include a simple home budget calculator in this guide!

04/ WHAT IF I HAVE A HOUSE I NEED TO SELL FIRST?

No problem — I help clients buy and sell all the time. I'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, I've got you.

05/ IS RIGHT NOW THE BEST TIME TO BUY?

The best time to buy is when it aligns with your goals. I'll help you understand what's happening in the Golden Triangle market and guide you through timing, strategy, and next steps based on your situation.

This isn't my *first* rodeo...

Buying or selling a home is a big deal – and I don't take it lightly. I've helped over 204 clients make their move in Golden Triangle and surrounding areas, and I'm proud to say that most of my business comes from referrals and happy clients coming back for round two.



204

HOMES SOLD

From cozy condos to move-in ready single family homes.

6

YEARS IN BUSINESS

Grounded experience, local insight, and a people-first approach.

80%

BUYER REPRESENTATION

Helping clients from first-time home buyers to downsizers find the one.

100%

5-STAR REVIEWS

Strategic, proactive, and relentlessly focused on helping you find the one.

Don't just take my word for it...



Michelle is an incredible realtor. I was a first-time homebuyer and she was extremely patient and helped explain so many steps. She has a deep understanding of the local market and an extensive network of contacts to handle any situation that arises. She is honest, dependable, and always puts her clients' interests first. She is the type of person you want by your side as you navigate the complexities of the housing market. If you're moving to the area, I highly recommend using her!

SOLD IN 2026 | JOSHUA CAMARILLO



I couldn't have asked for a better realtor. Michelle went above and beyond for me. Her kind spirit and passion makes her the perfect person for what she does. God truly blessed me by letting us cross paths. I would recommend her to anyone looking to buy a home.

SOLD IN 2026 | NICHOLE HUNT



Michelle is the best realtor. She was very patient with us in finding a condo near MSU and showed us many options. She was also instrumental in closing in 3 weeks along with helping us secure a contractor for the rehab. She is such a pleasure to work with and couldn't imagine us going down this path without her.

SOLD IN 2025 | JEFFREY EZEKIEL

the ROADMAP

WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME.

01

Let's talk goals

We'll chat about your timeline, must-haves, and what buying a home in Golden Triangle actually looks like right now — no pressure, just real talk.

02

Get pre-approved + set your budget

I'll connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

03

Make it official

We'll review and sign a buyer agreement so I can fully represent you, advocate for your best interest, and start unlocking off-market opportunities.

04

Start your home search

You'll get a personalized VIP home search (and access to listings you might not find online). We'll tour the good ones and rule out the rest — no wasted weekends.

05

Make an offer + go under contract

Found the one? I'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

06

Close + celebrate

Once the paperwork is done and the keys are yours, we celebrate (and yes, I'll still be here if you need anything after closing).

Your Guide to *Local Neighborhoods*



Cotton District – Starkville

ESTIMATED MEDIAN: ~\$320,000

- Walkable to MSU, restaurants, and game day spots
- One of the most recognizable areas in Starkville



Browning Creek – Starkville

ESTIMATED MEDIAN: ~\$450,000+

- Newer construction with water views + larger homes
- Popular for buyers wanting upgraded finishes + space



