



183 Wind Chime Court, Suite 203, Raleigh, NC 27615
919.459.2081

Artificial Intelligence Overview (# 1 draft, Date of Issue)

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Executive Summary

Artificial intelligence (AI) is transforming how organizations handle data and serve the public, offering significant potential to improve efficiency and accuracy in organizational operations. For land records offices, AI presents opportunities to automate routine tasks, enhance document processing, and improve services while reducing administrative burdens.

However, AI implementation comes with important challenges. The same technologies that can streamline operations can also enable new forms of fraud, particularly in real estate transactions where deepfakes and AI-generated documents are being used to impersonate property owners and create fraudulent documents. Additionally, concerns about algorithmic bias, data privacy, and the need for human oversight require careful consideration.

This paper provides land records professionals with a practical understanding of AI's capabilities and limitations, real-world examples of both AI-enabled fraud and detection methods, and guidance for implementing AI solutions responsibly. The goal is to help organizations harness AI's benefits while maintaining accuracy and public trust in property records systems.

Key Components of AI

This section provides a general overview of key terms useful in understanding Artificial Intelligence. For a more complete glossary of terms, see Appendix A.

Artificial Intelligence (AI):

Technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity, and autonomy to supplement human workflows.

Machine Learning (ML):

A subset of AI that involves training algorithms on large datasets to identify patterns and make predictions.

Computer Vision: The ability of computers to interpret and analyze visual information such as images, scanned documents or maps.	Examples: 1. OCR (Optical Character Recognition) - converting scanned documents into text 2. Signature recognition or stamp detection 3. Conversion of plat maps into machine readable data
Natural Language Processing (NLP): The branch of AI focused on enabling computers to understand, interpret, and generate human language.	Examples: Document data extraction – 1.Extracting legal descriptions from unstructured documents 2. Transcribing hand-written documents
Neural Networks: Computational models inspired by the brain, using interconnected layers of nodes to learn from data and generate predictions or new content (can also be described as Deep Learning).	Examples: 1. Fraud detection systems - identifying suspicious patterns in property transactions 2. Property valuation models - analyzing multiple data points like square footage, comparable sales, and market trends to estimate property values
Large Language Models (LLM): A type of neural network designed specifically for understanding and generating human language. Trained on vast amounts of text data to perform various natural language processing (NLP) tasks. Examples include ChatGPT, Claude, and Gemini.	Example: Generative AI assistants - interactive property information systems that can answer questions like "Help me find easements for 123 Main St.?" or automatically generate information summaries in plain language for public inquiries

Use Cases in Land Records

The examples below describe several ways in which AI can be used in managing land records.

1. Document Management and Processing

The following are examples of how AI is used in managing document workflows.

Automated Metadata Indexing & Data Extraction

Turning unstructured land records into structured, searchable data.

- The process typically includes using AI to read and interpret county documents such as deeds, mortgages, and liens. It automatically extracts important details like the PIN (Parcel Identification Number), grantor and grantee names, legal descriptions, recording dates, and subdivision names. These details are then used to populate index fields, making the documents searchable and connected, reducing manual data entry, requiring only human verification and possible editing.
- May require AI-powered OCR technology (Converting visual representation of characters into machine-readable text) as the foundation for extracting text from images or other media types.
- Challenges include the variability of county and state indexing standards and data formats.
- Common AI/ML models used for indexing include statistical learning models such as random forest or gradient boosting, or natural language processing (NLP) via generative AI.
 - Example: Training a computer vision model to populate a parcel ID that holds numerical text of a certain length with hyphens present.
 - Example: Using context from a document to extract unstructured data, such as finding grantor/grantee party names captured from handwritten documents, to populate the LRMS or database in a specific text format.
- For more examples of fields and approaches to commonly indexed fields see PRIA's [Indexing Best Practices](https://pria.us/wp-content/uploads/Indexing-Best-Practices_01_03_2025_CORRECTION.pdf)¹ and [Indexing Data Points](https://pria.us/wp-content/uploads/Indexing_Data_Points_07_19_2024_FINAL.pdf)².

¹ https://pria.us/wp-content/uploads/Indexing-Best-Practices_01_03_2025_CORRECTION.pdf

² https://pria.us/wp-content/uploads/Indexing_Data_Points_07_19_2024_FINAL.pdf

Document Classification

This is a process to determine document type, important for routing between offices in the recording workflow.

- Machine learning and neural network models are pre-trained on the signals that help determine a document type based on information content or layout, language in the document text, or specific phrases within the document.
- An explicit list of document type options is provided to the model, along with examples of what information is found in each one.
- The resulting predicted classification is typically used to index the document or move it to a specific workflow for further data extraction or storage.
 - Example: Classifying marriage documents or military discharge documents for specific processing or redactions.

Automated Validation & Quality Control

Sophisticated AI systems can add consistency and quality control checks across multiple documents or current indexes, flagging potential errors or discrepancies.

- This can include the automated cross referencing of data fields to provide flags or confidence levels for matches and mismatches.
- Example: Using AI extracted data (from traditional or generative models) for indexing recommendations, compared against human keyed entry (real-time or reviewing historical records). Example: Using two AI models, one traditional statistical learning, and one generative AI to derive a similarity score for comparison.
- Verification of document completeness can include the automated review of required document elements to provide flags or confidence levels for items that are missing, incomplete, or potentially noncompliant.
 - Example: Using computer vision models trained to flag for missing notary stamps, property ID's, or required signatures, triggering a review process.

Document Summarization

A process for automatically generating concise summaries of documents for quick review and decision-making, typically using natural language processing in generative AI models, to retain context while being concise.

- Example: An internal staff member or the public prompting chat models to summarize a 5-page easement document for a quick non-authoritative preview.

- Example: For a document that was flagged to contain restrictive covenants, summarizing the specific illegal restrictions in a simple sentence, or describing location of the language in the document.

2. Customer Interaction & Support

The following are potential situations for the use of AI for improved customer services.

