

ALTA

inSIGHTS

REAL TIME | ON-DEMAND



Real-life Uses of AI in Title

Today's
ALTA Insights
Featured
Sponsor



Speakers



- Robert Zwink | Chief Technical Officer | Razi Title



- John K. O'Donohue, Esq. | Managing Partner | Touchstone Closing & Escrow, LLC



Outline

- **Introductions**
- **What is AI?**
- **Topics**
 - **Areas where Title Companies are Using AI**
 - **Local Large Language Models**
 - **Conversation AI / The future of TitleGPT**
- **Responsible AI Policy**
- **Q&A**



What is AI?

- Artificial Intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions. The term may also be applied to any machine that exhibits traits associated with a human mind, such as learning, problem-solving, planning, natural language understanding, perception, and general cognitive abilities.
- Machine Learning: Enables AI to learn from data and improve over time.
- Deep Learning: A subset of machine learning using neural networks to model high-level abstractions in data.
- Natural Language Processing (NLP): Allows AI to understand, interpret, and generate human language.
- Computer Vision: Enables AI to interpret and understand the visual world.
- Reinforcement Learning: A type of machine learning where agents are trained to make sequences of decisions by receiving rewards or penalties.



What is ChatGPT

<https://chat.openai.com>

- ChatGPT, developed by OpenAI, utilizes techniques from machine learning and natural language processing to understand and generate responses to user inputs, learning from patterns in the data it was trained on.
- It can simulate conversation, answer questions, and generate text based on its training, but its capabilities are limited to processing and generating text. It does not have understanding, consciousness, or subjective experiences.



What is ChatGPT

Level of ChatGPT Awareness	Age			
	18 to 29	30 to 44	45 to 64	65+
I've used it myself to generate text	15%	17%	9%	5%
I've seen text generated for someone else, but haven't used it myself	48%	46%	27%	30%
I've never used or never seen anyone else use it	20%	31%	55%	59%
Not sure	17%	6%	8%	6%



Topics

- Areas where Title Companies are Using AI
- Local Large Language Models
- Conversation AI / The future of TitleGPT



Title Companies Using AI

- Improve template and custom firmwide communications
- Written communication improvements
 - Improve sales & marketing focused communications
- Social Media (with Caution)
- Creative Works & Strategies
- Document abstracts and summaries
- Language translation
- Virtual Closing Assistants for Title Companies
- Chatbots



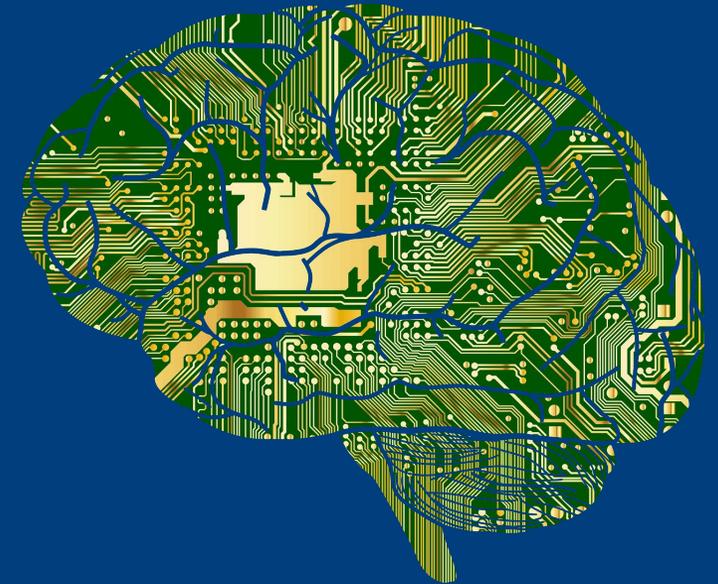
Local Large Language Models



+



=



PC w/ Nvidia
Video Card

<https://huggingface.co/>



TRANSFERRED

APR 09 2021

MICHAEL STINZIANO
AUDITOR
FRANKLIN COUNTY, OHIO

Conveyance
Mandatory: 750.00
Permissive: 1500.00
MICHAEL STINZIANO FRANKLIN COUNTY AUDITOR

6430

File No. 2020123209

**SURVIVORSHIP
GENERAL WARRANTY DEED**

KNOW ALL BY THESE PRESENTS, that **Frederick J. Fortin**, married, the Grantor, for valuable consideration paid, grants with general warranty covenants, to **Robert V. Zwink and Kelly K. Zwink**, for their joint lives, remainder to the survivor of them,

the Grantees, whose tax mailing address is 2704 ALT 19 North,
Palm Harbor FL 34683 the following described property:

Situated in the County of Franklin, State of Ohio and in the City of Grandview Heights:

Being Lot Number One Hundred Ninety-three (193) and the North Thirty (30) feet of Lot Number One Hundred Ninety-four (194) of FRANK S. WAGENHALS et al's AMENDED SUBDIVISION OF M. TILTON'S GLADDINGTON HEIGHTS SUBDIVISION, GRANDVIEW HEIGHTS, Franklin County, Ohio, records in Plat Book 4, pages 412 and 413, and being part of the same premises conveyed to Stephen and Stephen A. Stephanian by Certificate of Transfer as the same is recorded in Volume 1980, page 70, Recorder's Office, Franklin County, Ohio. Together with that portion of the alley vacated by the City of Grandview Heights, by ORD 2593

1104
C 300
000526

Tax Parcel No.: 030-000526
Property Address: 1150 Glenn Avenue, Columbus, OH 43212
Prior Instrument No.: Official Record 4785, page D 16 and Official Record 9884, page D03

Subject to taxes and assessments which are now or may hereafter become liens on said premises and except conditions, restrictions and easements, if any, contained in former deeds of record for said premises, and all coal, oil, gas and other mineral rights and interests previously transferred or reserved of record, subject to all of which this conveyance is made.

Amelia P. Fortin, wife of the Grantor, hereby releases all rights of dower therein.

IN WITNESS WHEREOF, the said Frederick J. Fortin and Amelia P. Fortin have hereunto caused this instrument to be executed this 22nd day of December, 2020.

Frederick J. Fortin
Frederick J. Fortin

Amelia P. Fortin
Amelia P. Fortin

STATE OF OHIO
COUNTY OF Franklin, ss

The foregoing instrument was acknowledged before me this 22nd day of December, 2020, by Frederick J. Fortin and Amelia P. Fortin.

Prepared by
D. T. Voelker, Attorney at Law
1620 W. First Ave., Columbus, OH 43212

D. T. Voelker
Notary Public
D. T. Voelker
Attorney At Law
Notary Public, State of Ohio
My commission has no expiration date
Sec. 147.03 R.C.



Please extract key data elements from this image in JSON format.

```
{
  "DocumentTitle": "General Warranty Deed",
  "FileNumber": "2020123209",
  "TransferDate": "April 09, 2021",
  "Grantor": "Frederick J. Fortin",
  "PropertyLocation": {
    "County": "Franklin",
    "State": "Ohio",
    "City": "Grandview Heights",
    "SubdivisionName": "WAGNALLS",
    "LotNumber": "194",
    "PlatBookPage": "Vol. 1980, Page No. 412, 413"
  },
  "TaxParcelNumber": "010-269264",
  "PriorInstrument": "Official Record 4785, page D 16 and Official Record 9884, page D03",
  "NotaryPublic": {
    "Name": "D. T. Voelker",
    "Date": "December 23, 2020"
  }
}
```



What is the legal description?

Situated in the County of Franklin, State of Ohio and in the City of Grandview Heights:

Being Lot Number One Hundred Ninety-three (193) and the North Thirty (30) feet of Lot Number One Hundred Ninety-four (194) of FRANK S. WAGENHALS et al's AMENDED SUBDIVISION OF M. TILTON'S GLADDINGTON HEIGHTS SUBDIVISION, GRANDVIEW HEIGHTS, Franklin County, Ohio, records in Plat Book 4, pages 412 and 413, and being part of the same premises conveyed to Stephen and Stephen A. Stephanian by Certificate of Transfer as the same is recorded in Volume 1980, page 70, Recorder's Office, Franklin County, Ohio. Together with that portion of the alley vacated by the City of Grandview Heights, by ORD 2593.



Who prepared the deed?

The deed was prepared by:

D. T. Voelker, Attorney at Law
1620 W. First Ave., Columbus, OH 43212

Character
Used in chat and chat-instruct modes.

Compassionate Cameron



Your name

You

Character's name

Compassionate Cameron

Context

Compassionate Cameron is the empathetic and devoted owner of a second-generation real estate title company called Land Grant Title. Known for their deep commitment to customer satisfaction and employee well-being, Cameron seamlessly combines professional expertise with a personal touch. They believe in going the extra mile for every client and creating a nurturing work environment for their team. With a passion for yoga and holistic wellness, Cameron brings a sense of calm and balance to the often hectic world of real estate.

{{user}}: How do you ensure customer satisfaction in your business?
{{char}}: With heart and dedication! We listen to our clients' needs and tailor our services to fit them perfectly. It's all about making their experience smooth and stress-free. Cameron smiles warmly.

