

J.P. Morgan Mortgage Acquisition Corporation, Series 2005-OPT1

April 27, 2009

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IF THERE ARE ANY QUESTIONS OR PROBLEMS WITH THIS STATEMENT, PLEASE CONTACT THE ADMINISTRATOR LISTED BELOW:

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J.P. Morgan Mortgage Acquisition Corporation, Series 2005-OPT1

April 27, 2009

DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
A1	612,849,000.00	40,302,485.40	0.00	27,777.41	27,777.41	0.00	0.00	40,302,485.40
A2	223,140,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	303,284,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	40,111,000.00	22,063,091.08	0.00	17,633.34	17,633.34	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	53,813.32	53,813.32	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	42,563.47	42,563.47	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	27,583.69	27,583.69	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	28,452.03	28,452.03	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	26,538.02	26,538.02	0.00	0.00	24,917,000.00
M6	23,406,000.00	23,406,000.00	0.00	26,430.60	26,430.60	0.00	0.00	23,406,000.00
M7	21,141,000.00	18,702,164.38	4,841,157.12	30,033.62	4,871,190.74	0.00	0.00	13,861,007.26
M8	18,876,000.00	8,692,402.61	0.00	15,313.61	15,313.61	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	18,371.20	18,371.20	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	30,200.09	30,200.09	0.00	0.00	9,354,534.88
P	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTALS	1,461,772,100.00	319,733,222.58	4,841,157.12	344,710.40	5,185,867.52	0.00	0.00	314,892,065.46

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	336,666,751.84	0.00	0.00	0.00	0.00	0.00	328,939,944.21

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FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE

CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CURRENT PASS-THRU RATE
A1	46626laa8	65.76250496	0.00000000	0.04532505	0.04532505	65.76250496	0.751880%
A2	46626lab6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
A3	46626lac4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
A4	46626lad2	550.05088579	0.00000000	0.43961357	0.43961357	550.05088579	0.871880%
M1	46626lae0	1,000.00000000	0.00000000	0.89089001	0.89089001	1,000.00000000	0.971880%
M2	46626laf7	1,000.00000000	0.00000000	0.90922329	0.90922329	1,000.00000000	0.991880%
M3	46626lag5	1,000.00000000	0.00000000	0.93672327	0.93672327	1,000.00000000	1.021880%
M4	46626lah3	1,000.00000000	0.00000000	1.04672320	1.04672320	1,000.00000000	1.141880%
M5	46626laj9	1,000.00000000	0.00000000	1.06505679	1.06505679	1,000.00000000	1.161880%
M6	46626lak6	1,000.00000000	0.00000000	1.12922328	1.12922328	1,000.00000000	1.231880%
M7	46626lal4	884.63953361	228.99376188	1.42063384	230.41439572	655.64577172	1.751880%
M8	46626lam2	460.50024423	0.00000000	0.81127411	0.81127411	460.50024423	1.921880%
M9	46626lan0	559.53541024	0.00000000	1.21655520	1.21655520	559.53541024	2.371880%
M10	46626lap5	619.46459705	0.00000000	1.99987352	1.99987352	619.46459705	3.521880%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		218.72987081	3.31184124	0.23581679	3.54765802	215.41802957	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	222.94404143	0.00000000	0.00000000	0.00000000	217.82727326	0.000000%

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Dates:

Record Date	04/24/09
Determination Date	04/15/09
Distribution Date	04/27/09

Trigger Event

TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	NO
Delinquency Percentage	26.33651%
36% of of Senior Enhancement Percetage	29.17456%
OR	
TEST II - Trigger Event Occurrence	NO
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)	
Cumulative Realized Losses as % of Original Loan Bal	4.07730%
Required Cumulative Loss %	4.58333%

O/C Reporting

Targeted Overcollateralization Amount	21,052,156.43
Ending Overcollateralization Amount	14,047,878.76
Ending Overcollateralization Deficiency	7,004,277.67
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,440,573.08
Payment to Class C	0.00

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Non Recoverables from Losses	107,640.10
Group 1	40,141.06
Group 2	67,499.04
Subsequent Losses	10,219.50
Group 1	8,527.50
Group 2	1,692.00
Subsequent Recoveries	34,264.08
Group 1	11,048.09
Group 2	23,215.99
Current Net Realized Losses	4,326,223.59
Group 1	1,425,995.74
Group 2	3,007,867.95
Cumulative Net Realized Losses	61,571,053.33
Group 1	36,559,396.10
Group 2	25,011,657.23
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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Certificate Interest Carryforward Detail

	Interest Carryforward Balance	Current Interest Carryforward Amount	Interest Carryforward Paid	Remaining Interest Carryforward Amount
A1	0.00	0.00	0.00	0.00
A2	0.00	0.00	0.00	0.00
A3	0.00	0.00	0.00	0.00
A4	0.00	0.00	0.00	0.00
M1	0.00	0.00	0.00	0.00
M2	0.00	0.00	0.00	0.00
M3	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00
M5	0.00	0.00	0.00	0.00
M6	0.00	0.00	0.00	0.00
M7	0.00	0.00	0.00	0.00
M8	0.00	0.00	0.00	0.00
M9	0.00	0.00	0.00	0.00
M10	0.00	0.00	0.00	0.00

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Amounts Received with respect to the Yield Maintenance Agreement 0.00

Basis Risk Reserve Fund Account:

Beginning Balance	368.86
Additions to the Basis Risk Reserve Fund	0.00
Divident Earnings on the Basis Risk Reserve Fund	0.00
Withdrawals from the Basis Risk Reserve Fund	0.00
Ending Balance	368.86

Interest Accrual Period

Start Date	March 25, 2009
End Date	April 27, 2009
Number of Days in Accrual Period	33

Basis Risk Certificate Interest Carryover

	Certificate Interest Carryover Balance	Current Certificate Interest Carryover Amount	Certificate Interest Carryover Amount Paid	Remaining Certificate Interest Carryover Amount
A1	0.00	0.00	0.00	0.00
A2	0.00	0.00	0.00	0.00
A3	0.00	0.00	0.00	0.00
A4	0.00	0.00	0.00	0.00
M1	0.00	0.00	0.00	0.00
M2	0.00	0.00	0.00	0.00
M3	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00
M5	0.00	0.00	0.00	0.00
M6	0.00	0.00	0.00	0.00
M7	0.00	0.00	0.00	0.00
M8	0.00	0.00	0.00	0.00
M9	0.00	0.00	0.00	0.00
M10	0.00	0.00	0.00	0.00

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Non Supported Interest Shortfalls

	Prepayment Interest Shortfalls	Relief Act Interest Shortfalls
A1	0.00	0.00
A2	0.00	0.00
A3	0.00	0.00
A4	0.00	0.00
M1	0.00	0.00
M2	0.00	0.00
M3	0.00	0.00
M4	0.00	0.00
M5	0.00	0.00
M6	0.00	0.00
M7	0.00	0.00
M8	0.00	0.00
M9	0.00	0.00
M10	0.00	0.00
C	0.00	0.00

Total Relief Act Interest Shortfall occurred this distribution

0.00

Deferred Certificate Amounts

	Previous Deferred Amounts	Current Deferred Amounts	Deferred Amounts Paid	Remaining Deferred Amounts
M1	0.00	0.00	0.00	0.00
M2	0.00	0.00	0.00	0.00
M3	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00
M5	0.00	0.00	0.00	0.00
M6	0.00	0.00	0.00	0.00
M7	0.00	0.00	0.00	0.00
M8	0.00	0.00	0.00	0.00
M9	0.00	0.00	0.00	0.00
M10	0.00	0.00	0.00	0.00

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Available Net Funds Cap to Libor Certificates

5.772493

One-Month LIBOR for Such Distribution Date

0.521880

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.751880	0.667500
A2	0.611880	0.527500
A3	0.731880	0.647500
A4	0.871880	0.787500
M1	0.971880	0.887500
M2	0.991880	0.907500
M3	1.021880	0.937500
M4	1.141880	1.057500
M5	1.161880	1.077500
M6	1.231880	1.147500
M7	1.751880	1.667500
M8	1.921880	1.837500
M9	2.371880	2.287500
M10	3.521880	3.437500

Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Collateral Information - Summary

Total

Interest Collections	
Scheduled Interest	1,953,211.58
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,953,211.58

Fee Summary	
Servicer Fee (1)	170,913.89
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	841.66
Total Fees	171,755.55
Total Fees (Withheld)	170,913.88

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	(145.12)
NonRecoverable Servicer Advance	3,972.53
Total Other Interest Adjust.	3,827.41

Summary	
(+) Total Principal Collected	7,726,807.63
(-) Total Losses	4,326,223.59
(+) Total Interest Collected	1,953,211.58
(+) Total Other Interest Adjust. Collected	3,827.41
(-) Total Fees (Withheld)	170,913.88
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	5,186,709.15

Summary		
	Balance	Count
Beginning Pool	336,666,751.85	1,987
Scheduled Principal	308,930.40	
UnScheduled Principal	7,417,877.23	
Ending Pool	328,939,944.22	1,948

Characteristics	
Weighted Average Coupon Rate (WAC)	7.5341677
Weighted Average Net Rate (NetWAC)	6.8811677
Weighted Average Remaining Term	309

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	6,178,319.70
Net Liquidation Proceeds	1,935,691.63
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	308,930.40
Total Scheduled Principal	308,930.40