Customer Service Agent (external facing)

- Generative AI-powered agents or assistants answer common customer questions, perform natural language information search, or provide information on recorded documents.
- Pre-programmed chatbots are only able to answer limited standard questions or direct customers to a staff agent. However, generative AI-powered agents draw on large unstructured data to prepare answers on the fly providing a larger context of information.
- These tools are typically powered by custom tuned natural language processing models.
- Examples of customer service interactions:
 - Searching for records: “Show me all the easements relevant to my parcel”
 - Getting help: “Where can I find a mechanics lien template and who can help me prepare it?”

Real-Time Language Translation

- The use of AI systems to translate customer inquiries and documents in real-time to accommodate non-native speakers.
- Speech to text tools that allow for voice-based interactive translation.
- Custom tuned or limiting the scope of generative AI models are typical for this use case.
- Public AI agent interface that accepts records-related questions in multiple languages and automatically responds in the same language summarizing the documents or results.
- Examples of translation:
 - “Quien es el dueño de esta propiedad?” (Who is the owner of this property?)
 - Helping visually impaired citizens navigate online government services. Using advanced voice mode interface with generative AI agents, (voice conversation) “Summarize the outstanding mortgages on my property”

3. Internal Operations & Efficiency

The following are ways in which AI can be used to improve employee effectiveness.

In-Office Assistant (internal facing)

- Automated Content Generation: AI tools assist staff in generating draft emails, letters, and reports, saving time and promoting consistency across communications
- Natural Language Search: Employees can query internal systems or documents using plain language providing relevant guidance based on pre-programmed instructions.
- Meeting Support Tools: AI captures meeting notes, identifies key discussion points, and summarizes next steps or action items.
- Workflow Automation: Automates repetitive tasks such as automatic calendar scheduling based on email contents.
- Examples:
 - “Help me create a rejection letter that adheres to our office standards”.
 - “Does this meet recording requirements?”
 - “What should I do if there’s a typo in the legal description?”

Employee Training & Development:

- AI-enhanced training platforms: Support professional development by delivering personalized, adaptive learning experiences based on role, progress, and learning style.
- Scenario-Based Simulations: Employees can engage in interactive role-play scenarios.
 - Example: “Help me create a training module simulating a member of the public recording a document for the first time”
- Natural Language Assistance: Allows staff to ask training related questions in plain language and receive relevant, immediate responses instead of going to a supervisor.
 - Example: Query office policies & procedures manual using plain language for interactive answers around office processes and workflows.

4. Data Analysis, Programming, & Predictive Analytics

The following are examples of how AI can support forecasting and analysis.

Predictive Analytics:

- Using large amounts of data to forecast future trends or possible outcomes, models range from traditional statistical methods to modern neural networks and machine learning algorithms trained on historical patterns to produce analytics.
 - Example: Forecasting seasonal revenue by looking at historical trends based on transaction volume and economic factors.
 - Example: Predicting customer support staffing needs based on transaction volumes and seasonality.
 - Example: Predictive assessor – recorder integration with CAMA (Computer Assisted Mass Appraisal) data.

Data Analysis:

- Analyzing trends, patterns, and anomalies in land transaction data to inform decision-making and detect inconsistencies and possibly fraud.
- Similar to predictive analytics, models typically consist of machine learning, neural networks, and generative AI plus computer vision.
 - Example: Looking for notary names and IDs in the indexed database that don't fit the normal pattern.
 - Example: Finding parcel numbers that don't match the required format or can't be cross referenced with the database that contains the PIN.

Code Assistant:

- Generating scripts or chunks of code for IT staff.
- Most coding assistants utilize natural language generative AI models tailored to programming tasks.
 - Example: IT staff use coding assistants to create a custom automated data delivery script to a client's SFTP (Secure File Transfer Protocol) server.
 - Example: Non-technical staff with access to a reporting database using generative AI (ChatGPT) to produce SQL (Structured Query Language) commands to analyze data.

5. Security & Compliance

The following are examples of using AI to enhance records management practices improving compliance with relevant laws and regulations through automated checks and audits.

Regulatory Compliance:

- Natural language processing generative AI is the most common tool for these tasks.
 - Example: Scanning a document database looking for PII (Personally Identifiable Information) that has not been redacted to comply with laws such as CCPA (California Consumer Privacy Act) and other state laws. Refer to your own statutes and local practices.
 - Example: Flagging a document database for restrictive covenants to support state law or research endeavors.

Security

- System security: AI-based tools can detect unauthorized access, unusual activity, or potential fraud, ensuring the integrity and security of sensitive records. Machine Learning and custom trained neural networks are often used for this type of pattern detection on large datasets.
 - Example: Instead of manually reviewing access logs, AI tools are used to find irregularities lagging suspicious behavior like website traffic anomalies that may be the start of a ransomware attack.
 - For more examples refer to the PRIA [Cybersecurity and Ransomware](#)³ paper.
- Fraud detection and prevention: Algorithms can identify suspicious activities, forged documents, or anomalies to flag potentially fraudulent transactions.
- Models often used are generative AI, machine learning and statistical models, layered with computer vision.
 - Example: Defining a probability of potentially fraudulent activity based on real-time flags on data points such as:
 - Out of state or flagged notary names/commission numbers
 - Handwritten documents
 - Out of state seller
 - Uninsured transactions (non-title company present)
 - Signature mismatch against prior documents
 - Biometric verification

³ https://pria.us/wp-content/uploads/PRIA_RansomwareWorkProject_07_21_2021_Board_Approved_Style_Corrections_Updated_Link_01_25_2023.pdf

Governance, Risk, & Policy

1. Legal and Compliance Considerations

As AI use evolves, there is increased legislative and regulatory scrutiny on its impact on consumers. Any project should be evaluated on its specific use case rather than through general AI concepts and include human-in-the-loop oversight. The goal is to facilitate efficiency and accuracy with AI, while maintaining reasonable boundaries to comply with safety, privacy requirements, and best practices that adhere to federal, state, and local regulations. Qualified legal counsel should be consulted.

