

## BUYERS AND SELLERS:

# Understanding the Anti-Money Laundering Regulations for Residential Real Estate Transfers (RRE)

## Learn How the RRE May Impact Your Closings

Starting March 1, 2026, settlement agents must report non-financed, residential real estate transfers wherein the buyer is an entity or trust.

## What Transactions Must Be Reported?

### TRANSACTIONS MUST BE REPORTED IF:

- The property is residential real estate
- The transfer is non-financed
- The buyer is a legal entity or trust

*Most traditional homebuyers obtaining a mortgage secured against the property being purchased will not see any changes.*

### A TRANSFER MAY BE EXEMPT\*:

- Due to death, divorce, or bankruptcy
- 1031 reverse exchanges
- Specific, highly regulated trusts and entities

*\*Exemptions are very specific and customers may need to consult with their counsel to ensure exemptions are applicable.*

## Our Role As Your Settlement Agent

### STAY AHEAD BY COMMUNICATING EARLY AND FREQUENTLY

As your settlement agent, we're committed to making this process as simple as possible. The RRE places the responsibility of reporting primarily on your settlement agent. This means we handle the heavy lifting, including determining whether your transaction is reportable, gathering required data, and submitting the report to FinCEN timely.

In some instances, we may need to ask you for additional information. This helps us ensure the report is complete.

We ask that you provide any requested information promptly, so we can move forward without delay and keep your closing on track.

### HERE'S OUR PROMISE TO YOU:

- We'll explain clearly what we need and why
- We'll protect your information with care
- We'll handle all reporting accurately and on time
- We'll facilitate a streamlined experience for a smooth closing

With your cooperation and our guidance, your journey toward homeownership will be smooth and worry-free. We're here to navigate the process so you can focus on the exciting parts of your move.



NOTE: This information is for your reference only and is not intended to represent the only approach to any particular issue. These guidelines should not be construed as legal, financial or business advice. We recommend you consult your legal counsel and subject-matter experts to determine appropriate policies, procedures and strategies applicable to your office or organization.  
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