



# FinCEN Compliance Made Simple

How settlement agents can leverage our partners to meet new FinCEN reporting requirements.

With the new FinCEN reporting requirements taking effect March 1st, compliance is top of mind for escrow and settlement professionals nationwide. Monarch Title Company has partnered with [FinCenRealEstateReport.com](https://www.fincenrealestatereport.com) to provide our escrow partners with a streamlined, compliant solution for the new federal reporting obligations.

Under the new rules issued by the **Financial Crimes Enforcement Network (FinCEN)**, certain real estate transactions will require detailed reporting of beneficial ownership and transaction information. Importantly, the responsibility for reporting has shifted away from title insurance companies and onto the designated reporting person in the transaction—typically the escrow or settlement agent. This change places direct compliance obligations on the party facilitating the closing, including the collection, verification, and submission of required beneficial ownership information.

As a result, **escrow professionals now carry increased regulatory responsibility**, adding another layer of complexity to an already detailed closing process. Our goal is to help you meet these obligations accurately, efficiently, and with confidence.

Through our partnership with [FinCenRealEstateReport.com](https://www.fincenrealestatereport.com), escrow companies gain access to a third-party reporting platform built specifically to handle FinCEN's new real estate reporting mandates. This service helps reduce internal administrative burden, minimize compliance

risk, and ensure reports are filed properly and on time. **The cost of the FinCEN report is \$189** and can be placed directly on the buyer, ensuring compliance without creating an added financial burden for your operation.

#### What this means for our Escrow Partners:

- Dedicated third-party support for FinCEN real estate reporting
- Streamlined collection and submission of required information
- Reduced compliance risk and administrative strain
- Clear guidance on which transactions trigger reporting
- Confidence that filings are handled in accordance with federal requirements
- Report fee can be charged directly to the buyer at closing through their settlement statement

At Monarch Title, we are committed to being more than a title provider—we are your **compliance partner**. If you have questions about how the new FinCEN laws impact your transactions or would like to learn how this partnership can support your team, contact your Monarch Title sales executive today!

*This information is provided as a courtesy of Monarch Title Company. The information contained herein is not to be intended as legal advice. Please check with your settlement agent to ensure FinCEN compliance on your particular transaction and scenario. Monarch Title Company is not responsible for any loss or damage due to the use of the information contained herein.*



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