- Legal and regulatory considerations:
 - There are typically more requirements for processes that involve making consequential decisions. Each implementation will vary on how much automated decision making is used.
 - Governance controls must ensure that AI systems uphold privacy and data protection, as well as data quality, integrity, and authorized access.
 - This is aided by implementation of strong disclaimers, limits on tool scope, and establishing clear administrative roles for counties, AI providers, and users.
 - Implementation requires collaboration with legal counsel for compliance.
 - Identification and description of use cases is needed to limit scope creep.
 - Conducting periodic reviews provides adherence to evolving laws and best practices.
- Minimizing the recorder's and business partner's liability:
 - Implementation of AI tools should:
 - Avoid unauthorized practice of law and providing legal advice.
 - Safeguard impartiality and limit discrimination risks.
 - Limit liability exposure for errors or misinterpretations.
 - Ensure transparency for the process and for end users.
 - Depending on risk, it is essential that AI decisions are clearly explained, and users are informed they are interacting with an AI system.
 - Post disclaimers and notice that AI is in use.
 - Many counties will avoid liability for indexing errors with disclaimers.
 - Frame AI responses and generated results as information, not a definitive answer, and always advise checking against the official record.

- Categorization of risk:
 - AI tools can be categorized based on their function and potential for legal risk:
 - Information Retrieval System:
 - Focuses on helping users locate documents
 - Likely permissible under legal constraints
 - Document Explanation Service:
 - Provides interpretations of legal documents
 - High risk of being classified as legal advice
- Deployment of this technology changes risk levels for each party involved:
 - Third Party-hosted service with disclaimers:
 - Hosted or linked by the county but operated independently
 - Reduced risk as liability may shift to third-party
 - County-hosted model:
 - The county maintains technical, compliance, and security controls.
 - Robust terms of use may include:
 - Definition of tool as "information retrieval assistance only"
 - User acknowledgment before each session
 - Statement of no attorney-client relationship
 - Source citations for all information
 - Standard disclaimers in each AI-generated response
- Potential roles for each party:
 - County:
 - Positions itself as the access provider for public records, avoiding direct liability.
 - AI Provider:
 - Bears responsibility for tool and legal compliance
 - Contract includes limits on data use and data ownership
 - User:
 - Acknowledges limitations and risks through a click consent agreement, agreeing independently to verify accuracy
 - Agrees that they will take proper steps to ensure the validity of the information presented
 - Agrees that data is "used at your own risk."

2. Regulation

Regulation directed around AI technology aims to establish a shared legal framework providing common ground for businesses, developers, and users to understand and

450 navigate social, legal, and ethical implications. These frameworks can guide responsible
451 development, deployment, and use of AI, minimizing potential risks and maximizing
452 societal benefits.

453
454 ○ U.S. context, as of 2026:

- 455 ▪ Limited federal regulation has been established, to date.
- 456 ▪ Current oversight comes from agencies like the Federal Trade
457 Commission (FTC) and Consumer Financial Protection Bureau (CFPB)
458 using existing rules.
- 459 ▪ A patchwork of state laws is emerging, with a focus on Automated
460 Decision-making Technology (ADMT) and consumer protection.
 - 461 • Developing guidelines consist of minimizing algorithmic bias,
462 identifying theft, protecting national security, data privacy, and
463 copyright infringement.
- 464 ▪ Environmental concerns are emerging across the country to control
465 the growth of AI, including the construction of data centers.
- 466 ▪ There are few laws related to land records.

467 ○ Global context, as of 2026:

- 468 ▪ The European Union's (EU) AI Act is the most comprehensive AI
469 legislation focusing on data privacy and prioritizing human rights.

470
471 By balancing innovation and oversight, regulations aim to prevent harm without stifling
472 creativity or progress.

473
474 ○ Pros of AI Regulation

- 475 ▪ Protects consumers, limits discrimination, and safeguards public
476 safety
- 477 ▪ Encourages responsible AI development which can foster public trust
- 478 ▪ Creates a more equitable and competitive market by preventing
479 unfair advantages (especially with deceptive practices)

480 ○ Cons of AI Regulation

- 481 ▪ Slows progress and discourages investment in AI development
- 482 ▪ Favors large corporations while smaller companies are burdened with
483 high compliance costs

484
485 AI regulation plays a crucial role in establishing legal boundaries, promoting responsible
486 development, and deterring malicious activities. While regulation won't eliminate all illegal
487 activities, it aims to establish a framework for responsible development and use.

The fast-paced evolution of AI makes it difficult to craft regulations that stay relevant over time. Ensuring compliance across diverse industries and regions remains a logistical and legal challenge.

3. AI & Fraud in Land Records

Fraud in land records has always existed, but AI is making it easier to commit and harder to detect. Traditional fraud schemes now benefit from AI's ability to create convincing fake identities and a high volume of documents.

- Common types of fraud
 - Seller impersonation - Posing as legitimate property owners to sell properties illegally
 - Owner impersonation – Using fake identification to act as the property owner to obtain funds through a fraudulent mortgage
 - Title theft - Forging documents to falsely transfer property ownership
 - False priority claims - Creating fake documents to establish fraudulent ownership or lien priority
 - Heirs' property manipulation - Claiming false inheritance rights to exploit inherited properties
 - Phishing/wire fraud - Impersonating parties in transactions to steal funds or information
- AI enhances traditional schemes in two primary ways both designed to deceive parties and exploit vulnerable property owners.
 - Identity fraud
 - Fake IDs: AI-generated driver's licenses, passports, and official documents
 - Deepfakes: AI-created videos and voice clones to impersonate property owners
 - Notary impersonation: Fake notary stamps, seals, and credentials
 - Document fraud
 - Forged signatures: AI-assisted replication of signatures on contracts
 - Fake legal documents: AI-generated deeds, court orders, powers of attorney
 - False financial records: Fabricated loan statements and financial documentation
- Real-world examples
 - Hallandale Beach, Florida (2024): A scammer attempted to sell a \$52,000 vacant lot by impersonating the property owner during a

Zoom video call with the title company. The deepfake video was generated using the photo of a 76-year-old woman who had been missing from California since 2018. The title company president detected the fraud after spotting inconsistencies between the fake ID, tax records, and the caller's behavior on screen. No funds were lost, but the case demonstrated how convincingly AI can fabricate a live human presence.⁴

