CASCADE TITLE CO.

Is a FinCEN Real Estate Report Required?

START

Is this a Residential Transaction?
(31 CFR 1031.320(b))

NO → **STOP** Reporting NOT Required

Confirmation from Buyer of no intent to build? File documented?

- 1-4 Families Structure ((b)(i))
- Intent to Build 1-4 Families Structure ((b)(ii))
- Condo or Town Home ((b)(iii))
- Co-op (b)(iv))

YES ↓

Is this a Non-Financed Transfer?
(31 CFR 1031.320(b))

YES → **Is the Buyer (Transferee) an Individual, Entity, or Trust?**

NO ↓

Does the Lender Have an Anti-Money Laundering (AML) Program?
(31 CFR 1031.320(i))

No Lender AML Program → **Is the Buyer (Transferee) an Individual, Entity, or Trust?**

YES ↓

STOP Reporting NOT Required

Confirmation from lender? File documented?

Is the Buyer (Transferee) an Individual, Entity, or Trust?

INDIVIDUAL → **STOP** Reporting NOT Required

Confirmation from Buyer File documented?

ENTITY OR TRUST ↓

Is there an exemption?
(31 CFR 1031.320(b)(2))

YES → **STOP** Reporting NOT Required

- Easement
- Transfer due to: death, divorce or dissolution
- Transfer to a bankruptcy estate
- Court-supervised transfer
- Transfer for no consideration made by an individual, either alone or with the individual's spouse, to a trust of which that individual, that individual's spouse, or both of them, are the settlors or grantors
- 1031 exchange when a property is being transferred to the qualified intermediary
- No reporting person

NO, but is the Buyer's Entity excluded? ↓

Buyer (Transferee) Entity Exemptions
(31 CFR 1031.320(n)(10))

Securities reporting issuer; governmental authority; bank; credit union; depository institution; money service business; broker or dealer in securities; securities exchange or clearing agency; any other Exchange Act registered entity; an insurance company; a state-licensed insurance producer; a Commodity Exchange Act registered entity; a public utility; a financial market utility; an investment company; any legal entity controlled or wholly owned, directly or indirectly, by an entity described in this list.

YES → **STOP** Reporting NOT Required

Confirmation from Buyer File documented?

NO ↓

NO, but is the Buyer's Trust excluded? ↓

Buyer (Transferee) Trust Exemptions
(31 CFR 1031.320(n)(11))

- Securities reporting issuer
- Trustee is a securities reporting issuer
- Statutory Trust
- Entity wholly owned by the above

YES → **STOP** Reporting NOT Required

NO ↓

REPORTABLE TRANSFER