

### Building an Ethical Al-Driven Real Estate Industry Student Handout

KAR will <u>not</u> provide copies of class materials at the conference.



### We Protect Property Rights.

Security 1st Title offers licensed and trained professionals to assist you with your title and closing needs. Our local experienced staff delivers exceptional service to protect property rights of homeowners and lenders.

### PRODUCTS AND SERVICES:

Residential and Commercial Transactions

Purchases and Refinances | New Construction

Foreclosure | Short Sales | HUD

Escrow Contract Servicing | 1031 Exchanges

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Want to increase referrals and repeat business? Why not market yourself daily and remain top of mind with your clients by giving them a closing gift they will love and continuously use? Cutco – it's smart marketing no matter how you slice it!









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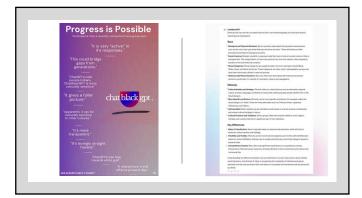




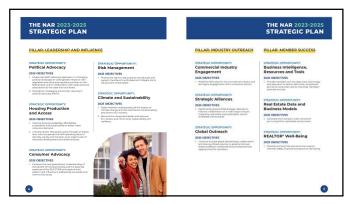


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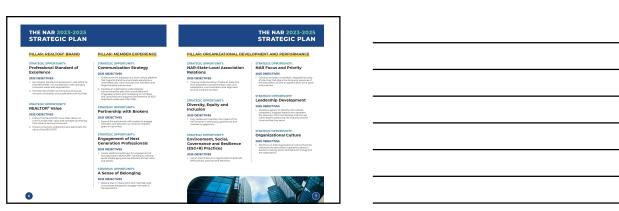






















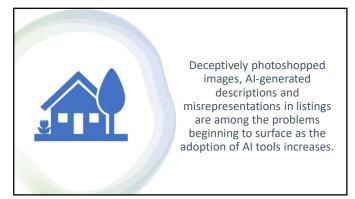


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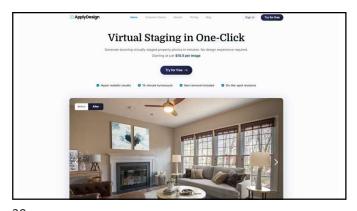
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### Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

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OpenAl Threatened With Lawsuit Over ChatGPT Defamation

OpenAl in Scring a potential leavast over defamation caused by its ChicIDT.

Australian mayor Brian Hood accuses the Ar of falsely identifying him as guilty in a
bribery scandial when he was, in fact, the whatleslower. Hoods lawyers have
demanded OpenAl fix the error within 28 days or face a lawsuit, which could
become a landmark moment in applying defamation law to Al and publication in
the IT space.

ChatGTP and other large language models often make errors due to their predicts nature. Despite disclaimers, many users still treat these AI chattoots as fact-findin search engines. The lack of transparency in how the algorithm works and comes up with answers adds to the challenge. This case raises questions on the responsibility of AI technologies like ChatGPT and their developers, and how Why does this matter? 👺

This lawsuit could potentially set a precedent for holding AI developers legally accountable and responsible for the false or defamatory outputs of their systems.

As a result of this case, there might be increased demand for Al developers to implement rigorous auditing and editing mechanisms to rectify inaccurate information generated by their systems.

The risk of defamation lawsuits might drive AI developers to collaborate with legal and policy experts to create AI systems that have built-in safeguards against generating harmful or damaging content.



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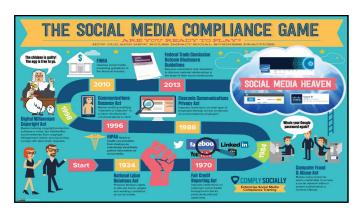
Lawmakers aim to prevent the mistakes made in the past regarding privacy, safety, and security laws for social media companies. They are moving swiftly toward legislation, driven by recognizing Al's risks and benefits. Industry leaders have advocated for Al regulations to address concerns such as disinformation, job displacement, and electoral disruption.

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This commitment is a response to the uncertainty surrounding copyright law and aims to ensure that customers can utilize generative AI services without fear of legal repercussions while encouraging responsible usage and compliance with content filters and safety measures.