- West Virginia (2024): During a home closing, a couple received what appeared to be a routine email from their title company's lawyer containing wire instructions for their \$255,000 down payment. The AI-generated email was flawless: no grammatical errors, a professional tone matching prior correspondence, and threaded into a legitimate email chain. The couple wired the funds to a fraudulent account. Roughly half was eventually recovered. Notably, one of the victims worked in cybersecurity, underscoring that even trained professionals can be deceived by AI-enhanced phishing.⁵
- Denver, Colorado (2025): A scammer posing as a prospective client contacted a real estate agent via Zoom and demanded a full-body "identity verification scan" during the call. The likely goal was to capture the agent's likeness and voice for creating a deepfake avatar using tools like HeyGen. The agent recognized the scam and refused. The scammer used the alias "Margaret McCartney," the same fake identity used in the Hallandale Beach case, suggesting either the same fraud ring or copycat use of an established playbook. This case highlights an emerging threat: rather than impersonating property owners, fraudsters are now harvesting the identities of real estate professionals for use in future schemes.⁶
- Maryland (2026): A fraudster attempted to sell a vacant lot for roughly \$100,000 by using AI to impersonate the property owner during a live remote online notarization session. The attempt was identified and stopped during the session before any funds moved. The impersonator claimed to be local but was operating from elsewhere, consistent with the absentee-owner pattern that dominates seller impersonation fraud.⁷ Reported by HousingWire, April 2026.

⁴ [Incident 858: Deepfake Reportedly Used in Attempted Real Estate Fraud in Hallandale Beach, Florida](#)

⁵ [Incident 864: Generative AI Allegedly Used to Facilitate \\$255,000 Real Estate Fraud Scheme](#)

⁶ [Real Estate Agents Targeted In Deepfake Identity Theft Scam - Frank on Fraud](#)

⁷ [Q2 2026 Real Estate Fraud Intelligence Brief — Home Fraud Defense™](#)

- AI for fraud detection
 - Several real-world AI solutions are now being deployed for fraud detection:
 - AI-powered identity verification
 - Biometric verification and liveness detection to prevent spoofing with photos or videos during digital notary processes
 - Multi-dimensional data analysis and machine learning to verify identities in real time
 - Document authentication systems
 - AI-powered fraud detection tool built into remote notary platforms for detecting forged electronic signatures
 - Pattern recognition tools
 - AI systems that analyze transaction patterns and assess risks associated with each transaction (e.g., vacant land, out of state notary)
- Industry resources to help stay up to date on fraud in real estate⁸:
 - [American Land Title Association \(ALTA\)](https://alta.org/)
 - [Mortgage Bankers Association \(MBA\)](https://www.mba.org/)
 - [Mortgage Industry Standards Maintenance Organization \(MISMO\)](https://www.mismo.org/)
 - [Electronic Signatures and Records Association \(ESRA\)](https://esignrecords.org/)
 - [Property Records Industry Association \(PRIA\)](https://pria.us)

While the above are examples of how AI has been used by bad actors in committing property fraud, and tools currently used in preventing it, it is likely that both will evolve as AI technology becomes more accessible.

Trusting AI

1. Testing & Accuracy

AI systems operate on probabilities, not certainties. This fundamental characteristic means that even the most advanced models can make errors, especially when data quality varies or when dealing with complex cases common in land records. Implementing or understanding components of a testing framework helps improve understanding and trust in systems that use artificial intelligence.

- Comprehensive Accuracy Testing includes:
 - Ground Truth Data (Benchmark Data): Establish the "correct answers" that humans and verified processes have created. In land records, this might include:

⁸ <https://alta.org/>, <https://www.mba.org/>, <https://www.mismo.org/>, <https://esignrecords.org/> <https://pria.us>

- Manually verified property ownership records
- Human-validated document authenticity determinations
- Confirmed fraud vs. legitimate transaction classifications
- Statistical Accuracy: Calculate percentage of correct outputs from total predictions (using ground truth data)
- False Positive vs. False Negative Analysis: Understand which type of error is more costly
 - High false positive rates create extra manual review work and can erode staff trust in the system.
 - False negatives are often more costly in fraud detection than false positives.
- Edge Case Testing: Examine unusual scenarios that challenge the AI system
- Real-World Simulation: Test with data that mirrors actual working conditions
- The "Feel" Test: Beyond statistics, numbers alone don't tell the complete story. Experienced land records professionals should evaluate whether AI outputs make practical sense:
 - Are the AI's reasoning patterns logical and explainable?
 - Does the system identify issues that humans would catch?
- Ongoing Monitoring, Validation, and Performance Tracking
 - Monitor accuracy changes after model updates or system modifications
 - Track confidence scores alongside accuracy metrics
 - Watch for "model drift" where performance degrades as real-world data changes
 - Compare AI performance against both other models and human experts
- Common Reporting Metrics
 - Accuracy trends over time (using consistent ground truth data)
 - Average confidence scores for predictions
 - False positive and false negative rates
 - Processing speed and efficiency gains

Rigorous testing, grounded in both quantitative accuracy metrics and qualitative professional judgment, is essential to building meaningful trust in AI systems. By combining statistical validation with real-world evaluation and continuous monitoring, organizations can ensure that AI tools enhance, rather than inhibit, the reliability of land records management.

2. AI Error Mitigation

AI systems generate outputs based on patterns in training data, not explicit knowledge of truth. Different AI types have characteristic error patterns. Below are some common AI error types:

- Generative AI Errors
 - Fabricated Details and Hallucinations: Creating plausible but incorrect information about records, transactions, etc.
 - Overconfidence: Expressing high certainty about uncertain predictions
 - Context Confusion: Misapplying patterns from one situation to another that look similar
- Statistical/Machine Learning Model Errors
 - Classification Mistakes: Incorrectly categorizing documents or flagging legitimate transactions
 - Bias Amplification: Reflecting historical biases present in training data
 - Edge Case Failures: Performing poorly on unusual scenarios infrequently represented in training data

AI doesn't "know" that a document has errors. It recognizes patterns that historically correlate with issues. Sometimes those patterns appear in legitimate documents, leading to false flags across all AI types. The following are ways to mitigate errors:

- Error Prevention Strategies
 - Include Human-in-the-Loop Validation
 - Ensure final decisions on critical workflows are not fully automated
 - Use AI to flag items for human review rather than making autonomous determinations
 - Establish clear escalation procedures for uncertain cases
 - Staff Training and Development
 - Train employees to recognize AI error patterns
 - Develop expertise in interpreting confidence scores and system outputs
 - Create feedback loops where human corrections improve AI performance
 - System Improvements
 - Fine-tune models specifically for land records use cases

- Update training data with new fraud patterns and edge cases regularly
- Use more than one model to validate the same output, where appropriate

3. Workforce Impact

In the historical context, the land records industry has successfully adapted to major technological changes. Each transition improved efficiency and accuracy rather than eliminating positions.

