**S2E9 Final Transcript**

***Intro****: You're listening to Drive with NAR, the REALTOR® to REALTOR® series powered by REALTOR® Magazine. Listen as real estate pros talk tools of the trade and share stories of inspiration. Get ready to step up your business. This episode is sponsored by the REALTOR® Safety Program.*

Marki: What's going on world? This is your girl Marki Lemons Ryhal, the host of Drive with NAR, the REALTOR® to REALTOR® series and today we're talking about none other than technology and artificial intelligence. Only 14% of adult Americans are leveraging tools like Chat GPT, however, Chat GPT has grown to over 1.6 billion users since it debuted on November 30, 2022. As real estate professionals, we’re able to leverage AI in our business and increase our return on investment. And our return on time invested there weeks that my output is 10 times more today than it was pre Chat GPT. So of course I'm loving it as a productivity tool. But guess what? Safety is definitely an issue when it comes to artificial intelligence. And today I am joined by guest Tracey Hawkins known as “Tracey the Safety Lady.” She is a national real estate safety trainer and educator who hosts our sister podcast, Drive With NAR, the Safety Series, which was launched in July. You can download the first episode, which is all about how to create a safer culture in our real estate companies and in the industry at large. You can download this at [magazine.realtor/drive](https://www.nar.realtor/magazine/drive). And then we have Brian Copeland, the broker/owner of Doorbell Real Estate in Nashville, Tennessee, who speaks often about the use of AI in the real estate industry. Tracey, can you talk about what a deep fake is and the dangers a deep fake can pose to real estate professionals?

**Tracey**: I am happy to do so. But I have to start out by saying I love AI. So I am not telling people not to use it, I'm saying use it in a safe manner. Now a deep fake is a video of a person that has their face or their voice digitally altered. So someone, typically a cybercriminal, can make it say or do things that they never said or never did. But you also need to keep in mind that deep fakes can be voice. And that means someone has impersonated the voice. They've stolen their voice from somewhere. And they're making the voice say and do things that they've never said, as well as a picture deep fakes. So it can be a still image. So deep fakes pretty much mean that you cannot believe what you see or what you hear.

**Marki**: Well, Brian, are you talking about these kinds of risks with your agents? And what do those conversations look like?

**Brian**: Hi, Marki. And absolutely we're talking about these things, not just with our agents, but also in the forums that I run on Facebook. I run forums where there are 1,000s of agents and it's our job to educate not just our own, but as many people as possible. And I think Tracey hit on this a little bit already. They'll be scared of this. And I think when we go into risk talk, everybody wants to say, well, I heard a podcast with Marki and she said, be careful, don't do this. That's not what we're saying. We're saying with everything you do, there's risk. And it's our job to make sure we know the agents know the risk. So absolutely. We're having these conversations, these conversations are happening in person, and online both. When we look at these conversations, agents have got to understand how AI works first, because AI starts with machine learning and how a machine starts to use things. So for example, there was huge news yesterday, when Zoom released their new terms of service, did you see that, Tracey or Marki?

**Marki**: Yes, and they are mad.

**Brian**: Yeah, for those who don't know, when you're listening on this, you'll go back and Google and find out information. Zoom has said that they're going to be recording or using all audio and then when you use the new terms of service when you accept them, that you're accepting them listening in on your audio, but they say for the machine learning pieces of it. So their goal is to for the model to learn how our voices work and what's being said there. But now we've got this whole piece of, all kinds of industries are using Zoom. And when the AI piece comes in there and now perhaps you're in a consultation that's confidential, what are the disclosures in the risks that the consumer needs to be aware of? What are the agency violations that could happen if there was some kind of data leak? Or something that happened in that new that weird dark web everyone's always talking about. So yeah, these are the talks we're having. And the talks change daily, Marki, as we know, because AI changes daily.

**Marki**: Every single day. And the ease of being able to create a deep fake, I have a deep fake voice, I have a deep fake human avatar, there's tools like Studio DID, that I can take a picture and create my digital human avatar. What's even scary is I have dubbed my husband and my two sons, their voice, their, actually their voice, their tone, and their style, including how they look. And these tools, you can start with a free trial. So anyone can do it to someone I think the fear is, it's all the internet. And that's not true. Someone can actually call you and get an audio clip and do a deep fake whether you're online or offline, these tools exist. But what we're really talking about right when we talk about AI safety is safety online. And what are the protocols agents should consider online today, Tracey?

