AI Essentials for DLCG

Live Training Deck

DLCG isn't just adopting AI tools. It's building the collaborative intelligence network that will define professional advantage in the AI era.

AVA

Welcome to AI Essentials

You + **AI** = **Your Edge**

Combining your expertise with AI tools gives you **speed**, **precision**, and **insight** that sets you apart, and **future-proofs** your business.

AI Essentials for DLCG is a bold initiative from the executive management team of DLCG Mortgage Group, designed to help mortgage professionals enter the AI era with confidence through practical tools and skill building.

The purpose of today's session is to build **clarity, confidence, and community**, equipping mortgage professionals to use Generative AI responsibly to work smarter and move faster.

Top AI Models to Boost Your Efficiency
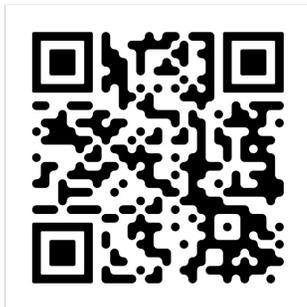
ChatGPT – OpenAI

ChatGPT

Primary Role : Essential AI assistant for daily productivity and workflows

Best For: Email drafts, marketing content, research, prompting basics

Available Now: Free / Plus
$20 USD/month
*Billed monthly

Enterprise: N/A

Get Started:

Gemini – Google Workspace

Gemini

Primary Role: Integrated AI assistant for Google Workspace users

Best For: Google Workspace integration, safe AI experimentation and training

Available Now: Standard / Plus
$17/$26 USD/month
Billed monthly

Enterprise: N/A

Get Started:

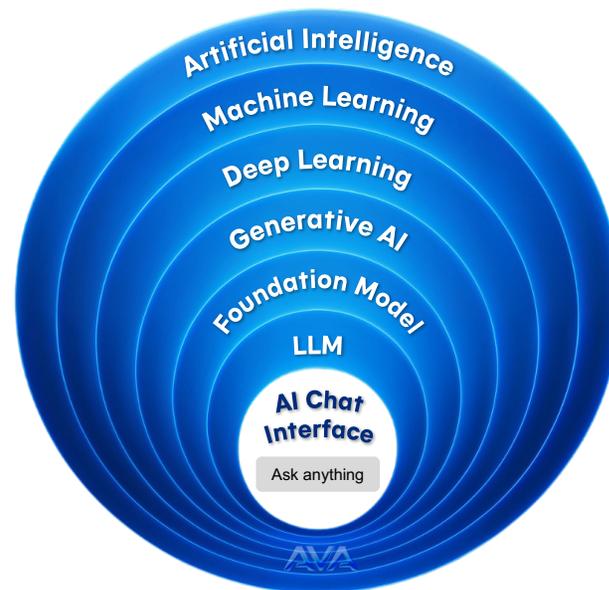AI Essentials for DLCG

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Training Agenda

Today's Focus

1. **Core Concepts –** What AI is, what AI can do, and how to work with AI in plain language, using the RGI use-case methodology and practical prompting skills.

2. **AI Use Cases for Brokers and Agents –** From prospecting and client management to deal submittal and strategic decision-making, this section covers practical use case scenarios showing how mortgage brokers and agents can integrate AI into their daily workflow.

3. **Do's and Don'ts, Continuing Education –** Key guidelines for responsible use and next steps for ongoing learning.

What Is Generative AI?

Generative AI lets humans use natural language to communicate with computers to **retrieve, generate, and interact** with the knowledge, content, and decisions needed to get work done.

Artificial Intelligence
Machine Learning
Deep Learning
Generative AI
Foundation Model
LLM
AI Chat Interface
Ask anything

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What You Can Do With AI

RGI Framework

- *Retrieve the right knowledge instantly*
- *Generate content, ideas, and strategies at scale*
- *Interact fluidly with systems, data, and co-pilots*

RGI Framework™

RGI is the first principles framework for human–AI collaboration.

Retrieve: Ask | Find | Search
Generate: Write | Ideate | Create
Interact: Instruct | Query | Collaborate

Whether you are a financial professional working with AI on the front lines of your trade, or an enterprise leader designing generative AI systems for scale, every meaningful **use case** can be understood through this lens. This is first principles thinking.

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RGI is the **first-principles playbook** for working with AI, in any workflow, in any industry. Retrieve, generate and interact describes what you can do with AI. RGI defines how humans and machines collaborate and work together.

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How to Communicate with AI

Prompting

Prompting is how you talk to AI. Master prompting, master AI.

Goal + Context + Format + Reference + Refine = Precision

Three Key Points:
- Be specific about what you want
- Provide **context** and constraints – context is KEY
- Iterate and refine your requests

Advanced Techniques

- Think-First Prompting
- Role and Persona Prompting
- Sequential Prompts
- Ask for Prompting Advice

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AI Use Cases for Mortgage Professionals

Your Turn

What's your use case? What problem can AI solve?

