

The **Financial Crimes Enforcement Network (FinCEN)** is part of the U.S. Treasury Department that enforces **anti-money laundering (AML)** rules to protect the financial system. In real estate, FinCEN sometimes requires title companies to report certain types of high-value, all-cash purchases to make sure properties aren't being used to hide illegal money. For most buyers and sellers, this has little to no impact on the process, but if your transaction falls under FinCEN's AML rules, you may be asked to provide some additional information or identification. These safeguards help keep the real estate market transparent, secure, and trustworthy for everyone. The chart below demonstrates which scenarios in which your transaction may or may not be subject to FinCEN's AML reporting.