**Tracey**: First, people are up in arms about Zoom saying that they have access to your information, Google has access to your information, all of these AI tools have access to your information, there is no such thing as privacy. So one thing that I am telling agents when you are entering information into either if it's Chat GPT, Bing or Claude, it's my new favorite. Now, don't put personal information there, because it is not private, it is learning. So the tools are learning from the information that we put in there. So if you're putting client information, address, financial data, stop, because that's not private. And I even saw someone doing a demonstration of I think it was Claude, which can actually read documents, PDF documents, he uploaded his health insurance. And he was asking questions about his own personal health. And I'm here to say that information is not private, if the wrong or right person prompts one of those tools just so, all of your information is there. So your client information is there. So you need to be extremely careful when you use it with that in mind.

**Marki**: Brian, how do you feel about this for brand safety?

**Brian**: I think you we've got several little areas of safety here, we've got safety for our consumer, we've got safety for ourselves as agents, and then we've got safety for our overall brand. So when we're running a brand, there's two kinds of infiltrations that can happen. Infiltration one is on the higher brand level, when there are bots coming in to search who's going to be vulnerable, who's likely to click on things that will create a vulnerability in the system. And then you get into ransomware situations. And the way these are done is through the phishing piece—and that's phishing where they're literally fishing for, and I don't mean to be, this sounds kind of mean, Marki, when I say this, but who's going to be vulnerable enough, or not smart enough to not click it? And this is where we as brands have to be very cognizant of everything coming into our main servers. There was a brokerage in California that had ransomware put in that was like a $5 million ransom on that. And many of those things start with AI in the brand area. And then the second thing about brand safety is when we're working through these bots who are texting our agents, they're going through our entire rosters. They're just pulling data. It's not some human doing it. A bot is pulling the data off our website. And they're texting our agents and saying, hey, hey, Rachel, it's Brian, and I'm in a conference right now. But I need you to go get an iTunes gift card for me and scratch the back off on it. As silly as that sounds, it's happening to all of our agents. And I literally had an agent knock on my door, one of my personal agents several years ago with an Apple gift card and said it seemed kind of weird, so I thought I'd bring it to you instead. And she fell for it. So we've got to make sure that in our brand when we're talking to our agents, that they understand that it's OK in this day and age to be extra careful and extra paranoid about everything. Don't be clicking on links in your Instagram, Threads, LinkedIn, YouTube, emails, don't click on those links. If something comes to your email, be very cognizant of the email address and make sure that those letters haven't been changed into numbers where it says Facebook but they're using two zeros instead for the URL. In the brand, we just have to be smarter now than AI can be.

**Marki**: I attended a conference last week and clearly someone was inside of the conference app and start sending messages so then you have to get an email from the conference creator letting you know that all of those, the email that everyone just received, do not click and or open on it. So this can happen at any place at any time. How do we ensure the communications that we are receiving are from the person we believe the communication is coming from?

**Tracey**: First and foremost, cybercrime is 100% preventable. Cybercrime is a human problem, it takes one of us to do something in order to be victimized, whether it's clicking a link or downloading an attachment, you cannot be victimized unless you take action. So that's crystal clear. Number one. So the question is, how do we solve the problem? Because these crimes don't have to happen. I have a theme, I call it “pause, stop and think.” If you get an email, if you get a text message, any kind of communication that's asking you to do something, whether it's download something, send money, click a link, pause and think first, don’t automatically click, which we're all prone to do, just pause, look at it for a moment, stop and then think about it. Can I go directly to that website and get the information and the answers that I need? Now what cybercriminals are doing is they're using these tools to write convincing letters, convincing wire change instruction letters, convincing phishing letters. In the past, those letters used to be poorly written, grammatically incorrect. So cybercriminals are using the same tools and they're prompting it and the voice of a loan officer: write a convincing appealing and an urgent letter to the consumer that we need to change wire instructions right now. And then a perfect letter appears. So here's another conversation that real estate agents you need to have with your customers. You know, this artificial intelligence is out here. And this makes you sound that you're on the cutting edge, and you're informing them, you're looking out for them. You know, these letters are going to come these texts are going to come but do not respond to them. So here's where you have to have a protocol, you are to say that if you get any communication at all, here's the phone number, the legitimate phone number you need to call me, here is my legitimate email address, never respond to anything, never clicked anything. This is 100% preventable. And it's frustrating when people don't know that, I think is an education issue. Training, education and awareness can solve the problem today.