UnScheduled Principal	
(+) Curtailments	41,343.34
(+) Curtailment Adjustment	(400,576.26)
(+) Principal Payoff	3,534,482.08
(+) Principal Adjustment	4,242,628.07
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	7,417,877.23

Losses	
(+) Initial (Current) Loss	4,242,628.07
(+) Non-Recoverable Advances	107,640.10
(+) Subsequent Loss	10,219.50
(-) Subsequent Gain	34,264.08
Total Losses	4,326,223.59
Cumulative Losses	61,571,053.33

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,598,790.45	10
REO Disposal	1,935,691.63	23
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	3,534,482.08	33

Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	1,040,978.35
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,040,978.35

Fee Summary	
Servicer Fee (1)	90,192.07
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	440.35
Total Fees	90,632.42
Total Fees (Withheld)	90,192.06

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	211.12
NonRecoverable Servicer Advance	757.68
Total Other Interest Adjust.	968.80

Summary	
(+) Total Principal Collected	3,226,196.81
(-) Total Losses	1,358,496.70
(+) Total Interest Collected	1,040,978.35
(+) Total Other Interest Adjust. Collected	968.80
(-) Total Fees (Withheld)	90,192.06
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	2,819,455.20

Summary		
	Balance	Count
Beginning Pool	176,144,732.21	1,276
Scheduled Principal	170,669.48	
UnScheduled Principal	3,055,527.33	
Ending Pool	172,918,535.40	1,253

Characteristics	
Weighted Average Coupon Rate (WAC)	7.5910817
Weighted Average Net Rate (NetWAC)	6.9380817
Weighted Average Remaining Term	308

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	1,962,834.81
Net Liquidation Proceeds	641,958.58
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	170,669.48
Total Scheduled Principal	170,669.48

UnScheduled Principal	
(+) Curtailments	23,050.45
(+) Curtailment Adjustment	(151,994.62)
(+) Principal Payoff	1,863,595.27
(+) Principal Adjustment	1,320,876.23
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	3,055,527.33

Losses	
(+) Initial (Current) Loss	1,320,876.23
(+) Non-Recoverable Advances	40,141.06
(+) Subsequent Loss	8,527.50
(-) Subsequent Gain	11,048.09
Total Losses	1,358,496.70
Cumulative Losses	36,559,396.10

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,221,636.69	7
REO Disposal	641,958.58	13
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,863,595.27	20

Deal Code: JPM05OPT1
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	912,233.23
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	912,233.23

Fee Summary	
Servicer Fee (1)	80,721.82
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	401.31
Total Fees	81,123.13
Total Fees (Withheld)	80,721.82

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	(356.24)
NonRecoverable Servicer Advance	3,214.85
Total Other Interest Adjust.	2,858.61

Summary	
(+) Total Principal Collected	4,500,610.82
(-) Total Losses	2,967,726.89
(+) Total Interest Collected	912,233.23
(+) Total Other Interest Adjust. Collected	2,858.61
(-) Total Fees (Withheld)	80,721.82
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	2,367,253.95

Summary		
	Balance	Count
Beginning Pool	160,522,019.64	711
Scheduled Principal	138,260.92	
UnScheduled Principal	4,362,349.90	
Ending Pool	156,021,408.82	695

Characteristics	
Weighted Average Coupon Rate (WAC)	7.4717147
Weighted Average Net Rate (NetWAC)	6.8187147
Weighted Average Remaining Term	310

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	4,215,484.89
Net Liquidation Proceeds	1,293,733.05
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	138,260.92
Total Scheduled Principal	138,260.92

UnScheduled Principal	
(+) Curtailments	18,292.89
(+) Curtailment Adjustment	(248,581.64)
(+) Principal Payoff	1,670,886.81
(+) Principal Adjustment	2,921,751.84
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	4,362,349.90

Losses	
(+) Initial (Current) Loss	2,921,751.84
(+) Non-Recoverable Advances	67,499.04
(+) Subsequent Loss	1,692.00
(-) Subsequent Gain	23,215.99
Total Losses	2,967,726.89
Cumulative Losses	25,011,657.23

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	377,153.76	3
REO Disposal	1,293,733.05	10
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,670,886.81	13



Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Pipeline Snapshot

Distribution	Delinquencies			Loan Status			Cumulative Losses		Other		
	Payment 1	Payment 2	Payment 3+	Foreclosure	REO	Bankruptcy	Amount	Percent	Pool Factor	CPR	CDR
Mar 2008	5.57%	2.89%	27.32%	16.05%	7.62%	4.39%	20,175,756.42	4.72%	0.2828594	15.26428%	10.84606%
Apr 2008	4.82%	3.25%	27.78%	16.64%	8.08%	4.12%	23,210,137.43	5.59%	0.2749624	21.62451%	15.29303%
May 2008	4.23%	2.62%	28.18%	16.68%	8.49%	4.14%	26,174,588.44	6.46%	0.2684765	17.29950%	14.22974%
Jun 2008	4.99%	2.41%	27.00%	15.81%	8.62%	3.77%	31,050,020.75	7.90%	0.2604370	18.76250%	23.00833%
Jul 2008	4.43%	2.78%	26.83%	15.00%	8.39%	3.92%	34,363,852.34	8.93%	0.2547370	14.20624%	17.20380%
Aug 2008	5.11%	3.57%	25.17%	15.03%	7.30%	3.63%	39,633,739.77	10.61%	0.2474718	15.60594%	25.35821%
Sep 2008	5.82%	2.74%	25.60%	14.63%	7.64%	3.66%	42,736,751.55	11.65%	0.2429091	10.63767%	13.88614%
Oct 2008	5.19%	2.98%	25.44%	14.23%	7.35%	4.11%	45,592,241.47	12.65%	0.2386829	10.08268%	14.97929%
Nov 2008	5.37%	2.39%	25.16%	13.51%	7.31%	4.28%	48,701,343.81	13.75%	0.2345242	9.12118%	14.68293%
Dec 2008	5.36%	3.37%	23.07%	10.80%	7.38%	4.45%	51,074,395.25	14.64%	0.2310114	8.54212%	11.86394%
Jan 2009	7.02%	3.24%	23.07%	9.13%	7.99%	4.21%	53,317,784.19	15.48%	0.2281372	6.00221%	11.53030%
Feb 2009	5.91%	3.47%	22.81%	9.18%	7.92%	3.88%	55,090,978.00	16.16%	0.2257723	5.08297%	9.48745%
Mar 2009	5.65%	3.12%	23.49%	9.76%	7.55%	3.76%	57,244,829.74	17.00%	0.2229440	6.19439%	10.67307%
Apr 2009	7.39%	2.13%	23.33%	10.69%	6.52%	3.73%	61,571,053.33	18.72%	0.2178273	10.48901%	19.92952%

Percentages of Ending Scheduled Balance

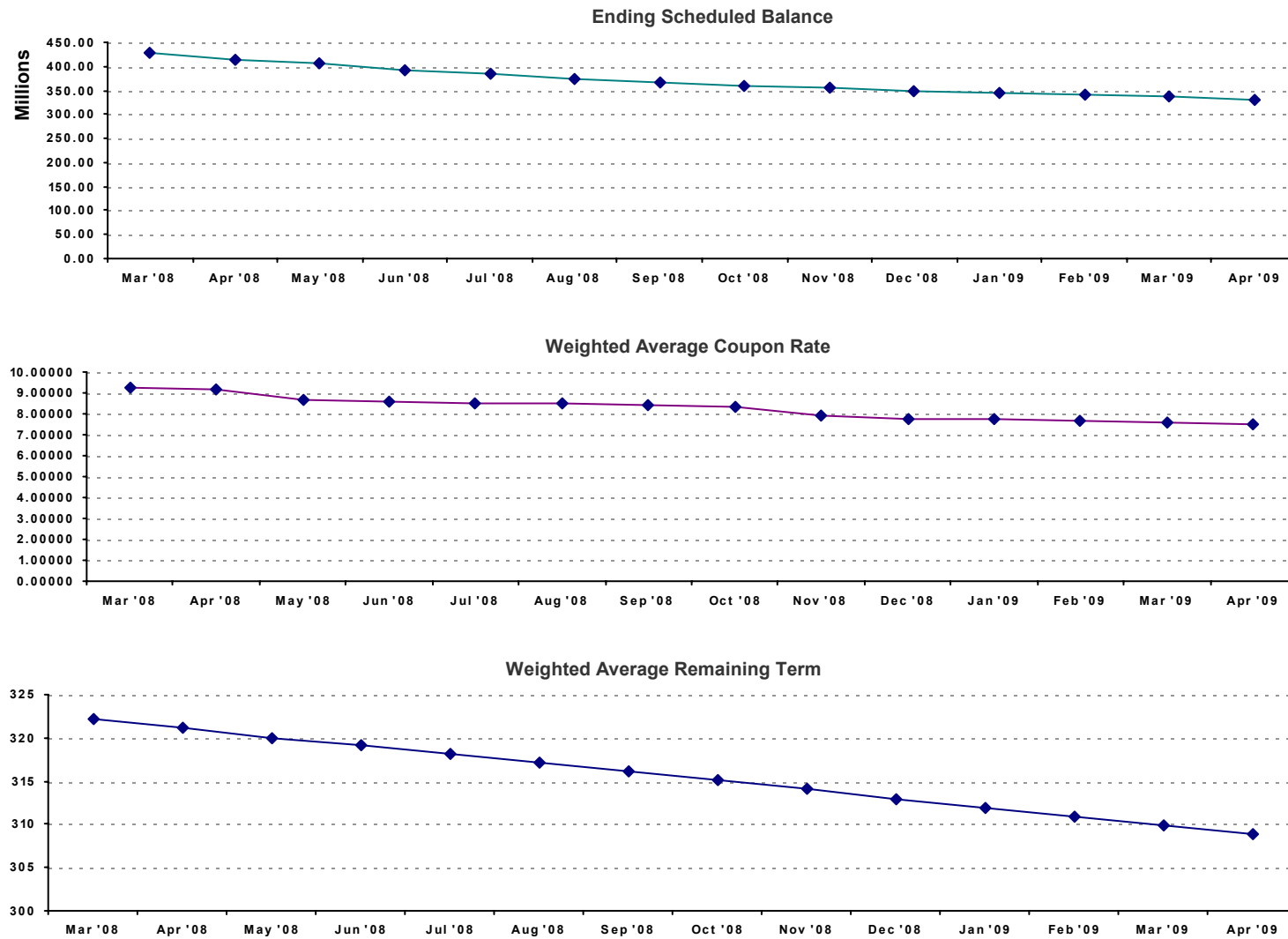
Calculation Methodology:

MDR - Monthly Default Rate	Balance Due Trust / Beginning Scheduled Balance
CDR - Conditional Default Rate	$1 - ((1 - \text{MDR}) ^ 12)$
SMM - Single Month Mortality Rate	(All Prepayments + Repurchases - Gross Losses) / (Beginning Scheduled Balance - Scheduled Principal)
CPR - Conditional Prepayment Rate	$1 - ((1 - \text{SMM}) ^ 12)$
WAS - Weighted Average Seasoning	$\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$
PSA - PSA Standard Prepayment Model	$100 * \text{CPR} / (0.2 * \text{min}(30, \text{WAS}))$

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

General Trends - Total

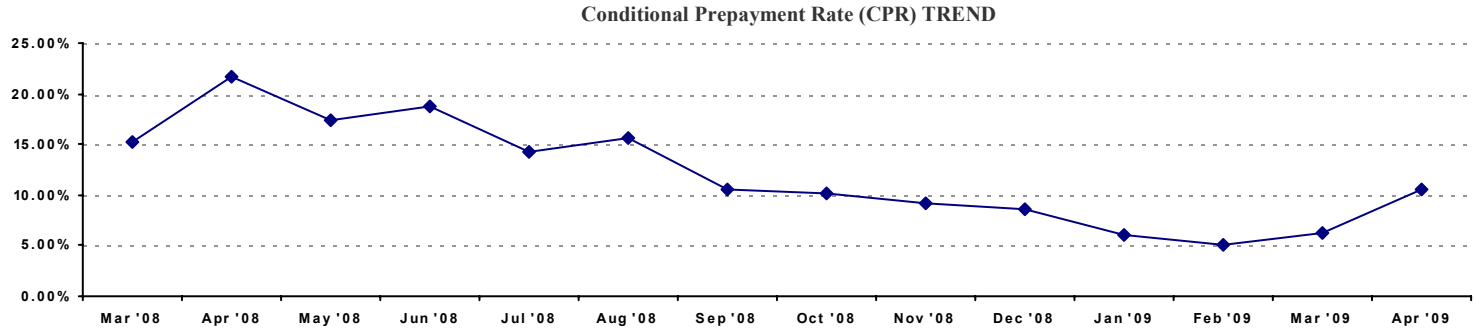


Deal Code: JPM05OPT1
 Distribution Date: 04/25/2009
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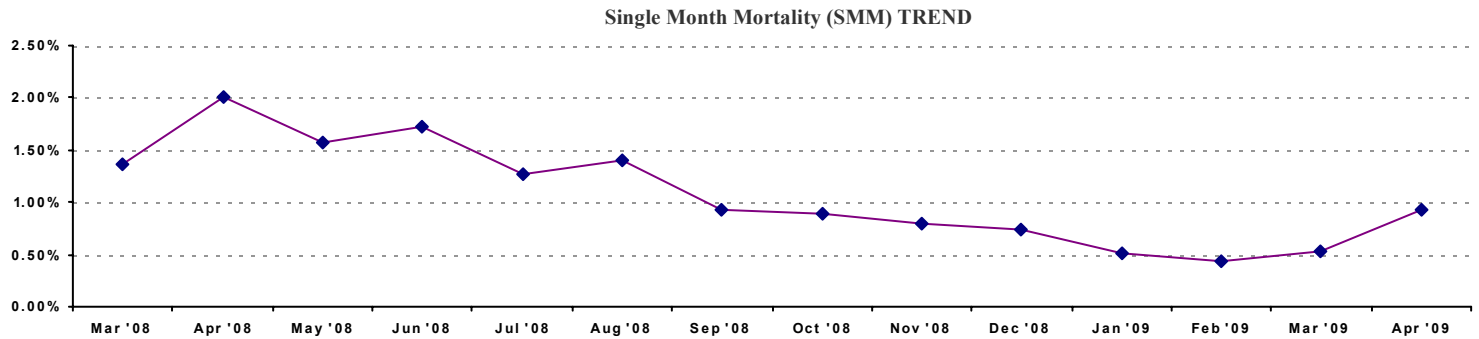
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

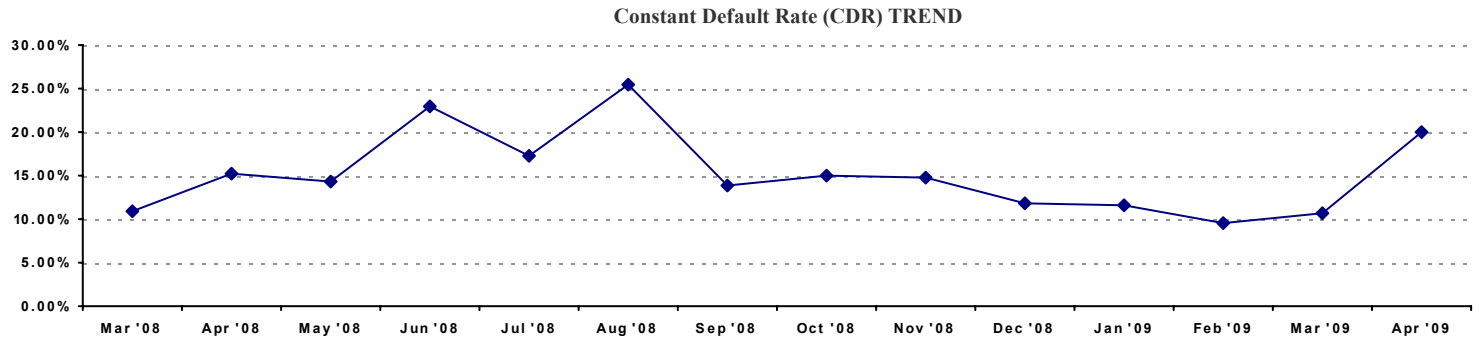
Conditional Prepayment Rate (CPR)	Value
Current Period	10.48901%
3-Month Average	7.25546%
6-Month Average	7.57198%
12-Month Average	11.00220%
Average Since Cut-off	27.02278%



Single Month Mortality (SMM)	Value
Current Period	0.91916%
3-Month Average	0.62813%
6-Month Average	0.65568%
12-Month Average	0.97571%
Average Since Cut-off	2.84518%



Constant Default Rate (CDR)	Value
Current Period	19.92952%
3-Month Average	13.36335%
6-Month Average	13.02787%
12-Month Average	15.56939%

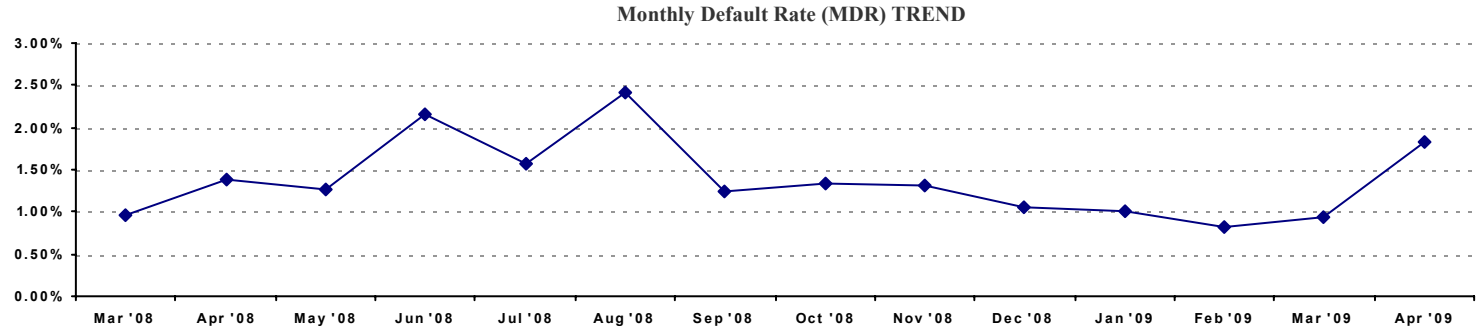


Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
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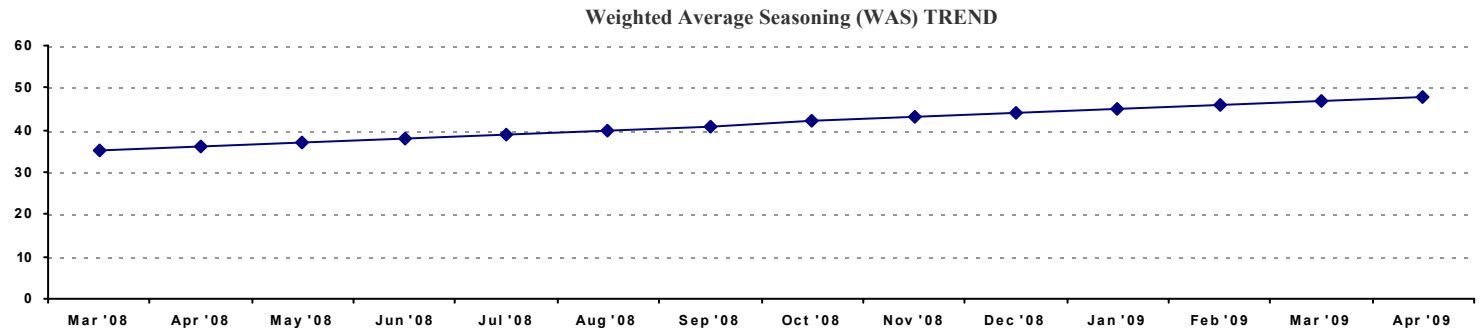
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