You've got the use case methodology and prompting techniques. Now apply them to your role.

Reality:
- Endless possible applications
- Every mortgage workflow can be enhanced with RGI
- The best ideas are the ones you uncover
- Success takes initiative, not instruction

Do's and Don'ts

Responsible Use of AI for Work

Do's and Don'ts

✅ DO's

TOP 3 DO'S

- ☑ **Mask personal or sensitive data**
  Never enter names, SINs, addresses, or deal-specific info. Always anonymize personal or sensitive information.

- ☑ **Validate AI outputs before you use them**
  AI is a copilot, not autopilot. You remain the decision-maker.

- ☑ **Keep your AI work separate from personal accounts**
  Always use a work-only account for business tasks.

ADDITIONAL DO'S

- ✅ Tag deal-related prompts with a simple file reference
- ✅ Save meaningful outputs (emails, summaries) in the deal folder/CRM
- ✅ Use fictional data when practicing or experimenting

❌ DON'Ts

TOP 3 DON'TS

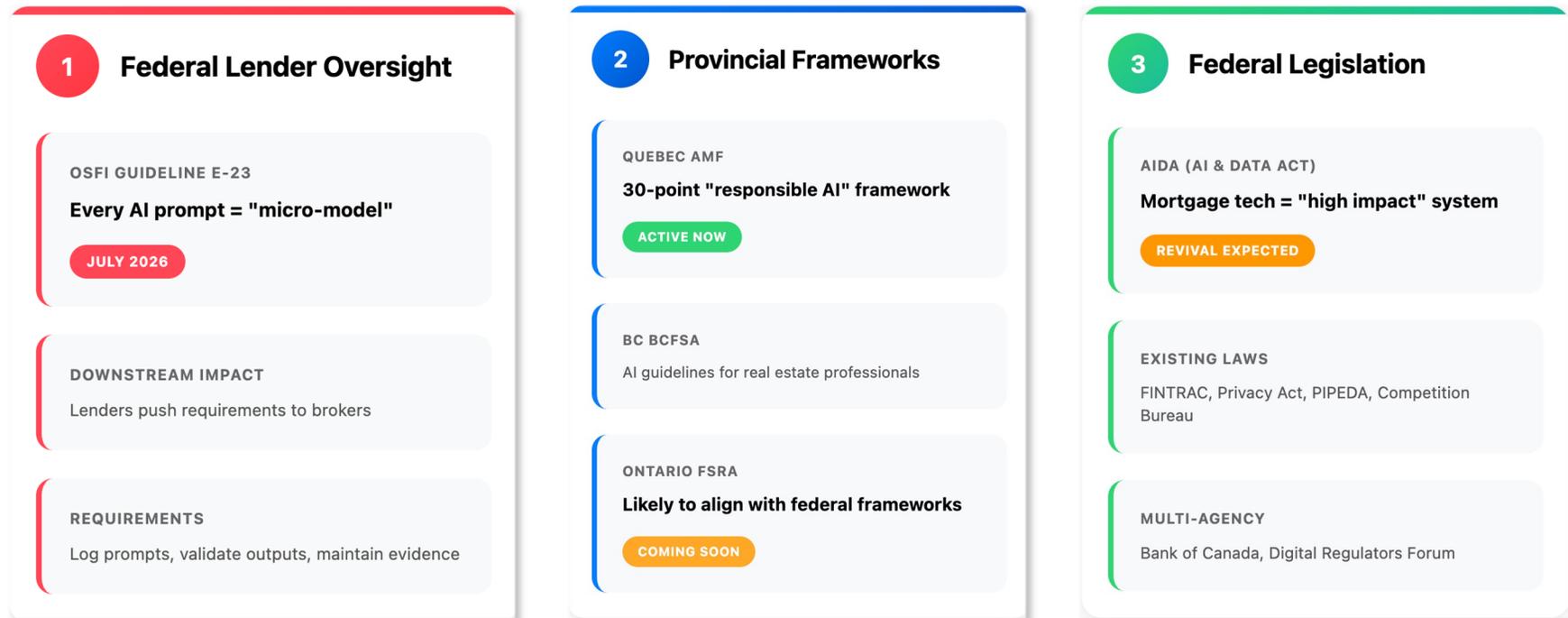- ❌ **Don't upload borrower files or confidential data to public tools**

- ❌ **Don't trust AI outputs blindly and always validate before sending**

- ❌ **Don't mix personal and work AI accounts**

ADDITIONAL DON'TS

- ❌ Don't let AI draft final legal or compliance documents
- ❌ Don't use free consumer accounts for live lender-facing work
- ❌ Don't prompt anything you wouldn't show a lender auditor