Here are examples of historical recording milestones.

Handwritten →	Typed Documents	Improved legibility and processing speed
Paper Recordings →	eRecording	Enabled remote submissions and faster processing
Paper Ledgers →	Digital Databases	Improved search capabilities and data integrity
Manual Indexing→	OCR-Assisted Indexing	Reduced data entry resulting in efficiency gains

The future outlook continues to signal task automation rather than job elimination. Anthropic's March 2026 paper, "[Labor Market Impacts of AI: A New Measure and Early Evidence](#),"⁹ introduced a new metric called "observed exposure," measuring not what AI could theoretically automate but what is actually being automated in professional settings today. Legal occupations, which most closely reflect the work of land records offices, show just 20% observed automation against 89% theoretical capability. That gap persists because of accuracy requirements, regulatory constraints, and the legal weight of public records, factors unlikely to change. Research from the [U.S. Bureau of Labor Statistics \(BLS 2024-2034 Employment Projections, February 2025\)](#)¹⁰ indicates similar findings.

The Brookings Institution's October 2025 report, "Generative AI, the American Worker, and the Future of Work," similarly found that while over 30% of workers could see meaningful task disruption from generative AI, education, health care, and public service roles face more moderate effects. Within most recorder office roles, this means increased automation for routine, repetitive tasks, with workers spending more time on higher-value work, translating to:

- Efficiency Gains: Staff can process more transactions in less time
- Skill Evolution: Roles will shift toward AI oversight, quality control, and complex problem-solving

⁹ <https://www.anthropic.com/research/labor-market-impacts>

¹⁰ <https://www.bls.gov/opub/mlr/2025/article/incorporating-ai-impacts-in-bls-employment-projections.htm>

- Reallocation Opportunities: During low-volume periods, staff can focus on special projects

AI introduces important considerations for organizations, particularly for long-term budgeting and workforce planning. When automation reduces the need for certain tasks, eliminating positions too quickly can create future challenges especially if those roles become difficult to reestablish later. AI adoption should focus on strategic workforce planning, supported by expanded training, rather than simple staff reduction.

Below are some options you can consider Strategic Staffing.

Strategic Staffing Options	Description	Benefit ¹¹
Role Reassignment & Redeployment	Shift staff from manual or repetitive tasks into higher-value roles (online services, data validation, backlog, or other current needs)	Helps small departments maintain service levels despite limited staffing. Shifting staff to more impactful work.
Natural Attrition & Vacancy Management	Use retirements/resignations to reshape the workforce and redirect savings to critical skill gaps.	Allows gradual modernization without disrupting services.
Job Redesign / Classification Modernization	Update outdated job descriptions to reflect new organization workflows and priorities	Clarifies duties and improves internal consistency in job classifications.
AI Governance & Oversight Roles	Assign staff to review the work from the AI output for business requirements	Ensures AI usage follows all organization guidelines.

¹¹ <https://www.bls.gov/opub/mlr/2025/article/incorporating-ai-impacts-in-bls-employment-projections.htm>

With any staff changes, the following training and development options may need to be considered.

Training & Development Options	Description	Benefit
AI Literacy and Training	Foundational training on safe AI use, privacy, data handling, and AI policy.	Helps staff adopt AI tools safely; reduces risk of misuse against organizational policies and local laws.
Role-Specific Upskilling	Targeted training for staff on AI-enabled workflows.	Allows teams to do more with fewer people.
Cross-Training for Continuity of Operations	Train staff across multiple systems or functions to reduce single-point-of-failure risks.	Supports continuity of operations (COOP) and emergency response for incidents.
Leadership & Change Management Training	Equip supervisors to manage hybrid human and AI workflows and lead modernization efforts.	Helps local leaders guide staff through change; allows supervisors to find opportunities to implement AI.

Long-term projections are speculative, with experts divided about the level of impact on the workforce. In reality, AI will likely continue to enhance efficiency while human expertise will remain essential for:

- Complex decision-making and judgment calls
- Oversight and validation of AI outputs
- Customer service for sensitive or unusual situations
- Maintaining public trust and accountability

4. Bias

AI bias occurs when systems produce unreliable or unbalanced outcomes due to issues in training data, algorithms, or deployment processes. These systems often reflect and amplify existing societal inequalities, making it critical to address bias to ensure fair, reliable AI that doesn't perpetuate harm. This requires collaboration between the county and vendors.

- Types of Bias in Land Records
 - Systemic Bias
 - Historical redlining practices denied loans and insurance to certain neighborhoods, often targeting racial minorities. This legacy continues to impact AI systems today:
 - Maps and policies from decades past still affect property values and economic opportunities

- AI trained on historical housing data may perpetuate these inequities
- Predictive pricing models may systematically undervalue homes in historically redlined areas
- Individual/Isolated Bias
 - Geographic Bias: AI trained primarily on urban property records may struggle with rural transactions due to different documentation patterns and digitization resources
 - Name Recognition Issues: Systems may flag transactions involving uncommon names as suspicious
 - Demographic Flagging: Algorithms designed to identify suspicious transactions might disproportionately target certain areas or groups if trained on incomplete sample data
- Addressing AI Bias with Data and Training Improvements
 - Diverse Training Data
 - Include representative samples from all geographic areas and demographic groups.
 - Combine historical records with current data.
 - Audit training datasets regularly for gaps or skewed representation.
 - Continuous Monitoring
 - Test AI outputs regularly against benchmarks for consistent, representative results across demographic groups.
 - Monitor for emerging bias patterns.
 - Human Oversight and Validation
 - Require human validation for decisions that significantly impact individuals or communities.
 - Flag patterns for human review rather than making autonomous determinations.
 - Implement escalation procedures when bias is suspected.
 - Knowledge Sources in Development and Monitoring:
 - Recorders: Local practices and historical context
 - Public Users: Feedback based on the system experience
 - Industry Professionals: Expertise on fair practices

Implementation of AI

The guide below will help navigate a new AI use case. The table is designed to bring into consideration potential impacts that an AI use could bring.