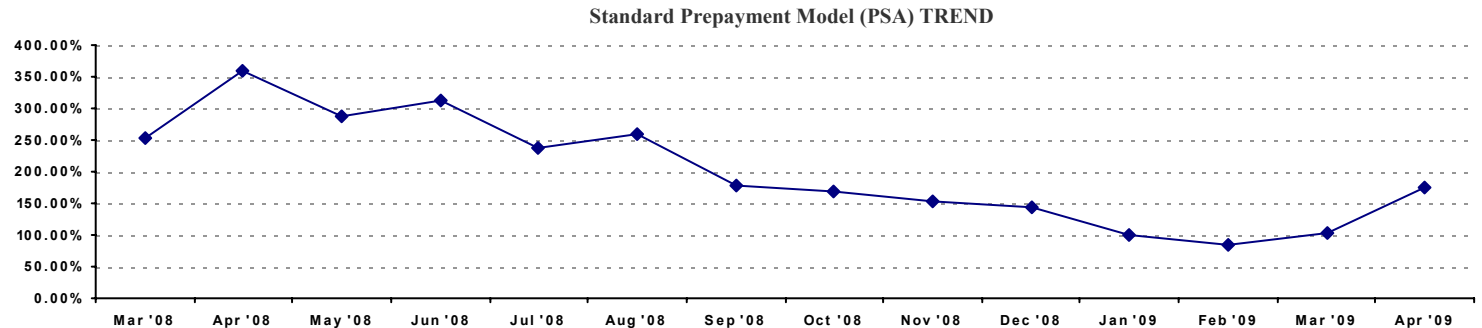
Monthly Default Rate (MDR)	Value
Current Period	1.83514%
3-Month Average	1.19951%
6-Month Average	1.16262%
12-Month Average	1.41268%



Weighted Average Seasoning (WAS)	Value
Current Period	48.00
3-Month Average	47.00
6-Month Average	45.50
12-Month Average	42.50



Standard Prepayment Model (PSA)	Value
Current Period	174.82%
3-Month Average	362.77%
6-Month Average	757.20%
12-Month Average	2200.44%



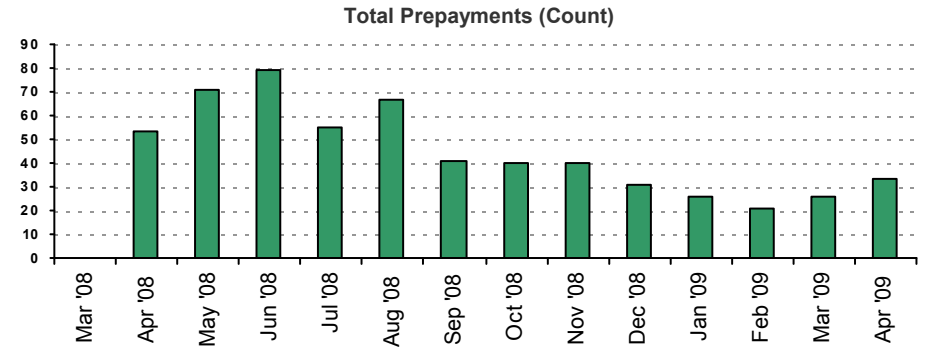
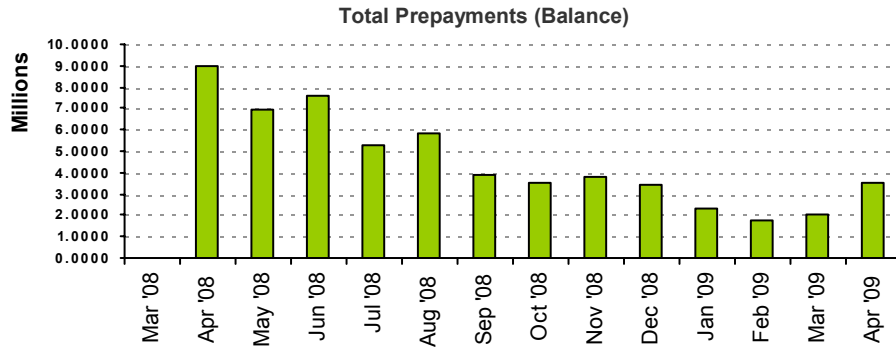
Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	7	1,221,636.69	0	0.00	13	641,958.58	0	0.00	0	0.00	20	1,863,595.27
2	3	377,153.76	0	0.00	10	1,293,733.05	0	0.00	0	0.00	13	1,670,886.81
TOTAL	10	1,598,790.45	0	0.00	23	1,935,691.63	0	0.00	0	0.00	33	3,534,482.08

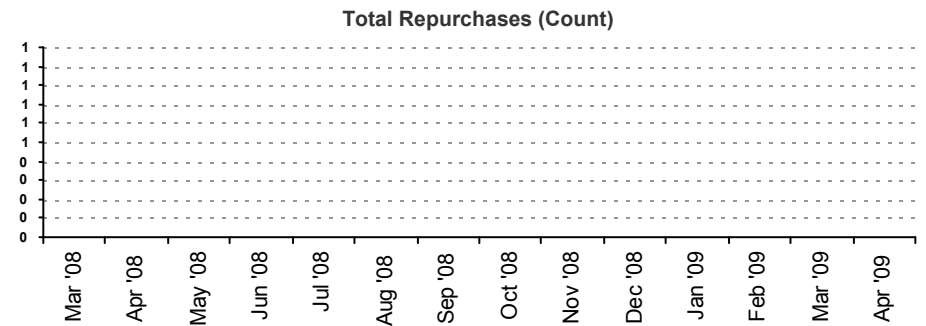
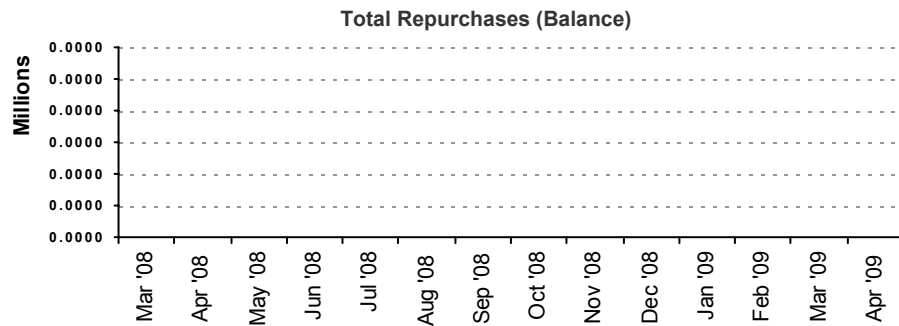
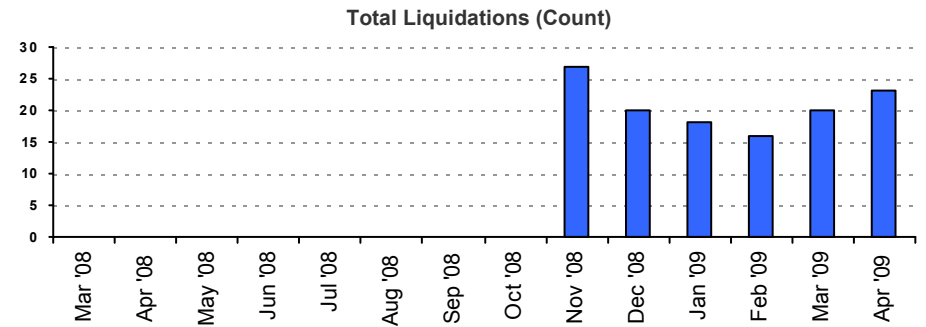
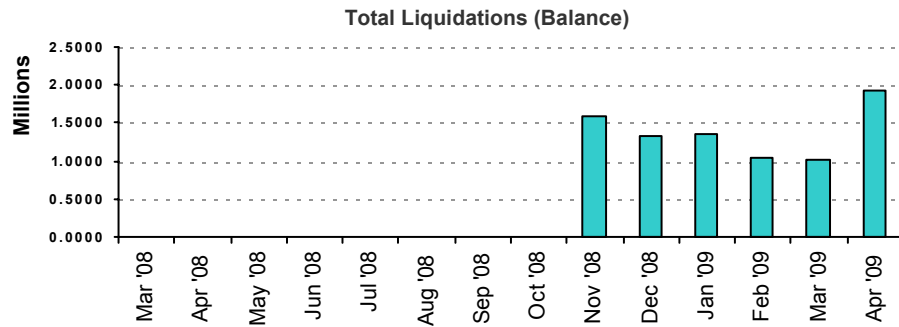
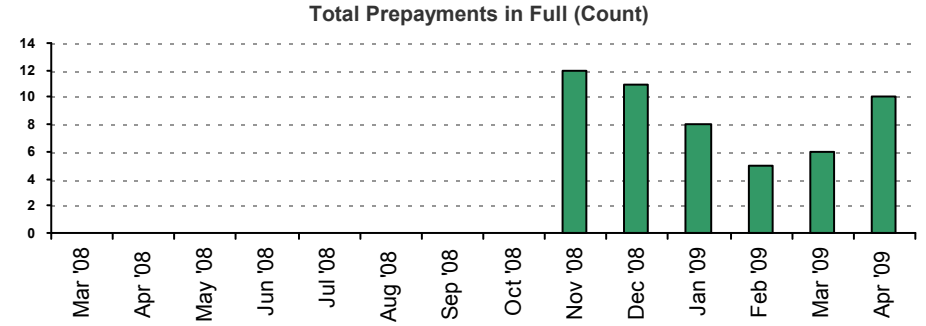
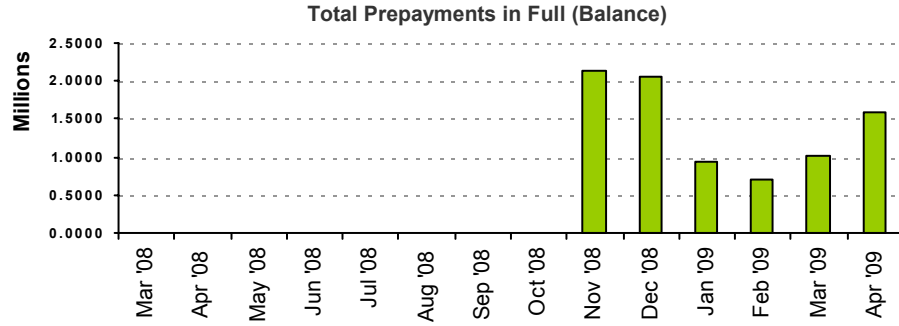
ADDITIONAL LIQUIDATIONS - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition



Deal Code: JPM05OPT1
 Distribution Date: 04/25/2009
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments and Liquidations - Summary



Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	CA	631006825	231,000.00	230,965.41	Prepayment	04-01-2009	6.2000
1	CT	401000404	135,500.00	118,645.01	REO Disposal	04-01-2009	8.2500
1	DE	781002845	228,000.00	155,393.53	REO Disposal	04-01-2009	8.2500
1	GA	51056409	90,400.00	9,568.42	REO Disposal	04-01-2009	7.5000
1	GA	51056802	216,000.00	205,306.20	Prepayment	04-01-2009	6.5500
1	GA	731009670	98,230.00	102,004.17	Prepayment	04-01-2009	9.0000
1	IN	41065772	74,575.00	4,501.86	REO Disposal	04-01-2009	10.6250
1	IN	521024728	65,600.00	35,723.72	REO Disposal	04-01-2009	9.5000
1	KS	791001953	63,900.00	6,040.21	REO Disposal	04-01-2009	11.0000
1	MA	161039981	412,250.00	48,244.89	REO Disposal	04-01-2009	8.3750
1	MI	841003872	87,500.00	6,846.39	REO Disposal	04-01-2009	8.6000
1	MI	841004812	143,450.00	23,912.50	REO Disposal	04-01-2009	9.7500
1	NY	611015150	325,000.00	310,642.65	Prepayment	04-01-2009	8.7500
1	OK	641007778	60,000.00	58,061.11	Prepayment	04-01-2009	8.8500
1	PA	231063501	100,000.00	25,279.62	REO Disposal	04-01-2009	9.0000
1	PA	691003120	82,960.00	26,699.63	REO Disposal	04-01-2009	11.1250
1	RI	381020862	130,000.00	75,529.43	REO Disposal	04-01-2009	5.9900
1	TX	101046960	139,500.00	105,573.37	REO Disposal	04-01-2009	8.6500
1	TX	641007622	83,695.00	75,245.55	Prepayment	04-01-2009	8.5000
1	WA	581000541	250,000.00	239,411.60	Prepayment	04-01-2009	7.5000
TOTAL Group 1		20	3,017,560.00	1,863,595.27			

Deal Code: JPM05OPT1
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Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	CA	11074191	382,500.00	73,677.92	REO Disposal	04-01-2009	7.5000
2	CA	21063365	331,200.00	147,631.16	REO Disposal	04-01-2009	7.1250
2	CA	21063406	980,000.00	444,994.89	REO Disposal	04-01-2009	8.1250
2	CA	511034820	426,600.00	98,047.36	REO Disposal	04-01-2009	8.7500
2	CA	671002987	187,200.00	16,597.49	REO Disposal	04-01-2009	7.5000
2	CA	911000178	295,733.00	112,075.97	REO Disposal	04-01-2009	5.9900
2	FL	621007252	229,920.00	70,148.57	REO Disposal	04-01-2009	8.5000
2	FL	621007503	54,000.00	52,220.58	Prepayment	04-01-2009	10.0900
2	MT	191023028	168,300.00	162,874.63	Prepayment	04-01-2009	8.7500
2	NY	281014258	166,500.00	162,058.55	Prepayment	04-01-2009	10.2500
2	NY	331034545	637,000.00	230,510.98	REO Disposal	04-01-2009	11.7500
2	RI	381020250	194,700.00	91,797.29	REO Disposal	04-01-2009	8.9500
2	WY	321024961	171,000.00	8,251.42	REO Disposal	04-01-2009	9.5000
TOTAL Group 2		13	4,224,653.00	1,670,886.81			

TOTAL	33	7,242,213.00	3,534,482.08			
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Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1**

Delinquency Summary - Total

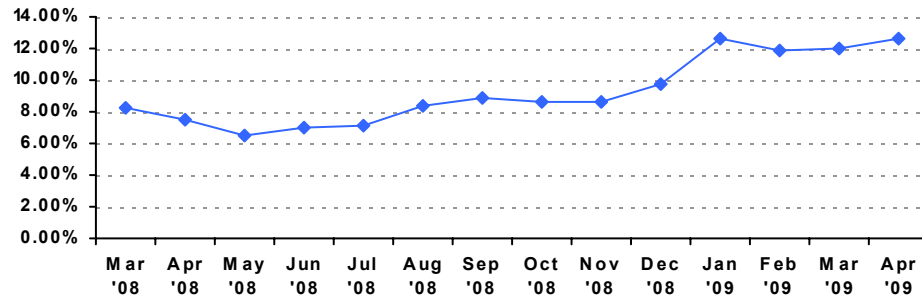
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,372	218,681,509.75	0	0.00	0	0.00	16	2,227,570.23	0	0.00	1,388	220,909,079.98
	70.43%	66.48%	0.00%	0.00%	0.00%	0.00%	0.82%	0.68%	0.00%	0.00%	71.25%	67.16%
Payment 1	102	23,627,146.86	0	0.00	0	0.00	6	670,672.80	0	0.00	108	24,297,819.66
	5.24%	7.18%	0.00%	0.00%	0.00%	0.00%	0.31%	0.20%	0.00%	0.00%	5.54%	7.39%
Payment 2	25	4,291,018.37	15	2,181,353.56	0	0.00	5	526,912.95	0	0.00	45	6,999,284.88
	1.28%	1.30%	0.77%	0.66%	0.00%	0.00%	0.26%	0.16%	0.00%	0.00%	2.31%	2.13%
Payment 3+	60	13,480,382.58	171	32,967,544.00	110	21,442,883.45	66	8,842,949.67	0	0.00	407	76,733,759.70
	3.08%	4.10%	8.78%	10.02%	5.65%	6.52%	3.39%	2.69%	0.00%	0.00%	20.89%	23.33%
TOTAL	1,559	260,080,057.56	186	35,148,897.56	110	21,442,883.45	93	12,268,105.65	0	0.00	1,948	328,939,944.22
	80.03%	79.07%	9.55%	10.69%	5.65%	6.52%	4.77%	3.73%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
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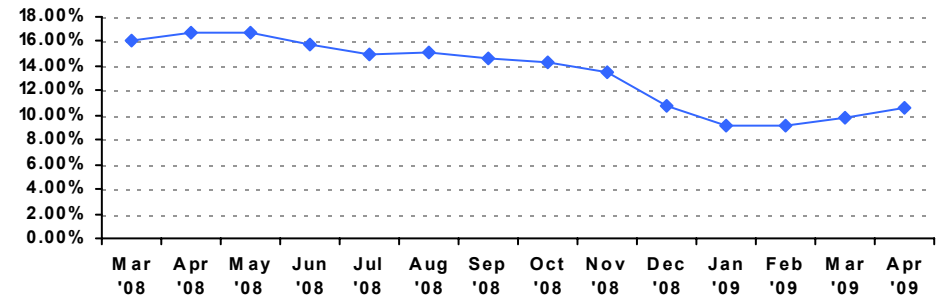
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Delinquency Trends - Summary