Regulatory and Governance

Three Layers of AI Oversight for Canadian Mortgage Professionals

1 Federal Lender Oversight

OSFI GUIDELINE E-23

Every AI prompt = "micro-model"

`JULY 2026`

DOWNSTREAM IMPACT

Lenders push requirements to brokers

REQUIREMENTS

Log prompts, validate outputs, maintain evidence

2 Provincial Frameworks

QUEBEC AMF

30-point "responsible AI" framework

`ACTIVE NOW`

BC BCFSA

AI guidelines for real estate professionals

ONTARIO FSRA

Likely to align with federal frameworks

`COMING SOON`

3 Federal Legislation

AIDA (AI & DATA ACT)

Mortgage tech = "high impact" system

`REVIVAL EXPECTED`

EXISTING LAWS

FINTRAC, Privacy Act, PIPEDA, Competition Bureau

MULTI-AGENCY

Bank of Canada, Digital Regulators Forum

Continuing Your AI Education

Learn Directly From the Source

OpenAI Academy

- Structured lessons from ChatGPT creators
- Free workshops & community events
- AI basics to advanced integration

academy.openai.com

Anthropic Academy

- Safety-focused, responsible AI training
- Free courses with certificates
- API fundamentals & advanced techniques

anthropic.com/learn

Google AI Essentials

- Perfect for non-technical professionals
- 5-step prompting framework (6 hours)
- Google certificates for credibility

grow.google/ai

Copilot, Not Autopilot

AI is an Enabler, Not a Replacement

This is not automation. AI is a thinking partner.

Human Role: Context, Judgment, Creativity, Safety

- ✓ Provide nuanced understanding, context and domain expertise in mortgage workflows.

- ✓ Bring creativity to problem-solving and customer engagement.

- ✓ Use judgment to interpret AI suggestions and make final decisions.

- ✓ Apply professional responsibility to AI inputs and outputs.

AI Role: Speed, Scale, Precision, Memory

- ✓ Process large volumes of data quickly to support decision-making.

- ✓ Deliver precise calculations and risk assessments with minimal errors.

- ✓ Scale operations efficiently across multiple clients and tasks.

- ✓ Retain and recall vast amounts of information instantly.

Benefits and Burdens of Using AI

⊕ Benefits of Using Generative AI

- **Accelerates routine tasks**
  Turns hours of work into minutes by retrieving, drafting, and summarizing instantly

- **Frees time for higher-value work**
  Shifts focus from repetitive tasks to strategy, creativity, and client relationships

- **Scales expertise**
  Acts as a tireless junior analyst, writer, and reviewer available 24/7

- **Accelerates learning**
  Rapidly ramps up new or junior staff by delivering instant, context-specific answers

- **Interact with internal knowledge**
  Access and engage with internal knowledge, including policies, training materials, and best practices

- **Enhances decision-making**
  Helps refine strategies, stress-test scenarios, and surface hidden insights

- **Codifies and scales workflows**
  Reusable prompts multiply efficiency across teams and departments

- **Fuels collective learning**
  Sharing prompts and best practices builds stronger teams and communities

❗ Risks of Using Generative AI

- **Compliance & security exposure**
  Public models can leak sensitive data and create legal liabilities

- **Hallucinations**
  Confident but false or misleading outputs require careful fact-checking and human validation

- **Decision fatigue & creative flattening**
  Overuse can lead to repetitive thinking and reduced originality

- **Over-reliance on AI**
  Can erode human judgment and weaken meaningful interpersonal interactions

- **Bias & fairness risks**
  Models reflect data biases, requiring careful review for ethical and regulatory compliance

- **Cognitive overload**
  Sustained prompting, reviewing, and refining hundreds of outputs can be mentally draining

- **Shadow AI**
  Unsanctioned use of AI tools can bypass IT and compliance safeguards, creating hidden risks

- **Systemic risks**
  Organizational over-dependence on AI can degrade trust, governance, and long-term resilience

