



FincenRealEstateReport.com

Information Notice

Required FinCEN Real Estate Report

Under a new federal requirement, all settlement and title offices nationwide are required to collect information and file a mandatory FinCEN Real Estate Report whenever a residential property is transferred without financing and the buyer is an entity or trust. This is a common new report with nearly one million estimated filings per year across the U.S. for transactions that close after 12/1/2025.

There is no minimum price threshold for this rule. It applies to gifts, no-consideration transfers, and all qualifying transactions. We handle this process for you. Before closing, we collect the required information through a secure form or encrypted link, and we prepare and submit the filing on your behalf. You simply certify that the information you provide is accurate and complete, as required by federal law.

If the buyer is an entity (such as an LLC or corporation):

- Identify every individual who exercises substantial control or owns or controls at least 25% of the entity.
- If no one meets the 25% ownership threshold, at least one individual with significant managerial control must be identified.
- When an owner is another legal entity, you must disclose the natural persons who own or control that entity.

If the buyer is a trust:

- Identify all trustees.
- Identify all beneficiaries who can demand a distribution or withdraw substantially all trust assets.
- Identify all grantors or settlors who have the right to revoke the trust.
- If a trustee is a legal entity, its beneficial owners must also be provided.

Information is also required for any seller in these transactions, including their identifying tax number.

For all required parties, we collect the basics:

- Legal name
- Date of birth
- Residential address
- Taxpayer ID and payment account information (where required)
- Identifying documents for verification

We use a software service to make this process fast and secure. You'll receive an encrypted link, follow simple step-by-step prompts, and submit everything in less than five minutes.