New Hope – Columbus

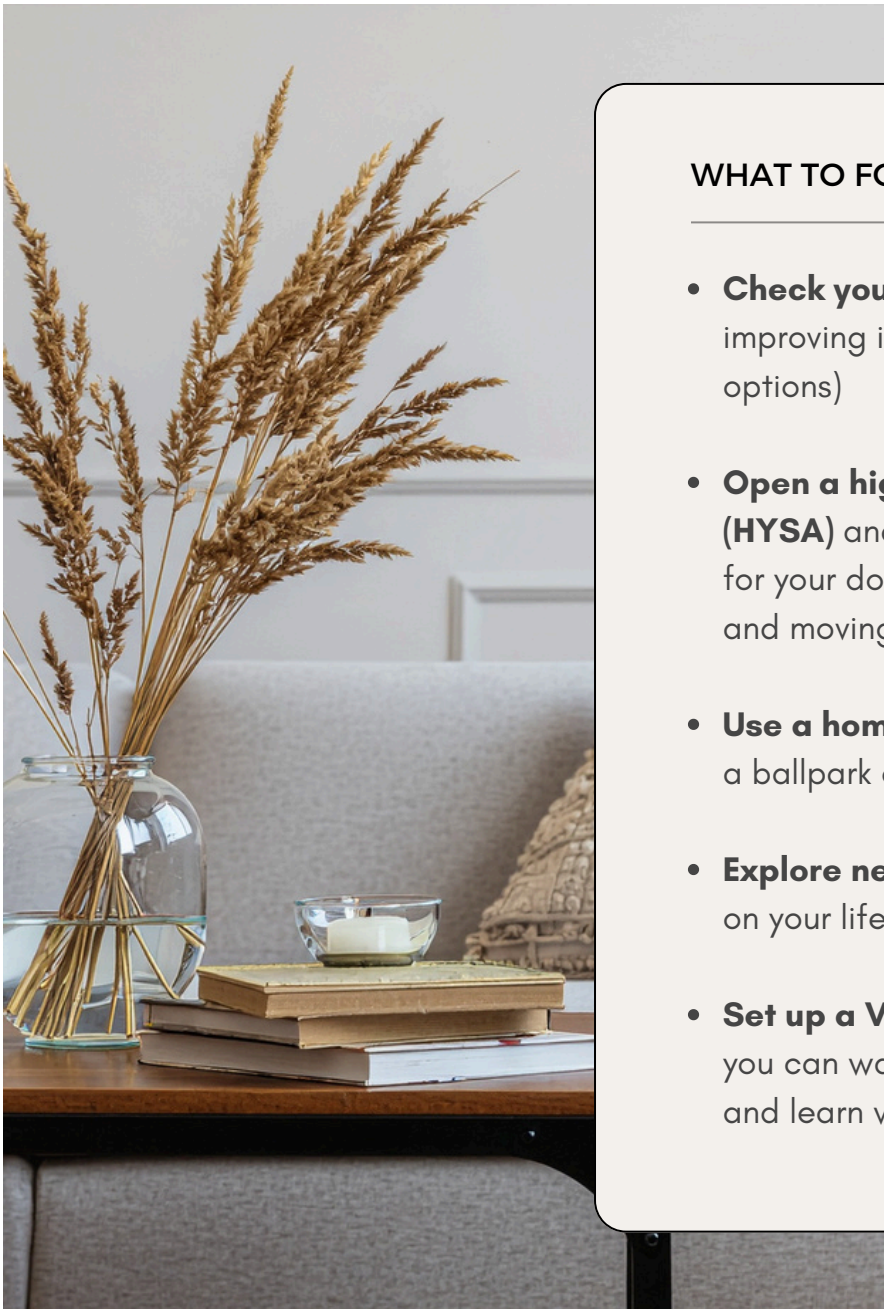
ESTIMATED MEDIAN: ~\$230,000

- Top pick for buyers wanting space + convenience
- Strong demand with family-friendly neighborhoods

The “*Just Browsing*” Buyer Blueprint

1-2 YEARS OUT? PERFECT.

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



WHAT TO FOCUS ON NOW:

- **Check your credit score** and work on improving it (ideally 700+ for best loan options)
- **Open a high-yield savings account (HYSA)** and start putting aside money for your down payment, closing costs, and moving expenses
- **Use a home budget calculator** to get a ballpark of your budget
- **Explore neighborhoods** and get clear on your lifestyle must-haves
- **Set up a VIP Home Search** with me so you can watch the market in real time and learn what your money can get you

How To Find *Off-Market* Homes

Not everything
worth buying is
on Zillow.

In competitive markets (or if you're searching for something super specific), waiting for the perfect listing to pop up on the MLS isn't always the move.

HERE'S HOW I HELP CLIENTS GET AHEAD OF THE CROWD:



Targeted mailers to
homeowners in
neighborhoods
you're eyeing



Tapping into agent-only
networks where homes
are shared before they
hit the market



Social campaigns to
attract potential sellers
who haven't listed yet



Personal outreach to past
clients & contacts who
might be a match

Because you deserve an agent who doesn't *just set up a home search* and hope for the best.