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### Transparency and explainability

The lack of transparency and explainability in Al algorithms can raise legal concerns related to consumer rights, privacy, and accountability more widely. Infringements could lead to fines by regulators, not to mention reputational damage. As a developer or publisher, you should address the following considerations:

User consent and data privacy: obtain informed user consent for collecting and utilising personal data in Al algorithms. Comply with applicable data protection laws and clearly communicate data collection and usage practices (what type of data is processed and why, what is it used for and how long is it stored?) to users. Provide options for players to opt out of data collection if the collection and processing is based on their consent.

Algorithmic transparency: strive for transparency in AI algorithms by providing users with understandable explanations of how AI-driven features function within the video game. This helps build trust and ensures users can make informed decisions about their engagement with AI systems.

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REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

STANDARD OF PRACTICE 1-3

From the beginning of FHA appraisers gave high ratings to mortgage applications if there were no African Americans living in or nearby the neighborhood but also lowered their risk estimates for individuals' properties with restrictive deed language.

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### The New York Time

### Black Homeowners Face Discrimination in Appraisals

Companies that value homes for sale or refinancing are bound by law not to discriminate. Black

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A second appraisal valued Abena and Alex Horton's Jackson allower than the first appraisal, after Ms. Horton removed all signs of Blackness. Charlone Real for The New York Tir.

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In each comment, a repeated theme: Home appraisers, who work under codes of ethics but with little regulation and oversight, are often all that stands between the accumulation of home equity and the destruction of it for Black Americans.



The value of Stephen Richmond's home in a Hartford, Conn., suburb jumped after he removed family photos and movie posters, and had a white neighbor stand in for him during a second appraisal. Monica long for The New York Times







Rias and	fairness	in Al	algorithms

Al algorithms used in video games have the potential to perpetuate bias and unfairness, both intentionally and unintentionally, for example, by generating characters which show racist, sexist, or violent behavior. To avoid harmful stereotypes or encouraging negative (player) behavior, think about:

Discrimination and equality: ensure that AI algorithms do not discriminate against individuals based on protected characteristics such as race, gender, or religion. Implement measures to address potential biases in AI decision-making processes, especially in multiplayer video games where fairness and equality are crucial. Data bias and training: examine the data used to train AI algorithms and mitigate biases that may arise from skewed or incomplete data sets. Implement robust data collection and validation processes to ensure fairness in AI-generated content, character abilities, and gameplay mechanics.

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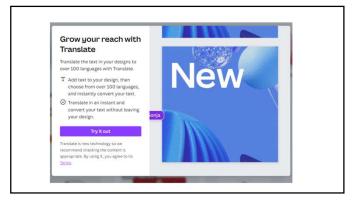
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### Becoming and remaining informed.

The REALTOR® should strive to:

Seek reliable information on matters that depend, in whole or in part, upon information or knowledge the REALTOR® may provide to clients and customers.





Learning Objectives:

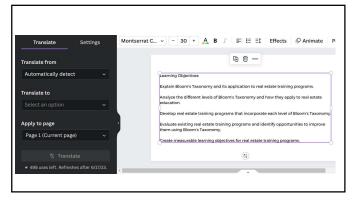
Explain Bloom's Taxonomy and its application to real estate training programs.

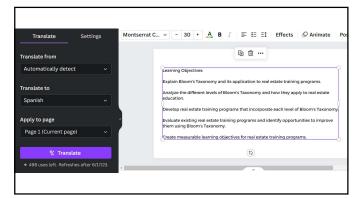
Analyze the different levels of Bloom's Taxonomy and how they apply to real estate education.

Develop real estate training programs that incorporate each level of Bloom's Taxonomy.

Evaluate existing real estate training programs and identify opportunities to improve them using Bloom's Taxonomy.

Create measurable learning objectives for real estate training programs.

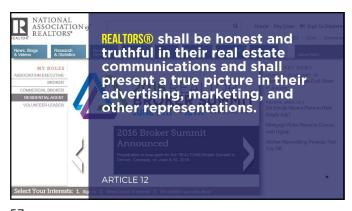




















Deaf and Hard of Hearing Community

