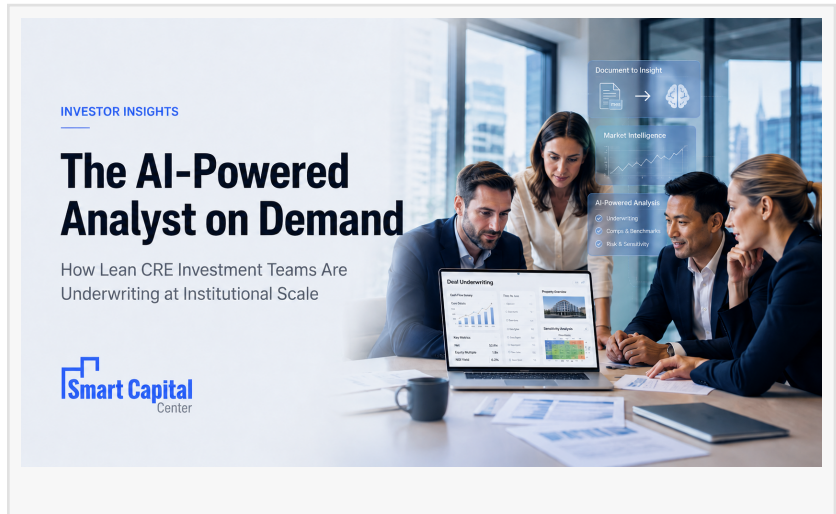


Smart Capital Center Expands AI Underwriting to Give Lean CRE Teams Greater Research Depth

AI-powered investor platform researches every deal deeper than a human analyst could, turning more data into sharper, more defensible underwriting in minutes.

SAN FRANCISCO, CA, UNITED STATES, August 6, 2026 /EINPresswire.com/ --

[Smart Capital Center](#), an AI platform for commercial real estate investing and financing, today announced expanded [investor platform](#) capabilities that help lean teams underwrite deals with research depth no single analyst can match, analyzing far more data to produce sharper, more defensible analyses in minutes.



“

With Smart Capital Center, we can review significantly more applications with greater depth and consistency, allowing us to identify and prioritize the strongest opportunities aligned with our mission”

Kelly Boyer, President, Rose Community Capital

The Limits of Manual Research

For most CRE investment teams, underwriting still starts by hand. Analysts copy figures from deal documents into spreadsheets before any underwriting begins, and a single person can only research so many comparables and track so many markets at once. Deal flow is uneven, so a full-time analyst, which can cost \$150,000 to \$250,000 a year, sits idle in slow months and gets overwhelmed when deal flow spikes.

An Analyst on Demand

Smart Capital Center’s AI turns the traditional underwriting model upside down. Purpose-built for CRE, the platform produces the output of a full analyst team in a fraction of the time, delivering high-quality underwriting drafts that help lean investment teams compete with much

larger firms on research depth and speed to action.

The platform ingests the documents behind a deal, including rent rolls, trailing twelve-month statements, operating statements, offering memorandums, leases, and appraisals. AI agents then search approved external sources to identify information that may be missing from the provided materials, including recent news, market research, and relevant property and market data.

Using the collected information, the platform generates pro forma and discounted cash flow models, along with investment committee memos. Investment principals can review and edit the outputs, adjust assumptions to reflect their deal strategy, and make informed decisions with the supporting data readily available.

Research Depth Beyond Any Analyst

The bigger advantage is the depth of the research. Smart Capital Center’s AI analyzes far more internal and external data than any single analyst could, weighing tenant-level credit, submarket supply pipelines, rent trends, and comparable transactions across thousands of records. It surfaces patterns a person scanning a handful of comps would miss, and grounds every assumption in data rather than rules of thumb, producing more accurate, more defensible analysis. Investors move faster and with stronger conviction, walk into due diligence better prepared to ask deeper questions, and produce institutional-quality reporting for equity and debt fundraising. The research runs on more than 1 billion real-time data points and over \$500 billion in analyzed CRE transactions across more than 120 million United States properties.

Proven Results Across Lean CRE Teams

The approach builds on results clients already report. JLL reports a 30x productivity gain using the platform, and KeyBank reduced the time to prepare a financial model by 40%.