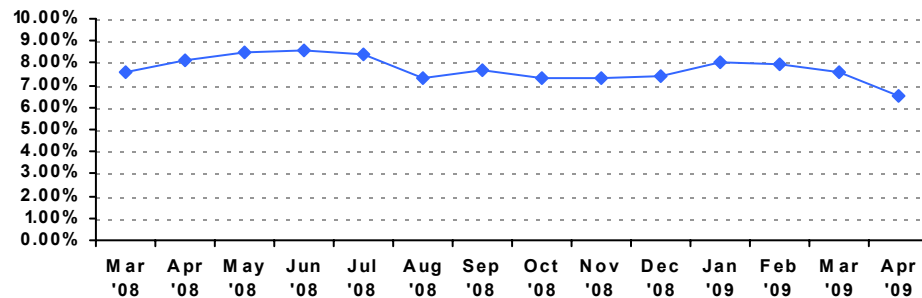
Delinquent (% of Amount)



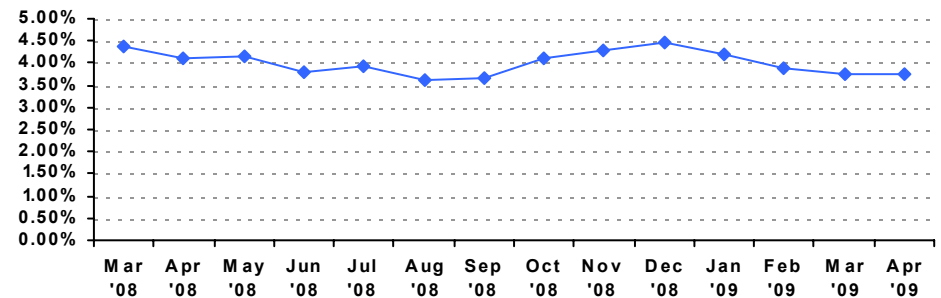
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
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**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1**

Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	921	124,619,552.35	0	0.00	0	0.00	13	1,766,287.18	0	0.00	934	126,385,839.53
	73.50%	72.07%	0.00%	0.00%	0.00%	0.00%	1.04%	1.02%	0.00%	0.00%	74.54%	73.09%
Payment 1	59	8,676,850.21	0	0.00	0	0.00	4	494,609.48	0	0.00	63	9,171,459.69
	4.71%	5.02%	0.00%	0.00%	0.00%	0.00%	0.32%	0.29%	0.00%	0.00%	5.03%	5.30%
Payment 2	13	2,481,999.80	11	1,299,977.48	0	0.00	3	325,712.22	0	0.00	27	4,107,689.50
	1.04%	1.44%	0.88%	0.75%	0.00%	0.00%	0.24%	0.19%	0.00%	0.00%	2.15%	2.38%
Payment 3+	31	5,131,001.43	98	14,246,000.57	59	9,265,705.68	41	4,610,839.00	0	0.00	229	33,253,546.68
	2.47%	2.97%	7.82%	8.24%	4.71%	5.36%	3.27%	2.67%	0.00%	0.00%	18.28%	19.23%
TOTAL	1,024	140,909,403.79	109	15,545,978.05	59	9,265,705.68	61	7,197,447.88	0	0.00	1,253	172,918,535.40
	81.72%	81.49%	8.70%	8.99%	4.71%	5.36%	4.87%	4.16%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1**

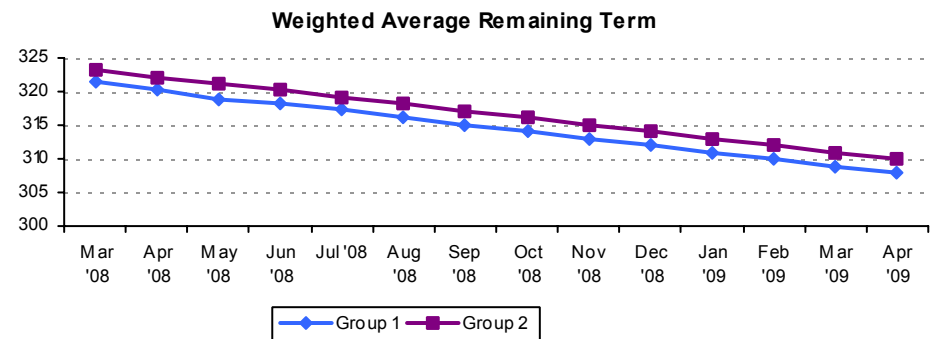
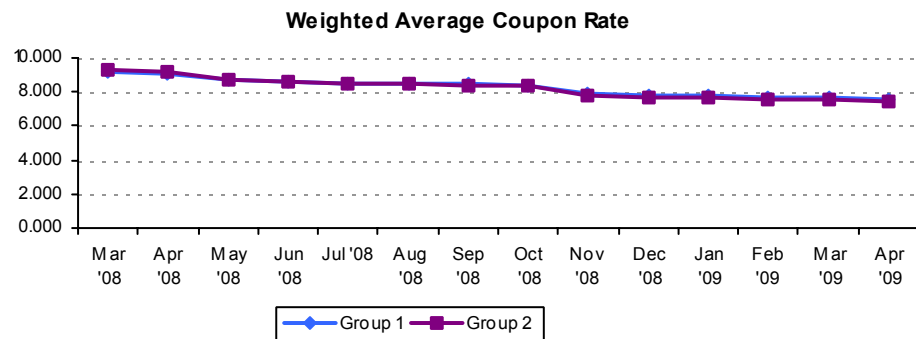
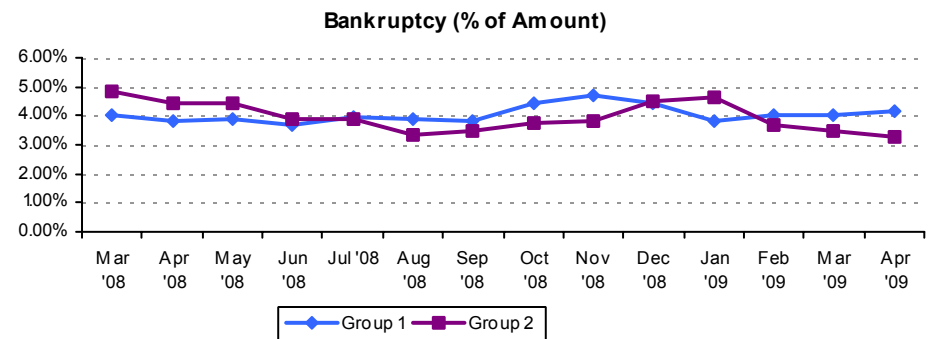
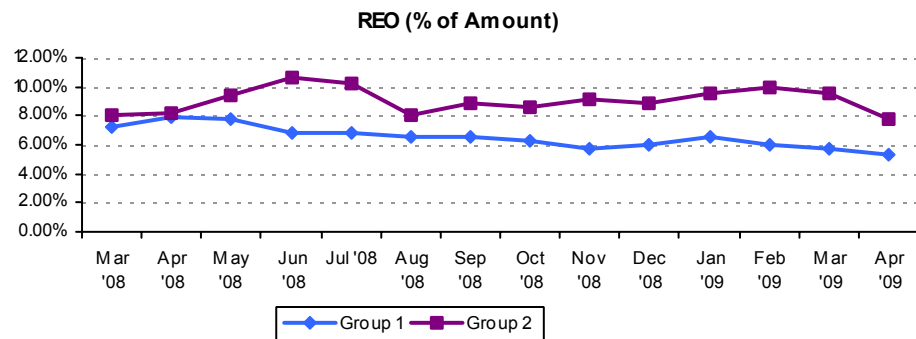
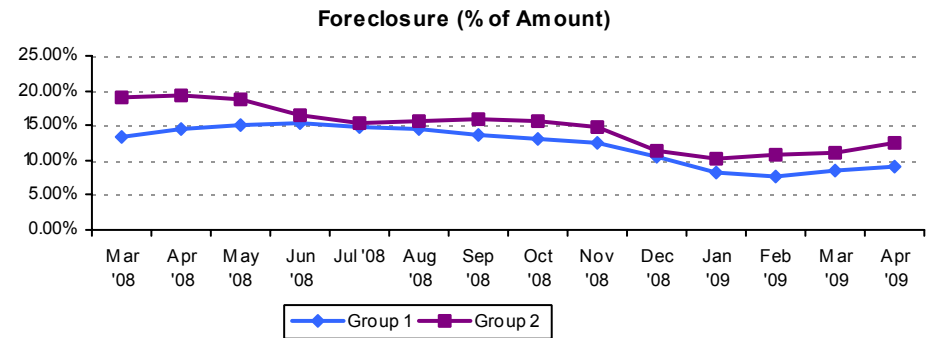
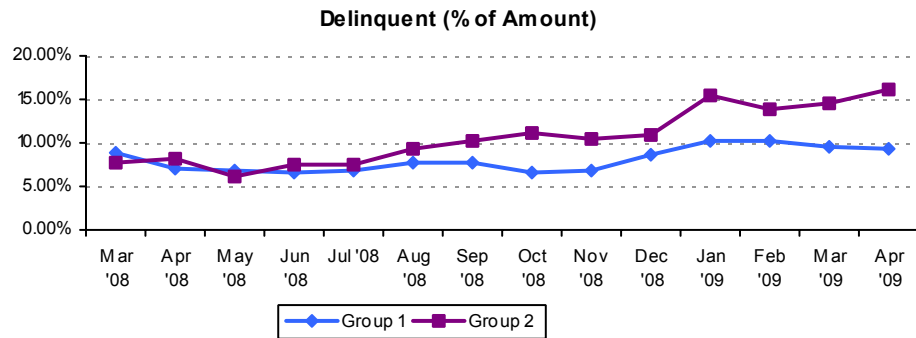
Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	451	94,061,957.40	0	0.00	0	0.00	3	461,283.05	0	0.00	454	94,523,240.45
	64.89%	60.29%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.00%	0.00%	65.32%	60.58%
Payment 1	43	14,950,296.65	0	0.00	0	0.00	2	176,063.32	0	0.00	45	15,126,359.97
	6.19%	9.58%	0.00%	0.00%	0.00%	0.00%	0.29%	0.11%	0.00%	0.00%	6.47%	9.70%
Payment 2	12	1,809,018.57	4	881,376.08	0	0.00	2	201,200.73	0	0.00	18	2,891,595.38
	1.73%	1.16%	0.58%	0.56%	0.00%	0.00%	0.29%	0.13%	0.00%	0.00%	2.59%	1.85%
Payment 3+	29	8,349,381.15	73	18,721,543.43	51	12,177,177.77	25	4,232,110.67	0	0.00	178	43,480,213.02
	4.17%	5.35%	10.50%	12.00%	7.34%	7.80%	3.60%	2.71%	0.00%	0.00%	25.61%	27.87%
TOTAL	535	119,170,653.77	77	19,602,919.51	51	12,177,177.77	32	5,070,657.77	0	0.00	695	156,021,408.82
	76.98%	76.38%	11.08%	12.56%	7.34%	7.80%	4.60%	3.25%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 04/25/2009
 Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Delinquency Trends - By Groups



