



## FinCEN Anti-Money Laundering Regulations for Residential Real Estate Transfers Rule (RRE Rule)

Please be advised that, effective **March 1, 2026**, pursuant to a new federal requirement, all settlement agents nationwide are required to collect information and file a **mandatory FinCEN Real Estate Report** for any transfer of **residential**<sup>1</sup> real property that is **not financed or financed by a noninstitutional lender without an anti-money laundering policy**, and in which any purchaser is an **entity or a trust**<sup>2</sup>. The individual designated as the **settlement agent** for the transaction is legally responsible for filing the report. Failure to timely file may result in **civil and criminal penalties**, including fines of up to **\$250,000** and/or **imprisonment for up to five (5) years**.

### Does this transaction apply?

	Yes	No
Is this a 1-4 family Residential Property? <sup>1</sup>	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the purchasers an entity or trust? <sup>2</sup>	<input type="checkbox"/>	<input type="checkbox"/>
Is this an all cash transaction or will it be financed by a lender without an anti-money laundering policy?	<input type="checkbox"/>	<input type="checkbox"/>

**If you answered yes to all of these questions, a FinCEN Real Estate Report will be required to complete this transaction.**

<sup>1</sup> **Residential Property:** One- to four-family residences, condominiums, cooperative housing, and mixed-use properties not secured by a loan from an institutional lender with a Anti Money Laundering Policy.

<sup>2</sup> **Entity or Trust:** Includes LLCs, corporations, partnerships, estates, associations, statutory trusts, and trusts managed by trustees.

### Filing Options:

If the reporting person elects to file the report directly, or If the reporting person would like Judicial Title to file the report, please use the FinCEN Filing Link located in the box below. Note, a BSA E-Filing account is required in order to file which can be created [here](#).  
If the reporting person would like Judicial Title to file the report, please complete the designation agreement, purchasers link and sellers link if applicable and return it to Judicial Title.

[FinCEN Filing Link](#)

[Designation Agreement Link](#)  
[Purchasers Information Link](#)  
[Seller\(s\) Information Link \(if applicable\)](#)

**\* Please note that Judicial Title will NOT execute the Designation Agreement or assume responsibility for filing of the FinCEN report until all required documentation has been received from all applicable parties. A \$250 service fee will be added to the title bill for this filing.**

[FinCEN Frequently Asked Questions Link](#)