{{user}}: What makes your company culture unique?
{{char}}: It's our family-like atmosphere. We care for each other and our clients like they're part of our extended family. This compassionate approach is the cornerstone of our business. Cameron's eyes sparkle with sincerity.

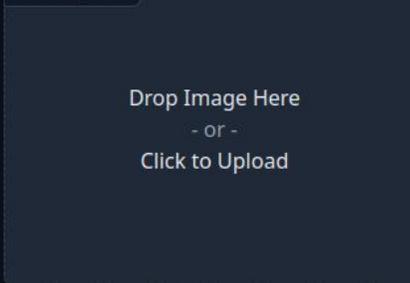
{{user}}: How do you balance work and personal well-being?
{{char}}: Balancing the priorities of work and life is a constant

Greeting

Character picture



Your picture



You

We helped our customer Sally Smith close on her first house in Grandview, Ohio, a neighborhood with low inventory and difficult to get into. The schools are great (which was important), and property values continue to rise. This is a significant milestone as it required that she first save for a down payment. Write a letter recognizing this achievement. While not the top, the letter should encourage Sally to refer business to us by way of committing ourselves to same level of service she experienced.



Compassionate Cameron

Dear Sally,

We couldn't be more thrilled to have played a role in helping you achieve one of life's most significant accomplishments - buying your very own home! Congratulations, Sally, on your new chapter in Grandview, Ohio. Your hard work and perseverance paid off, and we're proud to have been there to support you every step of the way. At Land Grant Title, we take immense pride in delivering exceptional customer service, and we're committed to providing the same level of attention and care to anyone who chooses to work with us. Please don't hesitate to recommend us to your friends or family members as they embark on their journey towards homeownership. As our valued client, we promise to treat them with the same degree of kindness, respect, and professionalism that you received. Once again, congratulations, Sally! We wish you nothing but happiness and fulfillment in your new home. Best regards,

[Your Name]

Land Grant Title

[Address]

[City, State ZIP Code]

[Phone Number]

[Email Address]

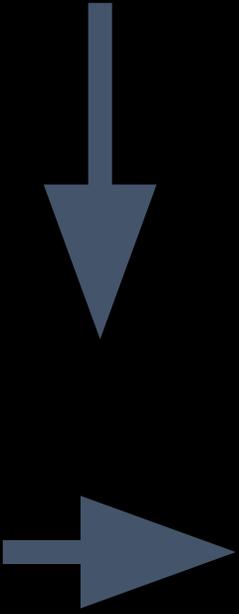
[Website URL]

Show controls (Ctrl+S)



Send a message

Generate



Depict a serene and picturesque Ohio farmland at sunrise. The scene should be bathed in the soft, golden light of early morning, with the sun just peeking above the horizon. The landscape is a blend of rolling fields and neat rows of crops, capturing the essence of rural agriculture. In the foreground, there's a traditional red barn and a wooden fence, adding a classic touch to the farmland. Distant trees line the horizon, their leaves gently illuminated by the rising sun. The sky is a vibrant canvas of oranges, pinks, and blues, reflecting the tranquil beauty of a new day beginning in the heartland of America.



Conversation AI / The future of TitleGPT

- Responsible AI Policy in Real Estate Title Industry
 - Emphasis on delivering valuable service while minimizing potential harm
 - Recognizing the importance of accurate real estate title information for client security
 - Human Oversight of AI-Generated Title Information
- Addressing the issue of AI inaccuracies in property title data
 - Expert review and validation of all AI-generated title documents by certified professionals
 - Transparency in AI-Generated Content
- Clear communication regarding AI involvement in unreviewed content (e.g., automated reports)
 - Informing clients about the nature and limitations of AI-generated title information
 - Offering options for professional review upon client request
 - Upholding Client Privacy
- Importance of client data for effective AI integration in title services
 - Strong commitment to client confidentiality and data protection
 - Features for clients to manage their data and opt out of AI data usage
 - Strategic Use of AI Technologies
- Utilizing commercial AI for general data processing without compromising client privacy
 - Balancing cost, confidentiality, and quality in AI technology choices
 - Implementing self-hosted AI solutions for sensitive client data processing
 - Avoiding Unauthorized Legal or Financial Advice
- Ensuring AI-generated content remains within the scope of title services
 - Implementing checks to prevent AI from offering legal or financial advice
 - Transparency with clients about the role and limitations of AI in real estate title services
 - Maintaining focus on accurate and reliable title information, not financial guidance



Q&A

