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Pavan Agarwal to Join Tor Constantino at Ai4 to Address Fair Lending, 'Model Collapse,' and Ethical AI Architecture

At The Venetian, AngelAi® Creator shows how its $119B IP & zero-overlay empathetic model stop synthetic data decay while expanding underserved homeownership.

Pavan Agarwal Ai4 Speaker

LAS VEGAS, NV, UNITED STATES, August 4, 2026 /EINPresswire.com/ -- AngelAi, the breakthrough artificial intelligence platform transforming financial services, announced today that Founder and Chief Executive Officer Pavan Agarwal, will be featured in a spotlight interview at Ai4, North America's premier enterprise artificial intelligence conference. Agarwal will take the stage at The Venetian Resort in Las Vegas for a fireside session hosted by veteran media strategist, corporate communicator, and Forbes contributor Tor Constantino.

The high-stakes discussion will sit at the intersection of two critical AI conversations: how to scale responsible, bias-free technology in complex financial markets, and how to safeguard AI models against the growing threat of "model collapse."

As detailed in Constantino's widely discussed Forbes research piece ("Is AI Quietly Killing Itself, And The Internet?"), recursive generative AI systems risk severe performance degradation and hallucination when trained on synthetic, recycled data, a phenomenon that disproportionately erodes minority data, edge cases, and nuanced human truth first. At Ai4,

> As AI adoption accelerates we face a dual challenge: we must ensure algorithms do not perpetuate systemic human bias, and must prevent models from consuming their own synthetic echoes until they fail”
>
> *Pavan Agarwal, CEO and Founder AngelAi*

Agarwal will detail how AngelAi’s proprietary architecture circumvents these synthetic feedback loops by pairing deep, deterministic financial logic with empathetic, human-centered interaction.

Grounding AI in Reality: Ending Overlay Bias and Preserving Truth

For decades, traditional mortgage lending has been hampered by subjective institutional overlays—extra credit hurdles that disproportionately exclude low-to-moderate income earners, gig-economy workers, and minority families. Backed by Celligence LLC and over $500 million in private research and development, AngelAi was built to eliminate these overlays entirely.

Supported by an officially appraised $119 billion IP asset portfolio , AngelAi operates without subjective biases, conducting 24/7 guided conversational interactions across multiple languages. By keeping real-world, verified financial data at its core rather than relying on unvalidated synthetic text, AngelAi maintains extreme precision. In practice, the platform has cut minority loan rejection rates to nearly half the national average, helping deliver tens of billions of dollars in home financing to hundreds of thousands of families.

"As AI adoption accelerates globally, the industry faces a dual challenge: we must ensure algorithms do not perpetuate systemic human bias, and we must prevent models from consuming their own synthetic echoes until they lose touch with reality," said Pavan Agarwal, Founder and CEO of Celligence LLC, Creator of AngelAi. "At AngelAi, we built a framework anchored in absolute precision, empathy, and real-world compliance. I’m eager to join Tor Constantino at Ai4 to discuss how we maintain model integrity, eliminate lender overlays, and deploy responsible AI that truly expands access to the American Dream."

"When generative AI systems feed heavily on synthetic inputs, minority data points and subtle real-world nuances are the first to disappear," noted Tor Constantino. "Evaluating how platforms like AngelAi maintain factual accuracy, ethical integrity, and equity in high-stakes environments like mortgage lending is exactly the kind of practical, rigorous conversation the AI industry needs right now."

About AngelAi and Celligence LLC

AngelAi has been developed by Celligence LLC, one of the fastest growing fin-tech and Ai companies. Celligence has engineered a novel Ai that is evolving and self-generating neural-cells which come together to solve complex problems. The Celligence Ai is deterministic, not merely generative, and it delivers 100% accurate and trustworthy responses, as is required for financial transactions.

At Celligence, a team of brilliant engineers are expanding the boundaries of the financial services industry through innovations in mobile applications, customer acquisition, retention algorithms, and AI-based process automation continuously filing new patents supporting our technology. AngelAi has a licensing agreement with Sun West Mortgage Company, Inc. NMLS 3277 to deliver superior quality financial services. Mortgage and other financial services are provided by Sun West Mortgage Company, Inc. NMLS 3277. Celligence LLC is an affiliate of Sun West Mortgage Company, Inc.

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