

## WFG Underwriting Bulletin



To: All WFG Policy Issuing Agents; All WFG Title Examiners and Officers  
From: WFG Underwriting  
Date: September 30, 2025  
Bulletin No. NB 2025-08  
Subject: FinCEN Real Estate Reporting Postponed until March 1, 2026

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Good News!

Today FinCEN announced that it will postpone reporting requirements of the [Anti-Money Laundering Regulations for Residential Real Estate Transfers Rule](#) (RRE Rule) until March 1, 2026.

FinCEN is taking this step to provide industry with more time to comply—consistent with the Administration’s agenda to reduce compliance burden—while still adequately protecting the U.S. financial system from money laundering, terrorist financing, and other serious illicit finance threats.

In the interim, any Real Estate Geographic Targeting Orders will remain in effect.

[Click here to view the Exemptive Relief Order.](#)

While we all appreciate the implementation delay, the reporting rule is still the law, and we all need to be prepared to implement this complex reporting requirement well in advance of the new March 1 effective date.

While many of us started developing our data capture plans using the ALTA forms, FINCEN has finally released the official reporting form: [FinCEN Reporting Form Example](#)

Please continue to express your concerns about this burdensome new requirement to your elected officials.

**NOTE:** This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company’s best business judgment. The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company’s Underwriting Department.

**The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.**