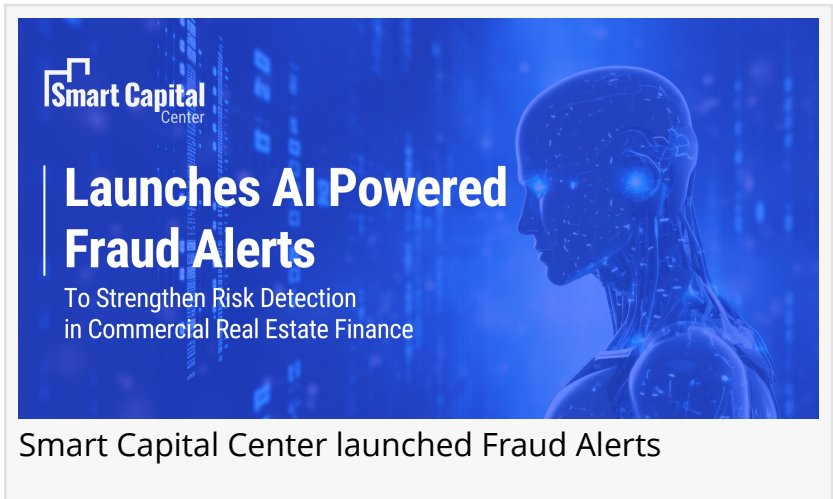


Smart Capital Center Launches AI-Powered Fraud Alerts to Strengthen Risk Detection in Commercial Real Estate Finance

Smart Capital Center announced the launch of Fraud Alerts, a new AI capability designed to detect inconsistencies, anomalies, and potential fraud.

SAN FRANCISCO, CA, UNITED STATES, April 1, 2026 /EINPresswire.com/ --

Smart Capital Center, the leading AI platform for commercial real estate underwriting, loan origination and asset management, today announced the launch of Fraud Alerts, a new artificial intelligence capability designed to detect inconsistencies, anomalies, and potential fraud within borrower-submitted financial and operational data.



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In a world where fraud is increasingly automated, the only effective defense is equally sophisticated intelligence,”

Laura Krashakova

Developed in collaboration with leading multifamily lenders over the past several years, Fraud Alerts introduces an AI-driven framework that continuously analyzes property-level documentation such as rent rolls, operating statements, lease records, inspection reports, underwriting proformas and external market data to identify discrepancies that may indicate reporting errors, operational risk, or potential fraud.

“Fraud Alerts is the result of two years of focused collaboration with lenders and mortgage professionals who wanted a better way to detect risks hidden within borrower reporting. Through continuous feedback, testing, and real-world use cases, we developed an AI capability specifically built for CRE finance, combining financial analysis, document intelligence, and underwriting workflows into a unified risk detection system,” said Laura Krashakova, CEO of Smart Capital Center.

Addressing a Growing Integrity Challenge in CRE Finance
Commercial real estate lending depends heavily on borrower-provided documentation to evaluate property performance and credit risk. Rent rolls, operating statements, and financial reports often serve as the primary data sources used during underwriting, loan servicing, and asset management.

However, the increasing availability of generative AI tools has made it significantly easier to create highly convincing synthetic documents and manipulated financial records.

During the Mortgage Bankers Association CREF 2026 Technology Council, the topic sparked a heated discussion among lenders, investors, and technology providers, highlighting how quickly fraud risks are evolving as financial reporting becomes more digital and document-heavy.

“Generative AI makes it possible to fabricate financial documents in minutes. Numbers can be modified to appear plausible, supporting documentation can be generated instantly, and entire borrower narratives can be constructed artificially,” Krashakova explained. Major industry participants, including Freddie Mac and Fannie Mae, have also elevated fraud prevention as a priority. Over the past year, both organizations have hosted a series of industry roundtables and training sessions through the Mortgage Bankers Association focused specifically on fraud detection and lender education, reflecting a broader effort to strengthen safeguards across the lending ecosystem.