These procedures may appear similar to the way in which some organizations' implement any new process. Ultimately this is intended for an individual contributor (staff, supervisory, management) for use in developing a recommendation that can move through the approval process.

Many use cases, particularly in Tiers 2 and 3, involve an outside AI vendor. For such cases, see Appendix 1, *Evaluating AI Vendor Solutions: Key Questions*.

1. Three implementation Tiers

- Tier 1: General-purpose tools such as ChatGPT, Claude, Copilot, Gemini, or other organization-approved AI tools. Best for drafting, summarizing non-sensitive information, brainstorming, internal FAQs, scripts, forms, and training material. Will involve Operations team and Leadership if policy sensitive. Leadership may determine if other stakeholders need to be considered.
 - Risk: Low to moderate, depending on office operations
 - Cost: Generally low
- Tier 2: Controlled internal tools, Copilot with SharePoint, document AI, internal assistants, or limited workflow tools. Best for searching approved documents, summarizing policies, routing requests, document classification, and controlled knowledge bases. Requires IT review and testing. Will likely need the following stakeholders; Operations, Technology/Security/Data, Compliance, Leadership.
 - Risk: Moderate
 - Cost: Moderate
- Tier 3: Custom extraction systems, AI search platforms, advanced redaction, large-scale processing, or system integrations. Best for high-volume document processing, application modernization, classification, indexing, redaction, and public facing interactions. Requires formal governance. All stakeholder groups: Leadership, Operations, Legal/Compliance, Tech/Security/Data, Finance/Vendors, Public facing Team.
 - Risk: High
 - Cost: High

2. Enterprise Implementation: Step-by-Step Guide

Checklist item	Decision question	Tier	Stakeholders	Done Y/N/Note
Identify - <i>Capture the problem and goal clearly</i>				
Problem or opportunity is described, including affected process, service, workflow, record type, or work area.	Is the case clearly defined?	All	Leadership; Operations	
Expected results and prohibited AI uses are documented. Specify what the AI will do: draft, summarize, search, extract, classify, route, redact, review, report, or answer questions.	Is the AI role specific to this use case and are boundaries clear?	All	Leadership; Operations	
Use case owner is assigned to drive through completion.	Is the appropriate owner assigned?	All	Leadership	
Classify - <i>Determine size, complexity, cost, and risk</i>				
Use case is assigned to Tier 1, Tier 2, or Tier 3 based on risk, complexity, and cost.	Which Tier best meets the needs of the organization?	All	Leadership; Operations; Tech/Security	
Tier 1 is considered for pre-approved AI tools and low/moderate-risk tasks.	Can an approved AI tool handle this case?	1	Operations	
Tier 2 is considered for controlled internal tools, knowledge-base use, or limited workflow support.	Does this case require controlled data or limited integration?	2	Operations; Tech/Security	
Tier 3 is considered for enterprise-wide extraction, search, high-volume processing, redaction, or system integration.	Does this case require enterprise governance?	3	Leadership; Legal; Tech/Security; Finance	

Checklist item	Decision question	Tier	Stakeholders	Done Y/N/Note
Route - <i>Send to the right internal groups based on tier</i>				
Required stakeholder groups are identified based on tier, data sensitivity, business impact, and system impact.	Are all stakeholder concerns identified?	All	Leadership; Operations; Legal; Tech/Security; Finance	
Process owner and staff confirm the use case is still viable after stakeholder input.	Will the AI use case address all stakeholder concerns?	All	Operations	
Assess - <i>Determine data usability, safety, and appropriateness</i>				
Data needed for the use case is identified.	What type of data is necessary for AI to be successful?	All	Operations; Tech/Security	
Storage location is identified: internal system, SharePoint, hard drive, scanned images, email, spreadsheet, paper, or vendor system.	Where will the data be located?	All	Operations; Tech/Security	
Data ownership and responsible data steward are identified.	Who will be responsible for the data?	All	Operations; Tech/Security	
Data structure, format, completeness, accuracy, and cleanup needs are reviewed.	Is the data ready for AI use?	All	Operations; Tech/Security	
Confidentiality, protected information, and sample availability are reviewed.	Is the data safe to pilot?	2+	Legal; Tech/Security	
Review technology - <i>Determine supportability of AI tool safely</i>				
Existing approved tool versus new tool is identified.	Can existing tools support this?	All	Tech/Security	

Checklist item	Decision question	Tier	Stakeholders	Done Y/N/Note
Systems accessed by AI are listed.	Are all affected systems identified?	2+	Tech/Security	
Integrations, data location, records update authority, user access, audit logs, security review, and error tracking are reviewed.	Is the infrastructure ready for throughput and data access?	2+	Tech/Security; Legal	
Review risk - <i>Identify risks before testing or implementation</i>				
Business impact is reviewed.	What is the impact if something goes wrong?	All	Legal; Operations	
Legal advice confusion, misclassification risk, prohibited information, privacy rules, and retention requirements are reviewed.	Have risks been identified and mitigated?	All	Legal; Tech/Security	
Human review plans, error correction, accountability, and disclaimers are documented.	Have error correction plans been embedded in workflow?	All	Leadership; Operations; Legal	
Estimate cost - <i>Understand full cost, not just software price</i>				
Upfront and ongoing costs are estimated.	Have all costs been evaluated?	All	Finance; Operations	
Fees for licenses, support, storage, integrations, maintenance, upgrades, consulting, or training are identified.	Have all expected fees been identified?	2+	Finance; Tech/Security	
Hidden costs including staff time, training, data/system setup, support burden, expected value, measurement	Has impact on all resources been considered?	All	Finance; Operations; Tech/Security	

