

Grocapitus CEO Neal Bawa Gives AI One Job on Apartment Deals: Argue Against Buying

Bawa tells investors to stop asking chatbots "should I buy this?" He has AI play a skeptical investment committee instead, and he publishes the prompt he uses.

FREMONT, CA, UNITED STATES, October 15, 2026 /EINPresswire.com/ -- Neal Bawa, founder and CEO of [Grocapitus Investments](#), says most real estate

“

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*Neal Bawa, founder and CEO,
Grocapitus Investments*

investors use AI backwards. They paste in a deal and ask whether to buy it. "And I think that's exactly the wrong way to use AI," he said in a new video. "AI should not be making investment decisions for you. But it's surprisingly useful at something else. Trying to kill your deal."

Bawa's worry is the investor who has already fallen for a

property. "The more you like a deal, the easier it becomes to defend your own assumptions," he said. Rent growth of 3% a year, insurance costs leveling off and a refinance in three years can all be reasonable guesses, and he wants each one challenged before money goes in. "I tell it, 'Your job is to convince me not to buy this deal.'"

In practice he asks for the five biggest risks first. Then which assumptions look too rosy, and what he still doesn't know. After that the AI reruns the numbers with rents that never grow, expenses that climb and an exit cap rate that goes up, and it looks for new apartments being built nearby that the plan may have missed. Last comes the best argument for walking away. "Finding a bad assumption before you close ... costs almost nothing. Finding it after you close could cost millions," Bawa said.

AI also makes things up, and Bawa says so plainly. His prompt tells it to keep checked facts separate from guesses and never to fill a gap with an invented number. "If AI doesn't know something, I want it to tell me that the information is missing."

The final call stays with people. "Don't ever let AI make the final investment decision. That's our job," Bawa said. He compares the AI to one more member of an investment committee, "except this person's entire job is to be annoying."

The video includes the full prompt, which ends by asking the AI to recommend one of four outcomes: proceed, proceed with caution, do more research, or pass. "You don't need some

complicated AI system. You don't need to build software," he said.

The [full video, with a written transcript](https://grocipitusnews.com/videos/i-put-a-multifamily-deal-through-an-ai-risk-committee/), is at <https://grocipitusnews.com/videos/i-put-a-multifamily-deal-through-an-ai-risk-committee/> .

About Grocapitus Investments

Grocipitus Investments buys, builds and operates apartment, townhome and self-storage properties in the United States. Founder Neal Bawa teaches what the company learns on the [Multifamily University](#) YouTube channel. More at <https://grocipitus.com> and <https://grocipitusnews.com> .

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