How Fraud Alert works

Smart Capital Center’s Fraud Alerts capability functions as an AI-driven digital auditor, continuously analyzing financial and operational property data to identify suspicious patterns and reporting inconsistencies.

The system evaluates large volumes of information across documents and time periods, identifying anomalies that may otherwise remain hidden during manual review processes.

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Laura Krashakova
CEO, Smart Capital Center

Fraud Alerts Quote

Fraud Alert System Functionality



Fraud Alerts Functionality

Key capabilities include:

Cross-Document Consistency Analysis

AI compares information across rent rolls, financial statements, inspections, appraisal reports, other historical records and external property and market data to detect discrepancies.

Operational Anomaly Detection

The system identifies unusual patterns in occupancy, lease terms, income reporting, and property performance.

Automated Variance Detection

Financial changes across reporting periods are analyzed automatically, highlighting unexplained deviations in revenue, expenses, or operating metrics .

Direct Access to Source Data

Every alert links directly to the underlying documents and data used in the analysis, enabling analysts to quickly investigate flagged issues.

Collaborative Investigation Workflow

Teams can add investigation notes, prioritize alerts, and document resolution steps within the platform.

Full Audit Trail

All activity related to alerts is recorded, providing institutional documentation of risk monitoring and internal controls.

Real World Used Cases

Fraud Alerts has already demonstrated strong value across multiple CRE workflows.

Case 1

In one scenario, the platform identified discrepancies between reported occupancy levels and detailed rent roll data, revealing vacant units incorrectly reported as occupied. Early detection allowed a credit team to intervene and restructure the loan before a potential default risk materialized.

Case 2

In another case, the system flagged unexpected changes in lease expiration dates for major tenants during an acquisition review. The AI analysis revealed that lease extensions had been projected in the seller's data but had not yet been executed, allowing the acquiring firm to renegotiate pricing based on the actual lease terms.

Building the Digital Intelligence Layer for CRE Finance

Fraud Alerts represents one component of Smart Capital Center's broader vision to build a centralized digital intelligence layer for commercial real estate data.

By continuously collecting and analyzing information across underwriting, property inspections, lease analysis, insurance compliance, and financial reporting, the platform creates a persistent digital record of each asset.

This centralized knowledge base allows organizations to maintain institutional continuity while improving decision-making across credit, asset management, and portfolio monitoring functions.

"AI doesn't replace analysts—it amplifies them," Krashakova said. "Our goal is to surface the right signals so that lenders and investors can focus on investigation and decision-making instead of manually reconciling spreadsheets."

Strengthening Risk Management Across CRE Portfolios

Fraud Alerts enables lenders and investors to:

- Detect reporting inconsistencies earlier in the underwriting process
- Improve portfolio monitoring without increasing analyst workload
- Reduce manual document reconciliation
- Strengthen internal risk controls and audit transparency
- Preserve institutional knowledge across teams and transactions

By transforming large volumes of property data into actionable intelligence, the capability helps organizations shift from reactive review processes to proactive risk detection.

A New Standard for Data Integrity in CRE

As financial fraud becomes more sophisticated, the CRE industry is entering an era where data integrity must be continuously verified rather than assumed. Smart Capital Center's Fraud Alerts capability introduces a new layer of AI-driven protection designed specifically for the complex financial workflows of commercial real estate.

"In a world where fraud is increasingly automated, the only effective defense is equally sophisticated intelligence," Krashakova said.

About Smart Capital Center

Smart Capital Center is the only end-to-end, AI-powered platform for CRE investment and

financial management. Purpose-built to power real-time underwriting, asset management, and portfolio analysis, the platform combines live data intelligence, workflow automation, and AI-driven insights to accelerate decision-making, reduce risk, and spot opportunity others miss.

Trusted by institutional CRE leaders including JLL, KeyBank, The RMR Group, and Tremont Realty Capital, Smart Capital Center empowers teams to operate faster and smarter across the investment lifecycle.

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