

# REAL ESTATE AGENT GUIDE TO FINCEN REAL ESTATE REPORTS

(FOR CLOSINGS AFTER 3/1/26)

## WHAT IS THE FINCEN REAL ESTATE REPORT

The real estate report is a new federal anti money laundering report led with the U.S. Treasury (FinCEN) for certain residential real estate transfers starting in 2026. It is NOT a public record.

## WHEN IT IS REQUIRED (SIMPLE TRIGGER TEST)

*Expect a report when ALL are true:*

- 🏠 Residential property
- 🏠 Buyer is an entity (LLC, corporation, partnership) or a trust
- 🏠 No traditional bank mortgage (cash, private, hard money, seller financing often triggers)

Can include no cost transfers (gifts). Applies in all states. Some transfers are exempt.

## PROCESS AND TIMING

- 🏠 Settlement typically emails a secure link to a short online form. Completing it promptly reduces closing friction.
- 🏠 Simple structures often take 5 minutes. Complex entities or trusts can take longer.
- 🏠 Settlement needs the information before closing per federal requirements.

## WHAT CLIENTS MUST PROVIDE TO SETTLEMENT

### Entity Buyer:

- 🏠 Entity legal name, address, jurisdiction, EIN
- 🏠 Individuals with 25%+ ownership
- 🏠 Individuals with substantial control (major decision authority)
- 🏠 If another company owns any part, identify the real people behind it

### TRUST BUYER:

- 🏠 Trust name, date executed, revocable or not
- 🏠 All trustees
- 🏠 Grantors who can revoke or withdraw assets
- 🏠 Beneficiaries who can demand money or withdraw substantially all assets
- 🏠 If a trustee is a company, identify the real people behind it

### FOR EACH LISTED INDIVIDUAL:

- 🏠 Legal name, date of birth, home address
- 🏠 Taxpayer ID (SSN or ITIN)
- 🏠 Government ID image
- (Buyers Only) How funds are paid (wire, check, etc.) and source account information for funds used (number and bank name)

### SELLER SIDE:

- 🏠 Sellers may be asked for basic identifying info, including taxpayer ID



NAVI TITLE  
AGENCY