

Claude knows a lot. But it doesn't know creative finance, subject-to, and co-living.

What our testing revealed about AI-assisted creative finance, subject-to, and co-living investments — and why it matters for your deals.

When we built the Creative Finance Level 1 Claude Skills Package, we didn't just write the content and ship it. We ran every skill through a rigorous testing process: giving Claude real deal scenarios, grading its answers against the creative finance investing community norms and expectations. We compared Claude's performance with and without the skills loaded.

The Evidence

100% average score — Claude WITH the *Creative Finance Level 1 Skills Package*

Across 10 evaluated scenarios covering closing, dispo, co-living operations, and more.

17% average score — baseline Claude on disposition and assignment

Without the skills, Claude failed 5 out of 6 dispo-specific creative finance investing norms on every eval.

52% average score — baseline Claude on closing mechanics

Claude got the general idea but missed the subject-to specific details that protect you and your deal.

0% score — baseline Claude asked to calculate an assignment fee

Every single expectation failed. Claude used the wrong calculator, wrong math, and had no ALTA knowledge.

What This Means for You

Claude is an exceptional AI model. But without domain-specific training, it provides general real estate answers — not subject-to, creative finance, and co-living investor answers. It doesn't know our frameworks, the correct PITI gate, what belongs on your settlement statement, or how to structure a co-dispo JV. It's not a flaw in Claude. It's a gap that these skills are built to close.

The Creative Finance Level 1 Claude Skills Package brings Claude's accuracy on our-specific deal questions from an average of 35% to 100% — across closing mechanics, disposition, seller conversations, underwriting, and co-living operations.

Get the full package at aiadvisors.io/products — \$59, one-time purchase.