the Home Budget Calculator

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

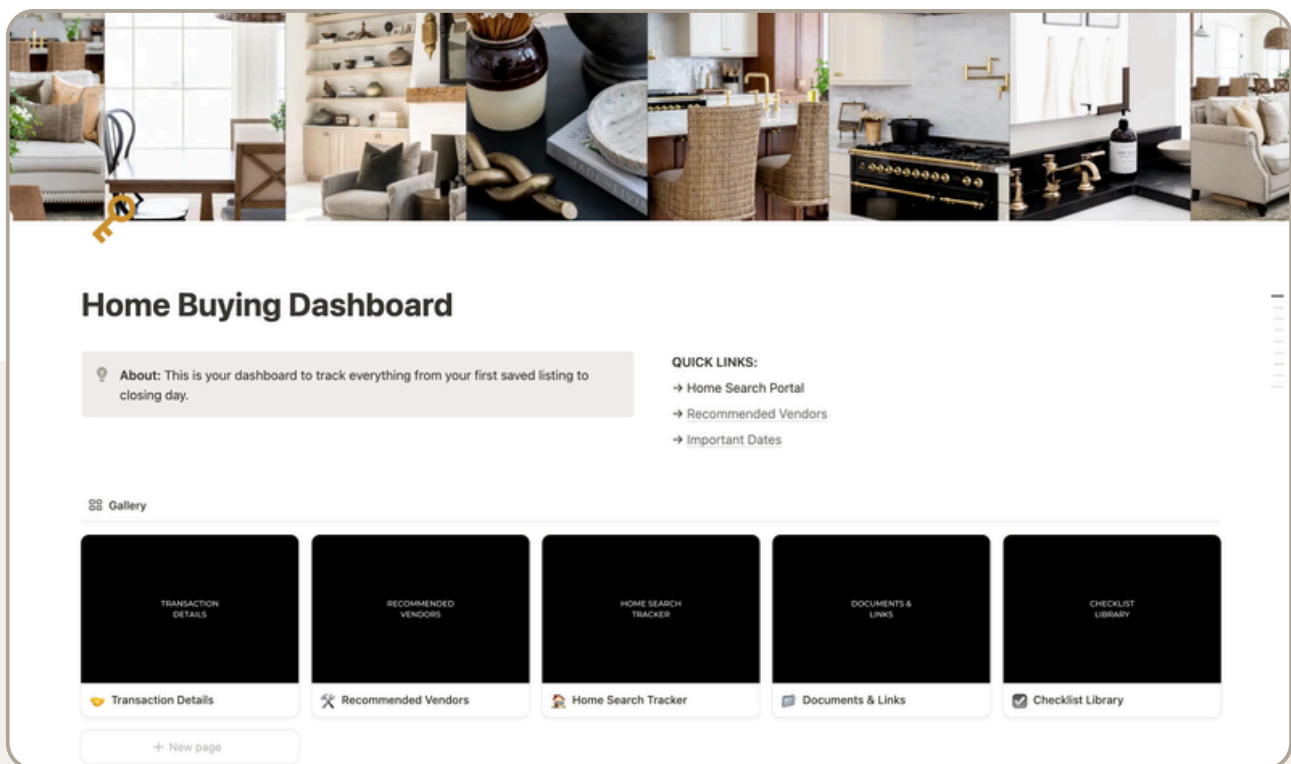
HOME BUDGET CALCULATOR					
Gross Monthly Income (Before taxes)		Savings/ Investments		Your Monthly Housing Budget	
Partner 1	\$5,000.00	Partner 1 Retirement	\$1,000.00	Following the Rule of 28%	\$3,304.00
Partner 2	\$6,800.00	Partner 1 Other Investments	\$500.00	Following the Rule of 36%	\$3,498.00
Total	\$11,800.00	Partner 2 Retirement	\$1,000.00		
Monthly Expenses (Both Partners)		Partner 2 Other Investments	\$500.00	*Remember* Total Monthly Housing Budget should include: Principal Interest Taxes Insurance HOA, PMI (if applicable)	
Groceries	\$600.00	Other	\$0.00		
Internet	\$80.00	Other	\$0.00		
Water	\$50.00	Total	\$3,000.00		
Electricity	\$150.00	% of Income	25.42%		
Cell Phone(s)	\$70.00	Debts (Monthly Obligations)			
Gas	\$150.00	Rent/ Existing Mortgage	\$0.00	* Your rent/existing mortgage number will be \$0 UNLESS you plan to continue renting or keep an existing home after you purchase a new one	
Car Insurance	\$200.00	Student loans	\$0.00		
Medical/Prescription	\$400.00	Credit Card Min	\$100.00		
Chilcare	\$0.00	Property Taxes	\$200.00	* Your property taxes and property insurance will be \$0 UNLESS you plan to keep an existing home after you purchase a new one	
Restaurants/Bars	\$400.00	Property Insurance	\$150.00		
Travel	\$350.00	Car Loan	\$300.00		
Streaming Services	\$50.00	Other debts	\$0.00		
Shopping	\$400.00	Other debts	\$0.00		
Gym	\$300.00	Total	\$750.00		
Entertainment	\$100.00	Debt to Income (DTI) Ratio	6.4%		
Gifts	\$50.00				
Other	\$150.00				
TOTAL	\$3,500.00				
% of Income	29.66%				

[Click here for my Home Budget Calculator](#)

To use this Home Budget Calculator, start by entering your total gross monthly income and all recurring monthly expenses, savings contributions, and debt payments. The sheet will automatically calculate your monthly spending breakdown, savings rate, debt-to-income ratio, and recommended housing budget based on standard financial rules (28% and 36% of gross income).

the Digital Home Buying Dashboard

Finally, a way to keep track of everything
(without losing another PDF).



I created a digital buyer checklist in Notion that you can customize and update as you go — from “just browsing” to “we got the keys.” It’s organized, easy to use, and won’t get buried in your inbox.

You can access it from your phone, tablet, or laptop — no apps to download, no fancy tech skills required.

Next Steps

LET'S MAKE A GAME PLAN

Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

1. We'll book a quick intro call to talk timing, goals, and next steps.
2. I'll set up your custom VIP Home Search.
3. I'll send over prep tools based on where you are in the buying process.
4. We'll go at your pace — whether that means looking now or prepping for later.

[SCHEDULE A 15 MIN CALL](#)

Your next move starts here — and I'll guide you the whole way.



Michelle McGill

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