Growth Mindset vs Fixed Mindset

AI Success Starts With Mindset

Mindset

↗

Growth Mindset Benefits

- Sees AI as a tool to sharpen skills and expand capabilities

- Welcomes learning new tools and adapting workflows for better outcomes

- Embraces experimentation to discover innovative solutions

- Treats AI as a partner, not a threat, fostering confidence

- More likely to stay competitive and relevant as the mortgage industry evolves
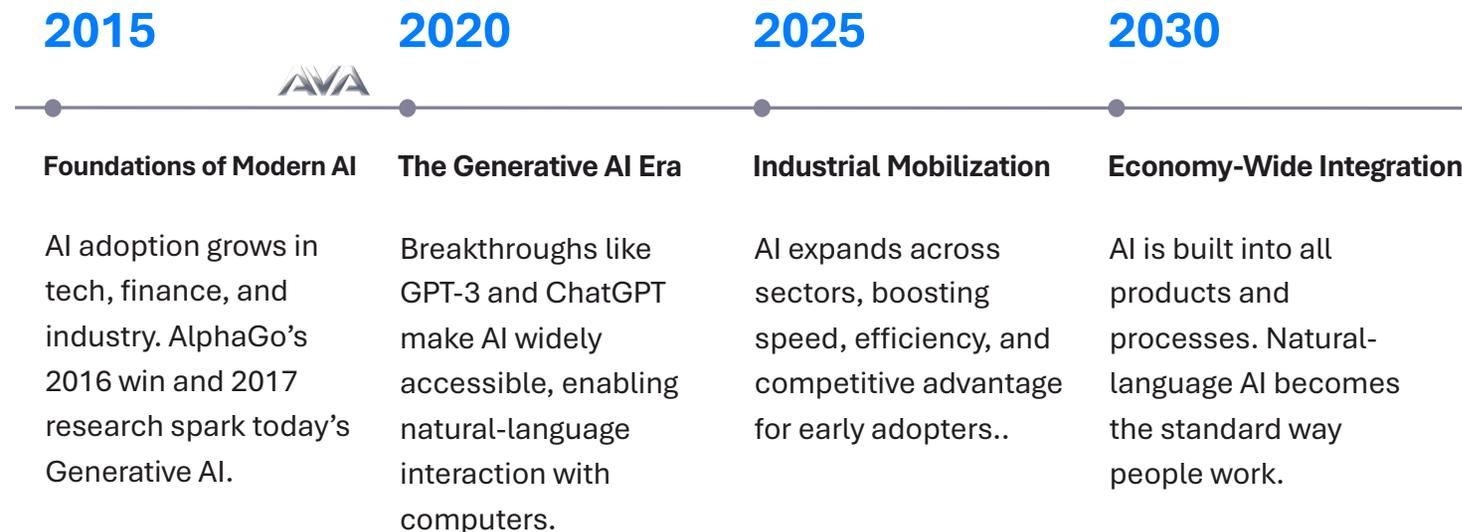
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Fixed Mindset Challenges

- Fears AI will replace human roles, creating resistance

- Feels overwhelmed by the perceived complexity of AI

- Clings to traditional methods, limiting growth potential

- Misses opportunities to boost efficiency and customer service

- Risks falling behind as AI adoption accelerates industry-wide

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Big Picture

AI Industrialization in the USA

AI Industrialization

AI Industrialization represents the **largest peacetime industrial mobilization in modern history** — comparable only to World War II, the Space Race and Cold War spending.

2015	2020	2025	2030
Foundations of Modern AI	**The Generative AI Era**	**Industrial Mobilization**	**Economy-Wide Integration**
AI adoption grows in tech, finance, and industry. AlphaGo's 2016 win and 2017 research spark today's Generative AI.	Breakthroughs like GPT-3 and ChatGPT make AI widely accessible, enabling natural-language interaction with computers.	AI expands across sectors, boosting speed, efficiency, and competitive advantage for early adopters..	AI is built into all products and processes. Natural-language AI becomes the standard way people work.

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Mortgage Professionals Must Engage

AI IS NOT OPTIONAL

Professional Evolution

1990s:	Internet
2000s:	Mobile
2010s:	Cloud + CRM + Social
2020s:	AI (Generative) ← YOU ARE HERE

AI Fluency is the New Baseline

Lender Reality Check

- AI driving sales, service, credit, risk, and operations
- AI-speed service is now the standard
- Lenders expect AI-enabled, fluent partners

Lenders Are Already AI-Enabled

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Community and Collaboration

"Productivity is no longer about answers. It's about asking the right questions. We don't need bigger models—we need better operators."

— Jensen Huang, CEO NVIDIA ($5 Trillion CAD Company)

AI Success = Communication Skills

Mastering AI isn't about technology—it's about learning to communicate effectively through prompting and context setting

Community Learning Accelerates Individual Success

8,500 agents sharing discoveries, techniques, and breakthroughs creates competitive advantage no competitor can replicate

Your competitive edge isn't the AI—it's your skill collaborating with it

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Homework 📚

Watch AlphaGo

ALPHAGO

THE MIND vs THE MACHINE

🎬 **2017 Documentary**

- The human story of encountering superintelligence
- How world champions adapt to AI that exceeds human ability
- Emotional preparation for your AI journey

Key Question: *What does it feel like to face something smarter than you—and how do you adapt?*

Research the Foundation

Attention Is All You Need

Vaswani et al. (June 2017)

- Find the paper that created modern AI
- Upload to your favorite LLM
- Ask: "Why is this paper so important?"

Mind-Blowing Fact: *Every AI conversation you have exists because of this breakthrough!* 🤯

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