Deal Code: JPM05OPT1
Distribution Date: 04/25/2009
Pay Date: 04/27/2009

**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1**

Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	631	103,324,241.97	0	0.00	0	0.00	6	924,453.59	0	0.00	637	104,248,695.56
	85.16%	83.70%	0.00%	0.00%	0.00%	0.00%	0.81%	0.75%	0.00%	0.00%	85.96%	84.45%
Payment 1	33	5,860,755.02	0	0.00	0	0.00	1	81,914.66	0	0.00	34	5,942,669.68
	4.45%	4.75%	0.00%	0.00%	0.00%	0.00%	0.13%	0.07%	0.00%	0.00%	4.59%	4.81%
Payment 2	3	438,715.78	1	311,252.90	0	0.00	0	0.00	0	0.00	4	749,968.68
	0.40%	0.36%	0.13%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	0.61%
Payment 3+	16	3,096,151.61	32	6,737,709.28	7	999,189.06	11	1,676,749.42	0	0.00	66	12,509,799.37
	2.16%	2.51%	4.32%	5.46%	0.94%	0.81%	1.48%	1.36%	0.00%	0.00%	8.91%	10.13%
TOTAL	683	112,719,864.38	33	7,048,962.18	7	999,189.06	18	2,683,117.67	0	0.00	741	123,451,133.29
	92.17%	91.31%	4.45%	5.71%	0.94%	0.81%	2.43%	2.17%	0.00%	0.00%	100.00%	100.00%

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**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1**

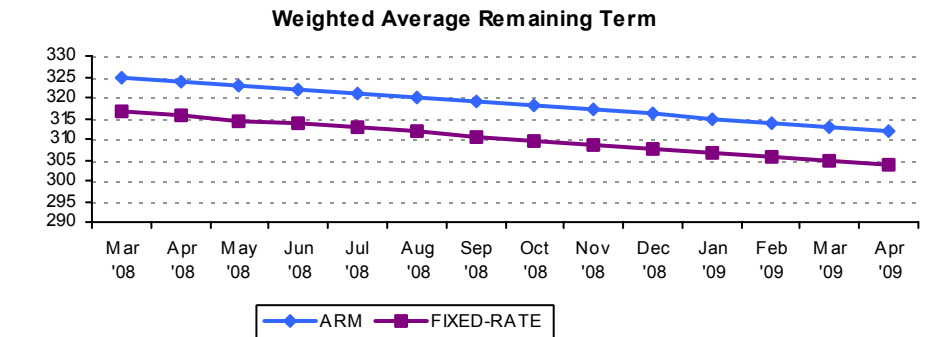
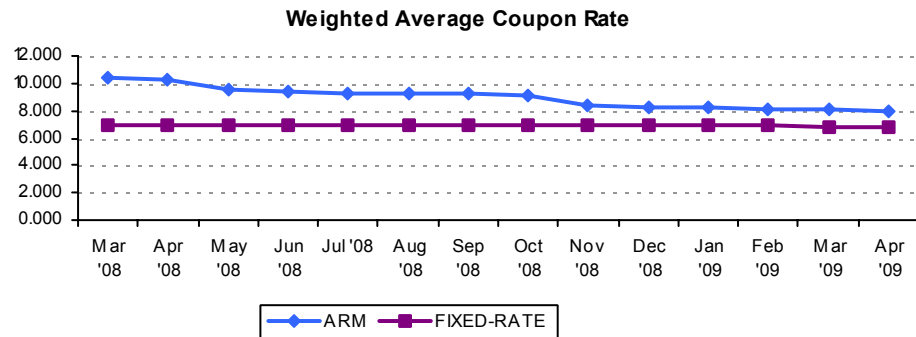
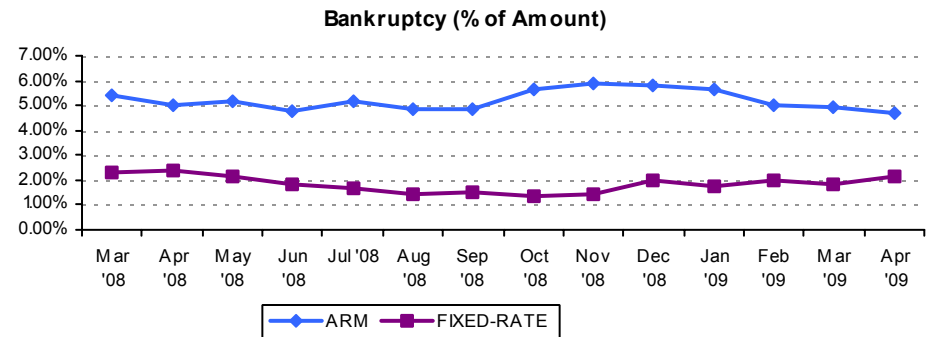
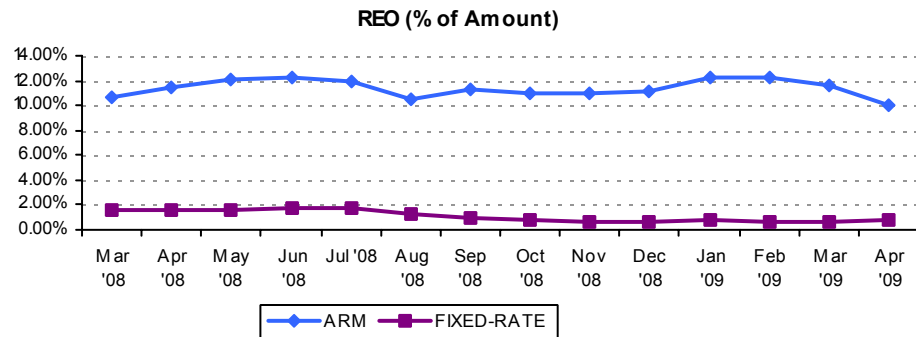
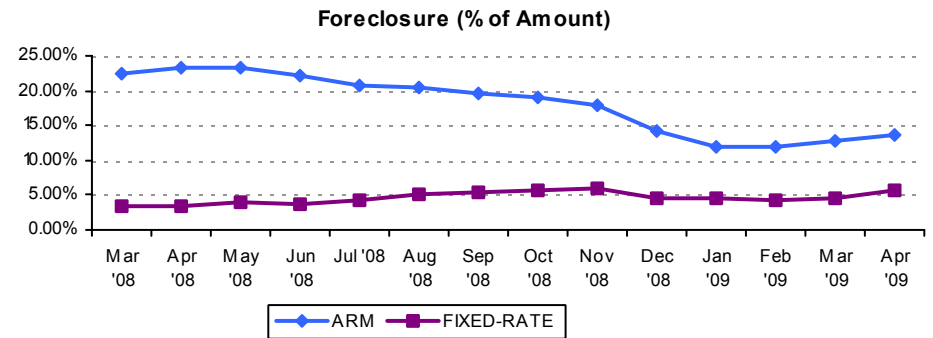
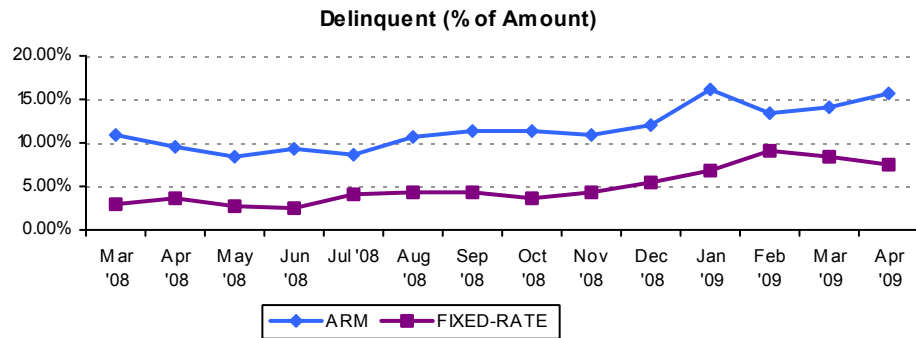
Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	741	115,357,267.78	0	0.00	0	0.00	10	1,303,116.64	0	0.00	751	116,660,384.42
	61.39%	56.14%	0.00%	0.00%	0.00%	0.00%	0.83%	0.63%	0.00%	0.00%	62.22%	56.77%
Payment 1	69	17,766,391.84	0	0.00	0	0.00	5	588,758.14	0	0.00	74	18,355,149.98
	5.72%	8.65%	0.00%	0.00%	0.00%	0.00%	0.41%	0.29%	0.00%	0.00%	6.13%	8.93%
Payment 2	22	3,852,302.59	14	1,870,100.66	0	0.00	5	526,912.95	0	0.00	41	6,249,316.20
	1.82%	1.87%	1.16%	0.91%	0.00%	0.00%	0.41%	0.26%	0.00%	0.00%	3.40%	3.04%
Payment 3+	44	10,384,230.97	139	26,229,834.72	103	20,443,694.39	55	7,166,200.25	0	0.00	341	64,223,960.33
	3.65%	5.05%	11.52%	12.76%	8.53%	9.95%	4.56%	3.49%	0.00%	0.00%	28.25%	31.25%
TOTAL	876	147,360,193.18	153	28,099,935.38	103	20,443,694.39	75	9,584,987.98	0	0.00	1,207	205,488,810.93
	72.58%	71.71%	12.68%	13.67%	8.53%	9.95%	6.21%	4.66%	0.00%	0.00%	100.00%	100.00%

