

# FinCEN AML Reporting: Court Ruling Update March 19, 2026



You may have recently heard about new federal reporting requirements related to certain real estate transactions issued by the Financial Crimes Enforcement Network (FinCEN), a bureau of the U.S. Department of the Treasury. These rules took effect March 1, 2026 and were designed to increase transparency and help prevent illegal financial activity in real estate transactions.

## UPDATE....

On March 19, 2026, the U.S. District Court for the Eastern District of Texas issued a ruling in Texas Land Title Association et al. v. Yellen et al. that vacated the FinCEN Residential Real Estate Reporting Rule, meaning the rule cannot be enforced at this time while the matter proceeds through the court system.

## What this means for you:

At this time, we are pausing FinCEN reporting and related information collection in response to the federal court ruling. We will continue to monitor the situation closely and will resume compliance if the rule is reinstated or new federal guidance is issued.

## Important Exception — Foreign Entities

Transactions involving foreign-based entities may still be subject to federal reporting requirements under other FinCEN regulations. If your transaction involves a foreign entity, additional information

may still be required. Our team will work with you directly if these requirements apply to your transaction.

## What this means for us:

At this time, Pioneer Title is pausing FinCEN reporting and related information collection while this court ruling is in effect. We will continue to monitor the situation closely and will resume compliance if the rule is reinstated or new federal guidance is issued. Because this is a federal matter and is still subject to potential appeal or further rulemaking, requirements may change. Our team is staying up to date on all developments and will guide you through any new requirements or communicate any pertinent updates.



For a complete explanation—including FAQs, disclosures, and compliance requirements—visit the website below or contact your escrow officer...we're happy to help.

[pioneertitleco.com/fincen](https://pioneertitleco.com/fincen)