Checklist item	Decision question	Tier	Stakeholders	Done Y/N/Note
plan, and useful life are documented.				
Test - <i>Confirm AI works before expanding</i>				
Small sample is selected and excluded data is documented.	Is the pilot sample appropriate and valid?	All	Operations; Tech/Security	
Testers and reviewers are assigned.	Who should test and evaluate results?	All	Operations; Tech/Security	
Success criteria, accuracy metric, acceptable error rate, edge cases, staff feedback, public impact, and correction needs are documented.	What does pilot success look like?	All	Operations; Tech/Security; Leadership	
Decide - <i>Approve, revise, pause, or reject</i>				
Problem, tier, stakeholder review, data readiness, risks, costs, and testing results are summarized.	Have all previous steps been completed?	All	Leadership	
Human review, owner assignment, and maintenance plan are confirmed.	Are all accountability measures in place?	All	Leadership; Operations	
Decision is recorded as Approve, Revise, Pause, or Reject.	Has decision been documented?	All	Leadership	
Roll out - <i>Implement approved use case in a controlled way</i>				
Rollout approval is received and scope is defined as limited, phased, or officewide.	How will stakeholders receive notification?	All	Leadership; Operations	
Users are identified and training is completed.	How will users be educated and trained?	All	Operations	

Checklist item	Decision question	Tier	Stakeholders	Done Y/N/Note
Procedures, job aids, disclaimers, support plan, monitoring plan, feedback process, and communication plan are completed.	Are all support materials ready and available to users?	All	Operations	
Monitor - <i>Ensure AI remains accurate, safe, useful, and compliant</i>				
Ongoing owner and performance monitoring process are assigned.	Who maintains use case during production?	All	Operations; Tech/Security	
Review frequency, error reporting, complaint handling, feedback collection, system updates, vendor changes, and access maintenance are defined.	How will monitoring for changing conditions continue?	All	Operations; Legal; Tech/Security	
Disentanglement, deprecation, and termination criteria are documented.	Are plans developed and documented for use case deprecation?	All	Leadership; Operations; Legal; Tech/Security	

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Conclusion

AI presents a significant opportunity for land records offices to modernize operations, improve data quality, and enhance public service. From automated indexing and document classification to fraud detection and customer support, AI technologies can reduce manual workloads while increasing speed, consistency, and accessibility. When applied thoughtfully, these tools enable staff to focus on higher-value responsibilities such as validation, exception handling, and public engagement, rather than repetitive data entry and routine processing.

It is important to recognize that AI is not a replacement for professional expertise, but a tool to supplement it. The history of land records demonstrates a consistent pattern: technology enhances efficiency without eliminating the need for skilled personnel. As AI continues to evolve, its role will be to support decision-making, not replace it, reinforcing the importance of training, adaptability, and strategic workforce planning.

However, the adoption of AI must be approached with careful consideration of its limitations and risks. AI systems operate on probability, not certainty, and can introduce errors, bias, or unintended consequences if not properly governed. In an environment where accuracy, legal compliance, and public trust are necessary, human oversight remains essential. Effective implementation requires strong governance frameworks, clear policies, ongoing testing, and collaboration between operations, technology, legal, and leadership teams.

Ultimately, successful AI adoption in land records depends on balancing innovation with responsibility. By prioritizing transparency, fairness, security, and compliance, counties can leverage AI to deliver more efficient and accessible services while safeguarding the integrity of official records. With a measured and informed approach, AI can serve as a powerful complement to human judgment, helping offices meet growing demands while maintaining the trust of the public they serve.

Appendix 1

Evaluating AI Vendor Solutions: Key Questions

Because AI systems may interact with official land records, personally identifiable information (PII), public search systems, and internal county workflows, selecting an AI vendor should involve more than reviewing features, demonstrations, or pricing.

[The Implementation of AI](#) section of this paper provides a step-by-step process for defining, classifying, testing, and approving a new AI use case. The questions below support that process when an outside vendor is involved, particularly during the technology, cost, and risk review steps. They are intended to help offices compare AI providers and determine whether a proposed solution is appropriate for land records work.

Vendor Experience with Land Records

- Has the vendor worked with recorders' offices or other government records offices, and can references from comparable clients be provided?
- Does the vendor understand recording workflows, indexing, legal descriptions, plats, parcel numbers, and grantor/grantee searches?
- Has the vendor worked with historical records, handwritten documents, poor-quality scans, or legacy indexing data?

Data Ownership, Privacy, & Security

- Does the vendor claim any ownership interest in documents, images, metadata, extracted text, indexes, or AI-generated outputs?
- What county data will the system access, and does that include PII, signatures, notary information, or restricted records?
- Where will the data be stored, who can access it, and are access logs maintained?
- Can the vendor use county data for any purpose beyond the contracted service, including training AI models, and can the county opt out?
- Does the vendor hold recognized security certifications such as SOC 2 or ISO 27001, and does the system use encryption in transit and at rest, multi-factor authentication, and role-based access control?
- What happens to county data when the agreement ends? Can the county retrieve it in a usable format, and at what cost?

Accuracy, Testing, & Auditability

- What underlying AI models are being used?
- What accuracy rates does the vendor claim, how were they measured, and were results based on vendor-selected samples or independent testing?
- Can the county test the system using its own data before purchase?
- Does the tool provide confidence scores or flags, and how does it handle low-confidence results?
- What types of errors are most common, and how are they corrected?

Integration & Human Oversight

- Will the AI tool integrate with the office's current recording, indexing, imaging, search, GIS, or document management systems, and will that require custom development or additional licenses?
- Will the tool modify official records directly, or only provide recommendations staff can accept, reject, or edit?
- Which outputs require staff approval before use or public release, and can staff override AI recommendations?
- What happens if the AI system is unavailable?

An AI solution should not become a single point of failure for essential recording functions.

Cost, Contract, & Accountability

- What is the total cost over the full contract term, including implementation, storage, usage-based charges, and additional users?
- What are the renewal terms, and can the county terminate if the system fails to meet performance, security, or legal requirements?
- Who is responsible if the AI produces incorrect or misleading output, and does the contract include service-level expectations, warranties, and indemnification appropriate for government records work?

Summary

The best AI vendor for a recorder's office is not necessarily the company with the most advanced technology or the most impressive demonstration. The chosen vendor should be one that understands land records, protects government data, supports transparency and auditability, allows meaningful human oversight, integrates with existing systems, provides reliable support, and accepts appropriate contractual responsibility.

