

A Real Estate Agent's Guide to



FinCEN Real Estate Reports

For closings on or after March 1, 2026

What is the FinCen Real Estate report?

The Real Estate Report is a new federal anti money laundering report filed with the U.S. Treasury (FinCEN) for certain residential real estate transfers:

- Applies nationwide
- Not a public record
- Our escrow team files. Real estate agents do not file the report, but you should know when it applies and prepare your clients early.

When is a FinCen Real Estate Report required?

Expect a required report when a real estate deal meets all of the following conditions:

- ➔ Residential Property (1–4 units, condo, townhome, etc.)
- ➔ Buyer is an entity (LLC, corporation, partnership) or 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. Our escrow team can confirm if needed.

What is the process?

- ➔ A short online form is sent via a secure link to the buyer and seller. Completing it promptly reduces the risk of delays in closing.
- ➔ Together, Central FinCEN Reporting and Key Title Group work together to ensure full FinCEN compliance for reportable transactions.
- ➔ **Our escrow team needs the information prior to closing per federal requirements.**

Information that clients must provide:

ENTITY BUYER

- ➔ Entity legal name, address, jurisdiction, EIN.
- ➔ Individuals with 25%+ ownership.
- ➔ Individuals with substantial decision making 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 substantially withdraw assets.

FOR EACH LISTED INDIVIDUAL

- ➔ Legal name, date of birth, and 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 their taxpayer ID.



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