



NEW FINCEN - AML REGULATIONS BEGIN DECEMBER 1, 2025

What you need to know about FinCEN's new Anti-Money Laundering Regulations for Residential Real Estate Transfers

Beginning December 1, 2025, the Financial Crimes Enforcement Network (FinCEN) will implement a new federal rule requiring certain non-institutional lender financed residential real estate transactions to be reported to the U.S. government. This is a nationwide effort to improve transparency and prevent the misuse of real estate in financial crimes.

Western Resources Title is committed to being your first line of education as this rule develops.

New Target Order Covered Transactions:

- The grantee/transferee is a legal entity or a trust.
- Transactions that involve private or seller financing, non-institutional lender, or financing secured by collateral other than subject property.
- No purchase price thresholds
- Residential 1-4 family properties, vacant land intended for 1-4 family residential construction, co-ops, condominiums, mixed-use and apartment buildings.
- Covers all 58 counties in California

Who Must Report?

This rule applies to those involved in real estate closings or settlements—most often title and escrow professionals like us. When a legal entity (such as an LLC, corporation, or trust) receives residential real estate without a mortgage or financial institution involved, reporting will likely be required.

Even if no money changes hands, some transfers will fall under the new regulation.

What's Required?

When a transaction qualifies under the new rule, a Beneficial Ownership Information (BOI) report must be completed and submitted to FinCEN. The report will include information about the individuals who ultimately own or control the entity receiving the property. Exact procedures, technology platforms, and documentation requirements are still being developed by the federal government and reporting vendors.

What You Can Expect from Us

At Western Resources Title, we are closely monitoring all federal updates and working with our industry partners to understand the reporting obligations.

- We will keep you informed as the rule evolves
- We will help you identify when a report is needed
- We will provide updates, tools, and guidance as soon as they become available

As your trusted title and escrow partner, we'll stay ahead of the changes and keep you informed.



Experience Matters

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