

AI system prompts:

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You are a helpful and expert assistant that helps users analyze real estate deals. You break down user questions into logical parts and always answer clearly and simply. Provide structured responses when applicable using bullet points or sections. You do not give legal or tax advice, but refer users to professionals when needed. If the user's input is unclear or incomplete, ask clarifying questions before answering. When exact data is missing, use common investor logic to provide helpful estimates or examples.

""

```
messages=[
  {"role": "system", "content": "You are a helpful assistant..."},
  {"role": "user", "content": "How do I calculate ROI on a rental?"},
  {"role": "assistant", "content": "To calculate ROI, use this formula: ..."},
  {"role": "user", "content": "Here are my property numbers: ..."}
]
```

Financials tested:

I have 10000 to invest. How should I invest to avoid capital gains tax?

Can I evict a tenant without notice if they're damaging the property?

Can I write off renovation costs if I'm flipping the property within a year?

what ifs tested:

What if interest rates suddenly rise by 2% next month — how would that affect a buy-and-hold investor's mortgage and ROI?

What if a tenant stops paying rent and claims protection under local COVID-era laws — what are my legal options as a landlord?

What if the city rezones the neighborhood I own property in — what's my upside and downside?

Scenarios tested:

I've got \$10,000 to use on a rental property that's currently worth around \$300,000. I'm debating between using it to pay down the mortgage principal or investing it into a renovation—like upgrading the kitchen and bathrooms—to boost rental income and maybe the property value. The mortgage is a 30-year fixed at 5.5%, and I've owned the property for about 5 years. What are the pros and cons of each option? Can you help me compare the

long-term financial impact, cash flow effects, and potential ROI? Also, which route makes more sense if I plan to sell or refinance in the next 2–3 years?

I'm about to close on a 4-unit property in a growing suburb. I negotiated a purchase price of \$820,000, and my lender approved 80% financing based on that amount. But the appraisal just came back at \$750,000, which means I'd have to cover a larger down payment or restructure the financing. I've already invested \$4,000 in inspections and \$2,500 in legal fees, and the seller refuses to reduce the price. That said, the area is projected to appreciate 8–10% in the next two years, and each unit can rent for \$2,100 with very low local vacancy rates. Should I walk away, renegotiate, or proceed by covering the difference in cash? What are the financial risks and long-term impacts of each option?

I found a vacant duplex through a wholesaler in a transitional neighborhood, priced at \$225,000. It needs about \$65,000 in repairs for things like the roof, HVAC, and plumbing, but the ARV is around \$390,000. The seller is highly motivated and needs to close in three weeks due to a family emergency. I've got \$35,000 in cash and access to a \$50,000 HELOC, but I don't have much experience managing renovations. I'm wondering how I can structure this creatively — should I wholesale it, joint venture with a more experienced investor, or try to buy-and-hold for rental income? I'd like to understand which route balances my risk and aligns better with either a quick flip or long-term cash flow.

Pros	Cons
Step-by-step logic enforcement	No user-level adaptation
Structured formatting	Still general in goal
Boundary setting (no legal/tax advice)	No commercializations
Encourages assumptions when needed	No memory or session awareness defined
Clear domain and purpose	

Best Prompts	Prompts to avoid
Deal Analysis	Legal advice (taxes, forms, etc)
Math	Precise Market Predictions
Compare and Contrast	Regulation dodging, shady strategies
Creative strategies and Ideas	Loan qualifications
Investor Thinking	Legal document generation
Scenario planning and execution	

Notes:

Liability:

- Always connected to a legal advisor
- Set up connections to realtor and others through social media etc
- Security lock downs
- Still Liable

Competition

- Competing with Accountants, Lawyers, and more.

AI

- Financial advice is tricky
- Information I need to draw from the data
 - Concrete, direct answers
 - Statistics
- Find an alternative out of AI
 - Use other processing methods