



**Schedule 1A**  
**Reconciliation of Mortgage Portfolio**

Month Reconciled: \_\_\_\_\_

Servicer Number: \_\_\_\_\_

<b>S/S MBS &amp; MRS</b>			Portfolio Totals Per Servicer's Records			Page ____ of ____
S/S MBS	S/S MRS					
Fannie Mae Loan Number	F/S	Explanation of Differences	Fixed Installment	Loan Count	Unpaid Principal Balance	Effect on Shortage/Surplus (MRS Only)
<b>Balances Totaled (Servicer Totals - Loan Level Adjustments)</b>						
<b>Portfolio balances Per Fannie Mae's Records (or subtotal if more than one page used)</b>						
<b>Balance carried forward to Line 1 Shortage/Surplus Reconciliation</b>						
<b>Servicer Name</b>		<b>Certificated By</b>		<b>Title</b>		<b>Date</b>

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## INSTRUCTIONS

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### Reconciliation of Mortgage Portfolio – S/S MBS & MRS

The servicer uses this form (which is also referred to as Schedule 1A) to document discrepancies in principal and interest (P&I) payments, loan counts, and unpaid principal balances (UPB) for portfolio mortgages that are the "scheduled/scheduled" remittance type (called S/S-MRS) and for MBS pool mortgages that are the "scheduled/scheduled" remittance type (called S/S-MBS), and to determine their effect on the servicer's shortage/surplus for MRS portfolio mortgages.

### Copies

Original, plus one.

### Printing Instructions

This form must be printed on letter size paper using landscape format.

### Instructions

Separate forms should be prepared for portfolio mortgages (S/S-MRS) and for MBS (S/S-MBS). To indicate the type of portfolio that is being reconciled, use "S/S-MBS" to indicate "scheduled/scheduled" MBS pool mortgages. Use "S/S-MRS" to identify "scheduled/scheduled" portfolio mortgages.

Form Field	Instruction
Fannie Mae Loan Number	Insert the 10-digit number Fannie Mae assigned to the mortgage when it was purchased or securitized.
F/S	Indicate "F" if Fannie Mae needs to make the correction and "S" if the servicer needs to make the correction.
Explanation of Differences	Insert a concise explanation of the reason for any difference and the date that it first became a reconciling item, including all pertinent information that is needed to process an adjustment or corrective action. Attach appropriate documentation to support any adjustment.
Fixed Installment	Insert the total fixed principal and interest (P&I) installment from the servicer's trial balance.
Loan Count	Indicate the total count from the servicer's trial balance.
Unpaid Principal Balance	Insert the total unpaid principal balance from the servicer's trial balance.
Effect on Shortage/Surplus (on MRS only)	For MRS portfolio mortgages, insert the compounded effect of the reconciling item on the servicer's shortage/surplus account. No entry is required for MBS pool mortgages.
Portfolio Balances per Fannie Mae's Records	Insert the totals (or sub-totals if more than one page is used) for fixed installments, loan count, unpaid principal balances, and effect on the shortage/surplus.
Balance Carried Forward to Line 1, Schedule 3	For MRS portfolio mortgages only, insert the total effect of the reconciling items on the servicer's shortage/surplus account. Then, carry the balance forward to Line 1 of the Shortage/Surplus Reconciliation (Form 472).