**Brian**: Tracey, I think you bring up a great point, when you were talking about the personalities of AI, I'd really encourage brokers to go on Chat GPT, and say a simple prompt. Mark is the best at telling what prompts need to be besides simple prompt, like, write a letter to a seller who is about to close their home, and do that simple answer what Chat GPT puts out, and then say the same thing, but say in a southern accent, then say, as someone who lives in in the Midwest would say, it's amazing. We did this the other day with some things and it was scary and hilarious what Chat GPT could do in different voices. So the question ultimately is how do you tell if it's an authentic party? Well, pick up the phone. That's one of the first things we can do. Many of the issues we see between brokers, agents and consumers fall at the closing side. So we see a lot of wire fraud. It's very easy with AI for a bot to be able to intercept some communication and be able to communicate with consumer via email, where it sounds like the voice. This is where I make sure the consumer in person, I say here's the phone number of the title company and set up a safe word. You know, it's “neon safety” could be your safe word. So you tell your consumer you call this number if you get wire information. You ask for Steve. And then you say, Steve, what's the safety word? It's neon safety, great, then you know, the wire instructions are actual at that point. So we got to think through every pitfall, as a broker, I would encourage you to get out a Google spreadsheet or a piece of paper and just write down every piece of risks that could happen. And then what are the things that you can do? What are the strategic things you can do to overcome and beat AI at that game?

**Marki**: Sit back let's hear a word from our sponsor.

***Mid-reel ad:***

***Marki****: September is REALTOR® Safety Month and I'm excited to be joined today by Lamont Breland, 2023 Vice Chair of the REALTOR® Safety Advisory Committee and principal broker at Breland Group Brokers in Louisville, Kentucky.*

***Lamont****: Hey, Marki, our primary goal is that every REALTOR® makes it home safely every night. September is REALTOR® Safety Month, but safety should be top of mind every day. Unfortunately, many REALTORS® aren't aware of the unique risks our profession faces, and they're surprised to learn that the Department of Labor has officially declared us a high-risk occupation.*

***Marki****: That's eye-opening. What changes would you and the Safety Committee like to see in order to help REALTORS® avoid becoming a victim?*

***Lamont****: Well, I guess most importantly, we would like all REALTORS® to take their safety seriously. There are hundreds of resources, including webinars, training videos, articles, toolkits and the new Safety Series podcast. The website covers more than just personal safety, cybersecurity, online threats, mental health wellness and much more are also included. On September 13, at 12pm Central Time, NAR is hosting their annual safety month free webinar, led by safety expert Geoff Fahringer. It's called “Unmasking Threats: Enhancing Safety Through Situational Awareness.” I encourage all our members to visit* [*nar.realtor/safety*](https://www.nar.realtor/safety) *for the resources you need to keep yourself and your business safe.*

***Marki****: Let's get back to our conversation about REALTOR® safety.*

**Marki**: Do you agree that the amount of diligence agents need to have is increasing every single day?

**Tracey**: I want to speak to that. Brian, you made a point about actually using the tool and, Marki, I've heard you say it a million times. Even if you don't want to use it, you need to be familiar with it. And, Marki, your voice is ringing in my ear where you say, will artificial intelligence replace a real estate agent? No, but a real estate agent using it will. So to that point for those agents who are out there who are saying I just don't want to deal with it, it doesn't involve me, I'm not going to be involved with doing anything with it, you need to do it, you need to at least be familiar, as Brian said, play with the tools, get on the tools, prompt them to do things so that you know exactly what's going on. And more importantly, the consumers are using it. It's in the news every single day. So if they ask you questions, and you can't answer questions, you're out of the loop. So play with the tools. I use it to create social media posts. Because cybercriminals are using it to create social media posts, where they get to embed social engineering questions.

**Brian**: You can be obsessed with diligence, which means every day you're scared to death of this and you're waking up going, Oh crap, who's going to take over today my machine, or there's diligence in just doing what we do every day in our toolbox. Every day in real estate, I am communicating with buyers, I'm communicating with leads, I'm communicating to sellers, I'm communicating to seller leads, I'm getting on social media and speaking to people, I'm checking tax records to see what closed. Those are everyday things. So 10 minutes every day, just have your AI time. Encourage your agents to have AI time and get into generative fields or get into the goofiness of making avatars, just so they understand what's out there. Because the more we can show our agents what it can do, and the fun of it, and the productivity of it, the more they're going to be able to grasp the idea of risk. But when we look at the agents who are not willing to get involved in it, they're gonna be scared of it from the get go. And we can't have them scared immediately. We need to let them understand the joy of it first, so they can then understand the bigger impact. I agree with Tracy and you both, Marki, on this, that you know AI will not replace the great agents, but it will hurt the productivity of agents who are scared of it.

**Marki**: What would you say, Brian, is a broker's responsibility as far as making sure their agents are aware of these things and that their agents feel prepared to take action whenever necessary?

