

THE FINANCIAL CRIMES ENFORCEMENT NETWORK (FinCEN) REAL ESTATE RULE



What you need to know:

New FinCEN reporting requirements for residential real estate transactions take effect on March 1, 2026.

QUESTIONS TO HELP DETERMINE IF FINCEN REPORTING MAY BE REQUIRED:

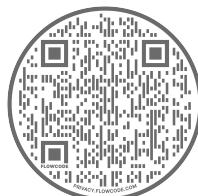
1. Is the property residential?

Under the FinCEN RRE, residential property includes 1-4 family homes, condos, townhomes, or small apartment buildings (with 1-4 units), as well as vacant land that is intended for future 1-4 family residential use.

2. Will it be a cash purchase, or involve a loan from a hard money or non-institutional lender?

3. Is the Buyer a Trust or Legal Entity (for example, an LLC or corporation)?

IF YOU ANSWERED “YES” TO ALL OF THE QUESTIONS ABOVE, ADDITIONAL INFORMATION WILL BE REQUIRED FROM BOTH THE BUYERS AND SELLERS BEFORE CLOSING, AND REPORTING TO THE FEDERAL GOVERNMENT MAY BE REQUIRED.



Scan the QR code for additional information, or visit: fincen.gov/rre

Contact Republic Title with any questions regarding FinCEN reporting.



WHAT INFORMATION MAY BE REQUIRED TO BE REPORTED UNDER FINCEN RRE?

1. REPORTING PERSON INFORMATION:

The identity of the individual filing the report, including name, Social Security number, and address.

2. BUYER ENTITY OR TRUST INFORMATION:

The formation documents for the entity or trust, applicable tax identification numbers, and information for all beneficial owners who own 25% or more of the entity or trust.

3. AUTHORIZED SIGNATORIES:

The identity of the individual(s) authorized to sign on behalf of the buyer.

4. SELLER INFORMATION:

The seller's identifying information, including name, Social Security number, and address.

5. PROPERTY INFORMATION:

Details regarding the property involved in the transaction.

6. TRANSACTION INFORMATION:

The total purchase price and certain payment details.

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