



FincenRealEstateReport.com

LENDER AML PROGRAM AND SAR OBLIGATION CERTIFICATION

PURPOSE

This certification is provided to settlement/closing agents to support their determination of whether a residential real estate transfer involves credit from a financial institution that has both AML program and SAR filing obligations, consistent with the financing concept referenced in 31 C.F.R. § 1031.320. This form is used by settlement agents supporting FinCEN Real Estate Report completion (31 C.F.R. § 1031.320)

SECTION 1 - LENDER INFORMATION

Lender Legal Entity Name: _____

Lender Address : _____

City _____ State _____ ZIP _____

Primary Contact Name: _____

Contact Email (required): _____

Contact Phone (optional): _____

(Optional) NMLS ID: _____

SECTION 2 - BORROWER AND PROPERTY FOR TRANSACTION MATCHING

This section is used only to match this certification to a specific closing file.

Borrower(s) / Transferee(s) receiving credit (legal name): _____

Property Address (or Legal Description): _____

(Optional) Loan Number: _____

Secured by property: The credit extended by the Lender for this transaction is secured by the above property (for example, mortgage, deed of trust, or similar security instrument).

SECTION 3 - AML PROGRAM AND SAR ATTESTATION

I, the undersigned authorized representative of the Lender identified above, certify that the Lender is a financial institution subject to the Bank Secrecy Act and implementing regulations in 31 C.F.R. Chapter X, and that the Lender is required (not merely electing voluntarily) to maintain an anti-money laundering program and to file Suspicious Activity Reports (SARs) with FinCEN, including under one or more of the following as applicable: 31 C.F.R. § 1020.210 and/or § 1029.210 (AML program) and 31 C.F.R. § 1020.320 and/or § 1029.320 (SAR reporting). This certification is provided solely for purposes of the financing determination referenced in 31 C.F.R. § 1031.320.

I certify that all information I have provided or will provide in connection with this certification is true, correct, and complete to the best of my knowledge. I understand it is collected to comply with U.S. Treasury FinCEN anti-money laundering rules (including 31 C.F.R. § 1031.320 / 31 U.S.C. § 5326). I understand the settlement/closing agent and any designated reporting person may rely on this certification in good faith for FinCEN reporting determinations, and that false or incomplete information may lead to civil or criminal penalties, including fines or imprisonment. If any information in this certification becomes inaccurate for the transaction identified above, I will provide an updated written certification promptly. I agree to indemnify and hold harmless the settlement/closing agent and the reporting person and their affiliates from losses arising from their good-faith reliance on the information I provide on this form.

AUTHORIZED SIGNATURE (LENDER)

Signature: _____

Name: _____

Title: _____

Date: ____ / ____ / ____