

FinCEN Reporting Decision Matrix

Buyer Type	Cash	Loan	Loan (Lender AML Obligations)	Seller Financing
Individual	● Not Reportable	● Not Reportable	X	● Not Reportable
Trust	● Reportable	● Depends	● Yes → Not Reportable ● No → Reportable	● Reportable
Entity (LLC, Corp, etc.)	● Reportable	● Depends	● Yes → Not Reportable ● No → Reportable	● Reportable

● "Depends" means the outcome is determined by whether the lender has AML obligations.