The same model is already in use across lean CRE teams. Rose Community Capital, a mission-



AI Analyst on Demand vs. Outsourced Analyst Support

Why lean CRE teams are shifting from vendor-based analyst support to an AI platform they can control

DIMENSION	OUTSOURCED / OFFSHORE ANALYST	AI ANALYST ON DEMAND (SMART CAPITAL CENTER)
 Data	Limited to what is provided; spreadsheet-based	Continuously updated transactions, comps, and 1B+ market signals
 Traceability	Finished file; sources often not visible	Every number traces to its source document or data point
 Interaction	Static deliverable; changes need another round	Adjust assumptions and research deeper in place; model updates live
 Memo versions	Rebuilt on request	Many editable versions from one set of inputs
 Knowledge retained	Leaves with the vendor	Stored in a portfolio the firm owns and reuses

**The difference compounds:** outsourced work leaves with the vendor. AI-powered underwriting builds a reusable knowledge base your firm owns.

What an 'Analyst on Demand' Actually Means

Institutional-grade CRE underwriting without fixed full-time headcount

An AI-powered analyst on demand performs the work of an in-house CRE analyst, with output that is traceable, reviewable, and aligned to the investor's underwriting standards.

BROAD DATA COVERAGE

- Rent Rolls
- T-12s
- Operating Statements
- OMs
- PDFs
- Market Data

**Document extraction**

Rent rolls, T-12s, operating statements, OMs, and PDFs

**Financial standardization**

Normalizes non-uniform owner reporting

**Pro forma + DCF**

Modeling with sensitivity analysis

**Sales + rent comps**

County-level transaction data and comparable analysis

**Market analysis**

Submarket fundamentals, supply pipeline, and rent trends

**Investor-ready memos**

IC packages, valuation summaries, and SWOT analyses

HUMAN-IN-THE-LOOP WORKFLOW

- Platform produces the work
- Principal or senior analyst reviews
- Investor applies the judgment

AI supports the workflow. Human judgment stays in control.

WHY IT MATTERS

- Underwrite the volume that used to require 2-3 analysts
- Read far more comps, leases, and market signals in parallel
- Deliver output that holds up to institutional review



driven affordable housing lender, built its underwriting workflow on the platform.

“Smart Capital Center has become an integral part of our initial underwriting and loan analysis. With the platform, we can review significantly more applications with greater depth and consistency, allowing us to identify and prioritize the strongest opportunities aligned with our affordable housing finance mission. We’re not just working faster—we’re focusing our underwriting attention where it’s needed most. These efficiencies allow us to pre-screen more projects, expand our impact and direct capital to the most viable projects and communities that need it most.” — Kelly Boyer, President, Rose Community Capital

Competing With the Largest Firms

Family-office and accredited investors increasingly expect the same depth of analysis on every deal. With research that once required an entire analyst team, a lean firm can now meet that bar without permanent overhead.

“Lean investment teams should not have to choose between carrying an analyst and passing on deals. Our platform gives one investor the output of a full analyst team, with analysis they can trace and defend. That used to be something only the largest firms could do.” — Laura Krashakova, CEO, Smart Capital Center

Availability

The investor platform is available now. Smart Capital Center has also published a guide on how lean CRE teams are adopting AI underwriting in 2026.

Frequently Asked Questions

Q: How does AI underwriting work for commercial real estate?

AI underwriting platforms read the documents behind a deal in any format. Smart Capital Center’s AI extracts the figures, reconciles them, and standardizes everything into a single chart of accounts in minutes, then builds an editable pro forma and discounted cash flow (DCF) model, linked back to source. Most important, the platform researches far more internal and external data than any analyst could, generating defensible, data-backed assumptions and deeper, more accurate analysis than a person can by hand.

Q: Can AI deliver institutional-grade underwriting for real estate investors?

Yes, when the platform pairs deep data with traceable methodology. Smart Capital Center produces editable pro forma and DCF models, comparables, market research, valuation summaries, and investment committee memos, built on more than 1 billion data points and over \$500 billion in analyzed CRE transactions. It also learns each firm’s standards, such as exit caps

and reserve assumptions, and applies them consistently, so the methodology becomes a firm-level asset.

Q: Will AI replace analysts in commercial real estate?

Yes, AI can replace much of the production work traditionally handled by analysts, including data extraction, underwriting drafts, financial models, and investment memo drafts. For lean teams, this eliminates the need to hire analysts. Principals and senior professionals remain focused on higher-value work, including market judgment, sponsor diligence, deal strategy, assumption review, and final investment decisions. When data does not reconcile or requires interpretation, Smart Capital Center flags it for human review rather than making the decision automatically.

About Smart Capital Center

Smart Capital Center is an AI platform for commercial real estate that helps investors underwrite faster and research deeper. For investment teams, it works as an analyst on demand, producing underwriting, market analysis, and investment committee memos in minutes, built on more than 1 billion data points across 120 million United States properties. Learn more at www.SmartCapitalCenter.com.

Masoom Desai
Smart Capital Center
+1 866-725-0555

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[Facebook](#)

[YouTube](#)

[X](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/931754628>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.