

Uncovering Hidden Connections in Multifamily Fraud Investigations.

Foxtrot built an AI-assisted investigation environment that uncovers suspicious connections across fragmented financial data. By grounding AI in connected data, validation controls, and source evidence, the solution enabled investigators to verify findings and support defensible decisions.

The Challenge

Critical information was spread across rent rolls, operating statements, appraisals, internal loan records, and external market data. Across these structured and unstructured sources, disparate representations of borrowers, principals, sponsors, and other parties obscured connections between multifamily loans. Investigators needed to interrogate complex information and surface anomalies without losing the evidence behind each finding. AI could support discovery, but its outputs had to be independently verifiable before investigators could stand behind the decisions that followed. The challenge was to connect the data, reveal hidden relationships, and make AI defensible within a high-stakes investigative workflow.

The Foxtrot Solution

Foxtrot engineered the foundation that defensible AI requires: connected data, reliable context, and controls built around how investigators verify findings. Working in Palantir Foundry, the team brought together data engineering, entity reconciliation, and AI workflow design across three core capabilities:

Connecting fragmented evidence by transforming documents, loan records, and market data into structured, connected Ontology objects. Data cleaning and normalization resolved disparate entities and relationships across sources, creating a robust foundation for investigation.	Revealing relationships across loans with specialized detection logic and heuristic entity reconciliation to deduplicate parties and surface obscured affiliations. The Ontology supports workflows and alerts alongside unstructured investigation through Foundry's AIP Chatbot Studio.	Making findings verifiable by combining automated extraction, deterministic validation, and source-level provenance. Investigators navigate large document sets, evaluate loan summaries, support Suspicious Activity Report reviews, and move from finding to source evidence.

The Proof

1.13 Million Entities Reconciled:

Consolidated 1.13 million disparate entities into approximately 373,000 unique entities. This connected scattered representations of borrowers, principals, sponsors, and other parties across structured and unstructured sources into a single reliable foundation.

Hidden Loan Relationships Revealed:

Surfaced relationships and affiliations that could otherwise remain obscured within individual sources. Investigators examine connections and inconsistencies across multifamily loans through entities built on the Ontology.

Findings Linked to Evidence:

Enabled investigators to move from an AI-assisted finding to the underlying PDF or spreadsheet for verification. Source-level provenance preserved the evidence trail throughout the workflow, keeping findings traceable.

Findings Traceable to Source Evidence:

Combined Ontology-grounded context, deterministic checks, and side-by-side evidence review so investigators can validate every finding. These controls made AI-assisted discovery traceable, verifiable, and defensible in a high-stakes workflow.