**Brian**: Marki, do you want me go meddling? Because some people are not gonna like what I’m about to say.

**Marki**: Let's give it to them.

**Brian**: If you're easily offended or triggered, hit mute now and exit out. Because brokerage supervision has changed. We've always in the state of Tennessee, and I know many of your states, you're responsible for every piece of that agent's life when it comes to their profession. Now we're to the point where we have valued bigness and size over supervision. We're more proud to say that we're a brokerage of 1,000s, as opposed to we're a brokerage of a few. And supervision matters here. And when you add this AI risk and safety level on top of it, you're in a whole new game. So what's more important to you? Being able to say that you have 1,000 agents, or being able to say that we are the most effective at protecting our consumer and making sure our industry is protected. This is a big philosophical talk we have to have, Marki, because I don't believe that you can supervise as one broker even 100 agents and everything they're doing. And it's when we add this AI piece on top and now they're putting out descriptions or putting out illustrations or putting out photos out into this world. Are you going to be able to track that on 11? Do you have the integration in place, pieces in place at your brokerage where you know where they are and what they're using AI for. These are the integration now with a brokerage that you took in five years ago with these agents have changed. You've got to know this, you've got to decide am I gonna create a technology sub-brokerage team that's going to monitor things at larger brokerages and report back to you? Are you going to have rhythms and dashboards that give you the flow back up to the broker since, ultimately, when the real estate commission reaches out, or some legal entity reaches out that you can say, we have a way to monitor this, this one slipped through and shouldn't have, but let me show you the infrastructure I have for risk on this. We're not having these conversations around now, Marki, and we've got to. And that's meddling right there.

**Tracey**: You hit the nail on the head that this is something that brokers need to pay attention to regardless of size. Perfect segway to say that episode two of the Drive with NAR, the Safety Series, I got an opportunity to talk to two brokers, one had about 350 agents and the other had 54 agents. So both ends of the spectrum. We had a conversation about what their responsibility is, as it relates to safety, and we even of course had to have the AI conversation. Education is the key. When we look at the 2022 NAR member residential safety report, we learned that 51% of the brokers brokerages are providing safety education. So my question is what do we do to get the other 49% on board? Not only that, we need to re-educate those who've had safety training, like you said, Marki, AI is new. So I am betting a majority of the brokerages have not had the conversation about artificial intelligence, educate yourself to the risk. Artificial Intelligence is no more risky than the internet. I've heard you say that too, Marki. If people are on the internet, that's risky, that's dangerous, but we use it every day we learn how to use it in a safe manner. Artificial Intelligence tools, no different.

**Marki**: A recent survey found that 42% of CEOs believe AI has the capacity to destroy humanity in the next five to seven years. What should real estate pros take from that statement? Now, personally, I don't believe is going to destroy humanity. But what do you think that we should take from that statement?

**Tracey**: It cannot destroy humanity when it needs humanity to work, and we're not self-destructive. So that's one of those fear mongering kind of doom and gloom statements that I don't agree with. So I'm thinking that people need to know realistically, like you said, it's here. It's here. It's not going anywhere. It's only going to get on the going to get bigger and better. So we all need to get on board. Don't be afraid of it. Every time I talk about cybersecurity, especially now with AI, I don't want people to say oh gosh, here comes Tracey. I don't want that. Oh, gosh, she's the boogey man. No, I love it. That's why I'm always clear I love artificial intelligence. And I show I can't do it like you do, Marki, but I tell them here are things that you can do in a positive way to use artificial intelligence. But flipside, here's what the cybercriminals are doing with the exact same tools. And here's what you're doing with deep fakes in a good way, in a productive way. But here's what cybercriminals are doing. And I firmly believe in lessons learned. So they're going to start being stories in the news about the real estate transactions that have been hijacked by artificial intelligence, wire fraud scams. They're happening now, but we don't know about them. But I guarantee you, there will be stories in the news, there will be headlines, and then people will start paying attention. I'm on a mission to stop those headlines before they start because they do not have to happen.

**Brian**: Yes, let's be extreme about it. Because that's what you're going to listen to as an agent and a broker today. And now that you get over the extremity of it, you're like, oh, it's not scary because when we learn more about the extremes, when we start hearing about the apocalypse of the world that happens through AI, that's where we truly start demystifying things and making them feel more like hot chocolate on a good cold morning and it feels more comfortable to us.

**Marki**: Well, I love the thought of hot chocolate with AI every single day. Being responsible, adhering to the rules and regulations of the state in which we're licensed, making sure that we're adhering to fair housing rules and regulations. AI is here. Use it responsibly. And thank you for tuning in today. That's a wrap!

***Outro****: Thank you for joining us at Drive with NAR, the REALTOR® to REALTOR® series. Tune in every month to* [*magazine.realtor/drive*](https://www.nar.realtor/magazine/drive) *or subscribe wherever you listen to your podcast. Find more tips to boost your business at* [*magazine.realtor*](https://www.nar.realtor/magazine)*.*