Whatâ??s New With ALTA â?? June 2026

Description

Contact ALTA at 202-296-3671 or communications@alta.org.

Below you will find five ALTA links listed in chronological order (oldest to newest):

VLTA Examiner

- **New Data Reveals Implementation Challenges Under FinCEN Rule**
  April 9, 2026
  Significant operational strain, widespread uncertainty and growing concern defined the title industryâ??s experience under FinCENâ??s Residential Real Estate Rule, according to a new survey from ALTA. The findings reveal that, while companies worked to comply, the rule introduced complex requirements that disrupted workflows, created friction with consumers and raised fundamental questions about responsibility and risk.
- **Fidelity Appeals FinCEN Ruling as Legal Fight Over Real Estate Reporting Rule Continues**
  April 21, 2026
  The legal battle over FinCENâ??s Residential Real Estate Reporting Rule is entering a new phase, as Fidelity National Financial Inc. and Fidelity National Title Insurance Co. have formally appealed a federal court ruling that upheld the regulation. In a notice filed April 17, Fidelity is asking the U.S. Court of Appeals for the Eleventh Circuit to review a lower court decision that denied the companyâ??s motion for summary judgment and instead ruled in favor of the U.S. Department of the Treasury and FinCEN.
- **Report: 1 in 5 Homebuyers Receive Suspicious or Fraudulent Communication During Closing**
  April 28, 2026
  CertifIDâ??s 2026 State of Wire Fraud Report draws on survey data from more than 1,400 consumers and real estate professionals, along with transaction-level insights. It paints a picture of an industry where fraud attempts are common and expectations around protection are rising quickly. Read on.
- **FinCEN Appeals Ruling Against Residential Real Estate Rule in Texas**
  May 15, 2026
  The Financial Crimes Enforcement Network (FinCEN) filed a notice of appeal to a ruling by the Eastern District of Texas that vacated the agencyâ??s Residential Real Estate Rule in its entirety. The court found that FinCEN exceeded its statutory authority under the Bank Secrecy Act and ordered the rule be set aside. Meanwhile, ALTA continues to engage with FinCEN and is pushing for more clarity around the rule, urging that any future changes come with adequate notice and a reasonable implementation period.

- **FinCEN Clarifies Reporting Obligations Following Texas Court Ruling**
  May 19, 2026
  The Financial Crimes Enforcement Network (FinCEN) released three new frequently asked questions May 18 clarifying the status of its Residential Real Estate Rule following a federal court decision in Texas that vacated the regulation nationwide.
- **The Human Edge: Public Records Real Estate Research Still Demands Expert Eyes**
  May 21, 2026
  Letâ??s face it. We are in our AI Era. This age, in which artificial intelligence promises to automate nearly everything, has seen the real estate industry, like so many others, embrace AI tools with understandable enthusiasm. Algorithms can scan thousands of property records in seconds, flag ownership transfers and surface delinquent tax data at a scale no human researcher ever could. But speed is not the same as insight. When the stakes are high, and in real estate they almost always are, the irreplaceable value of experienced human judgment in public records research becomes crystal clear.
- **The FinCEN Rule in Limbo: Key Questions for the Title Industry**
  May 26, 2026
  The legal and regulatory future of FinCENâ??s Residential Real Estate Rule remains uncertain following a federal court decision in Texas vacating the rule and the governmentâ??s subsequent appeal. While FinCEN recently clarified that title companies are not currently required to file reports while the court order remains in effect, the litigation has raised significant questions for the title industry about timing, compliance obligations and what comes next. Read on as ALTA General Counsel Steve Gottheim answers questions about the status of the litigation, the appeals process and what title professionals should be monitoring in the months ahead.
- **ALTA Underwriters Forum Sparks New Collaboration on Cybersecurity, Audits and Claims Practices**
  May 28, 2026
  For the first time in recent memory, title insurance underwriters from across the country gathered exclusively to discuss the operational and regulatory challenges shaping the future of the industry. Held earlier this year at the historic The St. Anthony Hotel in San Antonio, Texas, the ALTA Underwriter Forum brought together representatives from 27 underwriters representing roughly 98% of the U.S. title insurance market. The meeting focused on three core areas shared by nearly every underwriter in the industry, including information security, agency audits and claims administration. Read on.

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Date Created
2026/06/30
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