Appendix 2 - Supplemental Definitions

The following terms are commonly encountered when learning about AI or evaluating AI tools in the context of land records implementation.

1. **Artificial Intelligence (AI):** Technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity and autonomy to supplement human workflows.
2. **Agent/Agentic:** An AI system that can take actions on its own to accomplish a goal, such as looking up information, filling out forms, or routing documents. Unlike a basic chatbot that only responds to questions, an agent(s) can perform multi-step tasks and make decisions along the way.
3. **Algorithm:** A step-by-step set of instructions a computer follows to solve a problem or complete a task.
4. **Application Programming Interface (API):** A defined way for one software system to communicate with another. Vendors often provide AI capabilities through an API so their tools can connect to existing systems.
5. **Bias:** Systematic error in an AI system's outputs, usually inherited from patterns in the training data. Bias is a technical term and does not imply anyone acted with prejudice.
6. **Chatbot:** A software application that simulates conversation with users, typically through text or voice. May be rules-based (following pre-written scripts) or AI-powered (generating responses dynamically). Not all chatbots use AI.
7. **Cloud vs On-Premises:** Two deployment models for AI systems. Cloud means the AI runs on servers accessed over the internet with faster setup and ongoing monthly costs. On-Premises means the AI runs on your own servers, with higher upfront cost, but greater control over data and security.
8. **Computer Vision:** The ability of computers to interpret and analyze visual information such as images, scanned documents, or maps. Used in OCR, document classification, and signature or stamp detection.
9. **Confidence Score:** A value an AI model assigns to indicate the level of certainty of the output. Useful for routing low-confidence results to human review.
9. **Deepfake:** Synthetic media (video, audio, or images) generated by AI to convincingly impersonate a real person. Used in property fraud schemes to imitate property owners during video calls, create fake identification documents, or fabricate voice recordings.
10. **Embedding:** A numerical representation of text, images, or other data that captures meaning in a way computers can compare. Embedded information powers modern search and similarity matching.
11. **False Negative:** When an AI system fails to flag something it should have flagged. For example, missing a fraudulent document and treating it as legitimate.
12. **False Positive:** When an AI system incorrectly flags something that is actually legitimate. For example, marking a valid document as suspicious.

- 983 13. **Fine-tuning:** Adapting a pre-trained AI model to perform better on a specific task or
984 domain by training it further on targeted data. Often discussed when vendors
985 customize a general model for land records use.
- 986 14. **Generative AI (Gen AI):** AI that creates new content such as text, images, or
987 summaries based on patterns learned from training data. ChatGPT and similar tools
988 are examples.
- 989 15. **Gradient Boosting:** A machine learning technique that builds a strong prediction
990 model by combining many small, simple models in sequence, with each one correcting
991 the errors of the previous. Commonly used for classification and prediction tasks in
992 document indexing.
- 993 16. **Ground Truth:** The verified correct answers used to test AI accuracy. In land records,
994 ground truth might include manually verified property ownership records or human-
995 validated document classifications. AI performance is measured against this baseline.
- 996 17. **Hallucination:** When a generative AI model produces output that sounds plausible but
997 is factually incorrect or fabricated. A key risk when using Gen AI for any task requiring
998 accuracy.
- 999 18. **Human-in-the-Loop:** A design approach where humans remain actively involved in AI
1000 workflows, particularly for review, validation, or final decision-making. Used to catch
1001 errors, handle edge (outlier) cases, and maintain accountability for consequential
1002 decisions.
- 1003 19. **Inference:** The process of a trained AI model producing an output from a new input.
1004 Training is how the model learns ahead of time; inference is what happens at the
1005 moment you ask it a question and it gives you an answer.
- 1006 20. **ISO 27001:** An international certification showing that a company has a formal, well-
1007 managed information security program.
- 1008 21. **Large Language Model (LLM):** A type of neural network designed specifically for
1009 understanding and generating human language and trained on vast amounts of text
1010 data. Examples include ChatGPT, Claude, and Gemini.
- 1011 22. **Machine Learning (ML):** A subset of AI that involves training algorithms on large
1012 datasets to identify patterns and make predictions.
- 1013 23. **Model Drift:** The gradual decline in an AI model's accuracy over time as the real-world
1014 changes and no longer matches the data on which the model was trained. Periodic
1015 monitoring and retraining is necessary to address model drift.
- 1016 24. **Natural Language Processing (NLP):** The branch of AI focused on enabling computers
1017 to understand, interpret, and generate human language.
- 1018 25. **Neural Networks:** Computational models loosely inspired by the structure of the brain,
1019 using interconnected layers of nodes to learn patterns from data. This is the technology
1020 underlying deep learning and most modern AI systems, including large language
1021 models.
- 1022

- 1023 26. **OCR (Optical Character Recognition):** Technology that converts images of text, such
1024 as scanned documents, into machine-readable text. This is the foundation for most
1025 document processing AI.
- 1026 27. **PII (Personally Identifiable Information):** Information that can identify a specific
1027 person, such as Social Security Number, date of birth, or driver's license number. This
1028 is relevant when evaluating how vendors handle sensitive data.
- 1029 28. **Prompt:** The input or instruction given to a generative AI model to produce a response.
1030 The quality of the prompt significantly affects the quality of the output.
- 1031 29. **Random Forest:** A machine learning technique that combines the predictions of many
1032 decision trees to produce a more accurate and stable result. This is commonly used for
1033 classification tasks such as predicting document types or flagging anomalies.
- 1034 30. **Retrieval-Augmented Generation (RAG):** A method that lets an AI system search and
1035 use a defined set of source documents, such as land records or meeting minutes,
1036 when generating answers so the responses are grounded in real material and less likely
1037 to contain errors or hallucinations.
- 1038 31. **SOC 2:** An independent audit showing that a company has strong security controls
1039 and actually follows them.
- 1040 32. **Training Data:** The dataset used to teach an AI model. The quality, diversity, and
1041 accuracy of training data directly determine how well the model performs.
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1045 *Drafting assistance provided by AI. Final text reviewed and approved by the members of the*
1046 *AI Work Group.*
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