

# Is My Transaction a Reportable Transaction Under the New FinCEN Guidelines?

Beginning March 1, 2026, transactions must meet all three (3) of the following criteria in order to be reportable.



1. Do I have a “non-financed” transaction?

Is it a cash transaction? **Yes** = Reportable transaction, **IF** items 2 and 3 are met

**No** = Does the transaction involve a lender or mortgage that has an anti-money laundering obligation and/or an NMLS#?

**Yes** = Not a reportable transaction

**No** = Reportable transaction, **IF** items 2 and 3 are met

2. Is the transferee/purchaser an entity (corporation, partnership, limited liability company, etc.) or trust?

**Yes** = Reportable transaction, **IF** item 3 is met

**No** = Not a reportable transaction



3. Is the real property 1-4 family residential?

**Yes** = Reportable transaction

**No** = Not a reportable transaction

If all three items are met above, and you have a reportable transaction, does an exemption apply?

**Yes IF:**

- The transferee entity is not a reportable entity.
- The transfer is the result of a divorce or dissolution.
- The transfer is pursuant to a court order issued in the United States.

- The transfer is the result of a probate transfer involving a third-party finances transaction.
- The transfer is subsequent to a reportable transfer that transferred property from an individual into their trust for estate planning purposes.
- The transfer is a bankruptcy estate.



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Feel free to reach out to Jim Jordan with any questions.

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