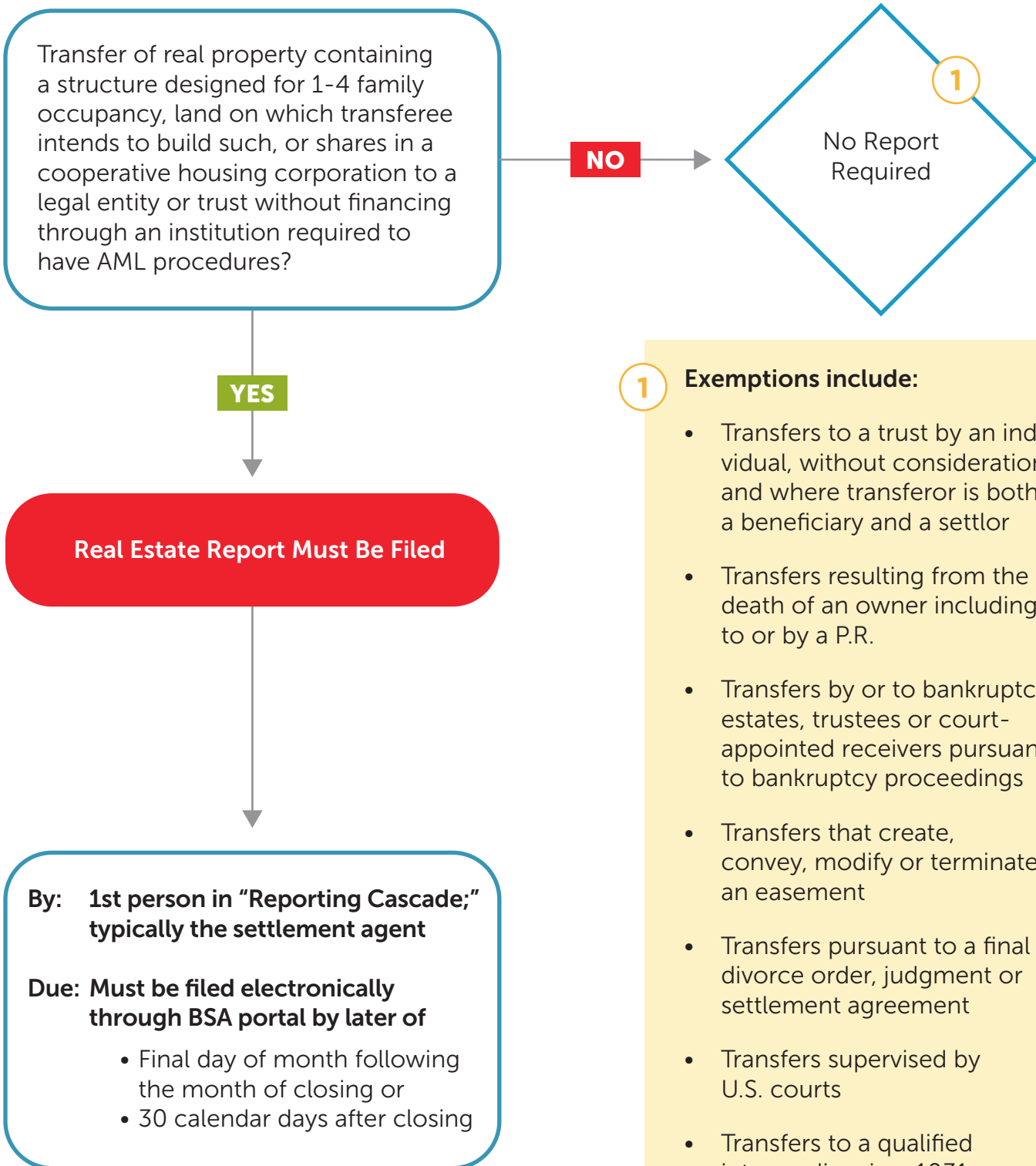


# FinCEN Residential Real Estate Rule in effect December 1, 2025



## **1** Exemptions include:

- Transfers to a trust by an individual, without consideration and where transferor is both a beneficiary and a settlor
- Transfers resulting from the death of an owner including to or by a P.R.
- Transfers by or to bankruptcy estates, trustees or court-appointed receivers pursuant to bankruptcy proceedings
- Transfers that create, convey, modify or terminate an easement
- Transfers pursuant to a final divorce order, judgment or settlement agreement
- Transfers supervised by U.S. courts
- Transfers to a qualified intermediary in a 1031 exchange
- Transfers that do not involve any "reporting person"