

Quick Reference Guide

Real Estate Report E-Filing PDF Introduction

General Overview

The Real Estate Report is a form issued by FinCEN for the purpose of reporting information on transfers of certain residential real estate that are a high risk for illicit finance. Reporting persons are not required to report transactions that meet the definition of a “reportable transfer” and that close prior to **March 1, 2026**.

Real Estate Reports must be filed at FinCEN’s [BSA E-Filing System](https://bsaefiling.fincen.gov). This quick reference guide provides a brief overview of the Real Estate Report PDF filing process:

1. The Real Estate Report PDF form must be prepared using Adobe Reader (free to install from adobe.com).
2. A BSA E-Filing account is required in order to access and submit the Real Estate Report PDF form. Go to bsaefiling.fincen.gov > [Enroll](#) for more information about creating an account.
3. Real Estate Report preparation instructions are built directly into the form via hover-text. Detailed itemized instructions and FAQs will be published at www.fincen.gov/rre.
4. Items marked with an asterisk (*) are required with minimal exceptions (see next section, “Dynamic Form Preparation” for details). The form further emphasizes field functionality by highlights (YELLOW=Required; WHITE=Non-required; GREY=Disabled; RED=Invalid value). (NOTE: The default functionality of a field can dynamically change as you prepare the form.)
5. If an entry is flagged as invalid, the form will display an error message and highlight the item red. The item will remain red until a valid entry is recorded. **The Real Estate Report cannot be submitted without all required items or with items flagged as having an invalid entry.**
6. Specific sections of the form may allow for multiple entries. Some sections will allow for more than one selection, while other sections may allow for multiple entries. Multiple entries can be added by selecting the “+” button next to the item to add data input fields as needed.
7. When form preparation is complete and you are ready to submit, you must (1) finalize the form by entering your unique PIN (assigned to your BSA E-Filing account) and (2) save the finalized PDF form locally. When this occurs, the form is ready for submission. To submit, login to the BSA E-Filing application and upload your Real Estate Report PDF form as an attachment to the secure “File Now” webpage.
8. A confirmation page and submission status email are generated directly following form submission. A submission status entry is also displayed in your “Track Status” dashboard associated with your BSA E-Filing account. For accepted submissions, BSA E-Filing will deliver an in-app secure message to the submitter’s account within 1-2 business days containing the BSA ID number assigned to your Real Estate Report. If you wish to correct/amend your Real Estate Report, you must reference this BSA ID number in your Real Estate Report correction/amendment.
9. FinCEN takes data protection seriously and does not provide filers with a copy of their Real Estate Report PDF form after submission. Filers must save the finalized PDF form locally prior to submission.

Dynamic Form Preparation

Items marked with an ASTERISK (*) must contain an entry in most situations; however, there are some exceptions, such as:

If a Transferee is a Trust...

- The ADDRESS items are no longer applicable (disabled).

If a Transferor is a Trust...

- The ADDRESS items are no longer applicable (disabled).

If a Transferor is an Individual or Entity

- The TRUSTEE items are no longer applicable (disabled).

In addition to a required item becoming no longer applicable (as described in the examples above), certain non-required items may become required as you prepare the form. For example, although in Part IV the transferor date of birth item does not have an asterisk, the form will make this item required if the transferor is identified on the form as an individual. If the filer indicates on the form that the transferor is an entity, built-in form logic disables the date of birth item in real-time.

Integrated **business logic** that *dynamically* updates item requirements in real-time.

Integrated **item instructions** to *guide* you throughout Real Estate Report form preparation.

Address(es) for an Entity

When recording an entity in Part III or Part IV, the form requires the entity’s principal place of business address. If the principal place of business address is located in a foreign country/jurisdiction, the form will display a second set of *required* address items for the entity’s primary U.S. location. If you indicate on the form that the entity does not have a U.S. location, the form will only require the entity’s principal place of business address to be recorded.

Person(s) Associated with the Transferee

When reporting a person associated with the Transferee in Part III, the form allows you to select in Item 39 (Person Type) “Beneficial Owner” and “Signing Individual” in the event that the same person is both person types. When this occurs, all items relevant to both person types will be enabled.

For the latest news and guidance related to the RRE rule, please visit www.fincen.gov/rre