

2025 MLTA Fall Education Seminar • Nov. 6
Nick Hacker - Chair, ALTA Government Affairs Committee
240-688-2210 • nick@thetitleteam.com

MLTA 2025 Fall Ed - Thursday
FinCEN Update for Title and Escrow Professionals

INTRODUCTION: This presentation covers a brief history of FinCEN and the new Real Estate Reporting Rule affecting the entire real estate effective December 1, 2025.

Introduction

- FinCEN History and Basics

Overview of new FinCEN Real Estate Reports – 31 CFR 1031.320(b)...

- When, Who, What, Timing, Penalties

ALTA + Engagement

- What Can You Do

Getting Ready

- Who collects what and when

- Who reports and when

- Communicating with your partners

Question and Answer