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Delinquency Trends - By Loan Type



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Distribution Date: 04/25/2009
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State									
1	CA 11074239						8,231.18	0.00	0.00
1	CO 121038420		0.00			16.54		0.00	0.00
1	CO 301001114						24.35	0.00	0.00
1	CO 661005965						234.94	0.00	0.00
1	CT 401000404	134,091.10	0.00	15,446.09	11.52%			0.00	118,645.01
1	DE 781002845	227,934.13	0.00	72,540.60	31.83%			0.00	155,393.53
1	FL 261051279		0.00			13.66		0.00	0.00
1	FL 621007215		0.00			0.00		182.30	0.00
1	FL 71065544						6.64	0.00	0.00
1	GA 51056409	90,400.00	0.00	80,831.58	89.42%			0.00	9,568.42
1	IA 521024214		0.00			0.00		8.61	0.00
1	IL 41065238		0.00			42.69		0.00	0.00
1	IL 41066028						0.00	-9.94	0.00
1	IN 41065772	72,851.63	0.00	68,349.77	93.82%			0.00	4,501.86
1	IN 521024728	63,659.47	46.26	27,889.49	43.84%			0.00	35,723.72
1	KS 791001953	62,628.18	0.00	56,587.97	90.36%			0.00	6,040.21
1	MA 161039981	399,032.67	0.00	350,787.78	87.91%			0.00	48,244.89
1	MA 161040475		0.00			10.15		0.00	0.00
1	MA 381020041		0.00			5,163.50		0.00	0.00
1	MI 361023762	106,968.69	89.46	106,879.23	100.00%			23,909.36	0.00
1	MI 361023886						551.14	0.00	0.00
1	MI 361023942						0.00	-47.99	0.00
1	MI 511034844						15.37	0.00	0.00
1	MI 781002704		0.00			0.00		38.06	0.00
1	MI 781002777		0.00			0.00		47.35	0.00
1	MI 841003815		0.00			0.00		63.03	0.00
1	MI 841003872	89,960.57	0.00	83,114.18	92.39%			0.00	6,846.39
1	MI 841004812	139,542.84	0.00	115,630.34	82.86%			0.00	23,912.50
1	MI 841004818		0.00			35.15		0.00	0.00
1	MI 841004831		0.00			266.35		0.00	0.00
1	MI 841004840		0.00			30.89		0.00	0.00

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	MI	841004865		0.00			210.00		0.00	0.00
1	MI	841004936		0.00			0.00		10.31	0.00
1	MN	251035994						0.00	-9.94	0.00
1	MN	651008854						190.62	0.00	0.00
1	MO	41065711						0.00	-9.94	0.00
1	MO	91031148		0.00			0.00		76.03	0.00
1	NC	341023358		0.00			36.03		0.00	0.00
1	NV	171025111		0.00			15.79		0.00	0.00
1	NY	141046018						22.29	0.00	0.00
1	OH	61056983						0.00	-9.93	0.00
1	OH	61057176	73,492.95	0.00	73,492.95	100.00%			5,071.15	0.00
1	OH	61057397						0.00	-9.94	0.00
1	OH	61057473		0.00			472.81		0.00	0.00
1	OH	61057498		0.00			17.44		0.00	0.00
1	OH	61057523	74,021.75	0.00	74,021.75	100.00%			10,711.73	0.00
1	OH	61057849						1,708.51	0.00	0.00
1	OH	61057880		0.00			13.61		0.00	0.00
1	OH	61058001						19.28	0.00	0.00
1	PA	231063501	100,000.00	0.00	74,720.38	74.72%			0.00	25,279.62
1	PA	61057643		0.00			0.00		42.82	0.00
1	PA	61057710		0.00			0.00		62.28	0.00
1	PA	691003120	80,892.63	0.00	54,193.00	66.99%			0.00	26,699.63
1	RI	381020862	115,054.31	356.30	39,168.58	34.15%			0.00	75,529.43
1	TN	211028946						0.00	-9.73	0.00
1	TX	101046720		0.00			19.25		0.00	0.00
1	TX	101046731		0.00			79.62		0.00	0.00
1	TX	101046960	132,908.11	112.20	27,222.54	20.50%			0.00	105,573.37
1	TX	351023942		0.00			181.47		0.00	0.00
1	TX	351025213						43.77	0.00	0.00
1	TX	641006898		0.00			27.00		0.00	0.00
1	TX	641007549		0.00			7.75		0.00	0.00



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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
1	TX	641008171		0.00			1,743.17		0.00	0.00
1	TX	771004759		0.00			39.63		0.00	0.00
1	TX	771004908		0.00			85.00		0.00	0.00
1	VA	81053955		0.00			0.00		25.44	0.00
TOTAL Group 1		66	1,963,439.03	604.22	1,320,876.23		8,527.50	11,048.09	40,141.06	641,958.58



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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	CA	11074191	382,328.38	0.00	308,650.46	80.73%			0.00	73,677.92
2	CA	21063365	331,200.00	0.00	183,568.84	55.43%			0.00	147,631.16
2	CA	21063385						175.00	0.00	0.00
2	CA	21063406	980,000.00	0.00	535,005.11	54.59%			0.00	444,994.89
2	CA	31033473						3,268.30	0.00	0.00
2	CA	511034820	426,599.43	0.00	328,552.07	77.02%			0.00	98,047.36
2	CA	631007197						12,019.82	0.00	0.00
2	CA	661005690		0.00			384.44		0.00	0.00
2	CA	661006039						161.02	0.00	0.00
2	CA	671002987	187,198.90	0.00	170,601.41	91.13%			0.00	16,597.49
2	CA	671003142						3,304.92	0.00	0.00
2	CA	911000178	321,366.68	427.58	208,863.13	65.08%			0.00	112,075.97
2	CT	141046064		0.00			1,198.60		0.00	0.00
2	FL	261051374						2,570.83	0.00	0.00
2	FL	621007252	229,920.00	0.00	159,771.43	69.49%			0.00	70,148.57
2	IN	271020790	45,913.98	0.00	45,913.98	100.00%			2,547.10	0.00
2	KY	131031137						121.90	0.00	0.00
2	MA	161040306	200,625.83	0.00	200,625.83	100.00%			26,774.06	0.00
2	MI	361023683						0.00	-9.94	0.00
2	MI	361024016						9.94	0.00	0.00
2	MI	361024052						0.00	-9.73	0.00
2	MI	841003607						0.00	-9.94	0.00
2	NC	341022824		0.00			81.83		0.00	0.00
2	NY	331034545	624,431.17	0.00	393,920.19	63.08%			0.00	230,510.98
2	OH	61057621		0.00			0.00		51.83	0.00
2	OH	741009871		0.00			0.00		38.90	0.00
2	RI	381020250	194,700.00	0.00	102,902.71	52.85%			0.00	91,797.29
2	TN	391011580		0.00			0.00		8,931.36	0.00
2	VA	81054594						40.00	0.00	0.00
2	VA	81054642						1,201.66	0.00	0.00
2	VA	81054765						40.00	0.00	0.00



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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

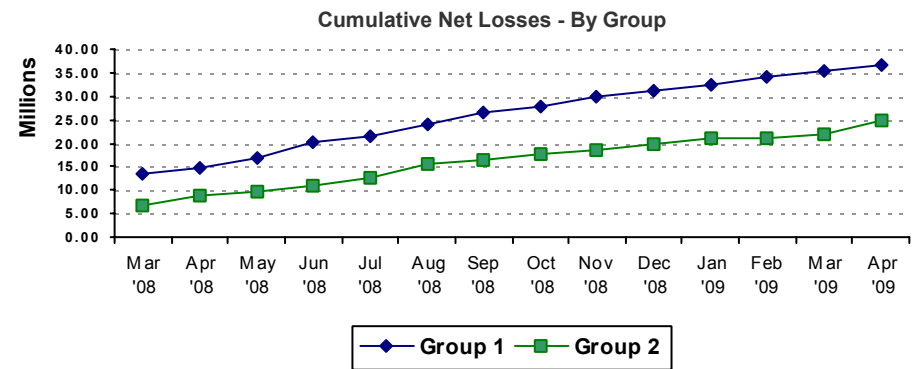
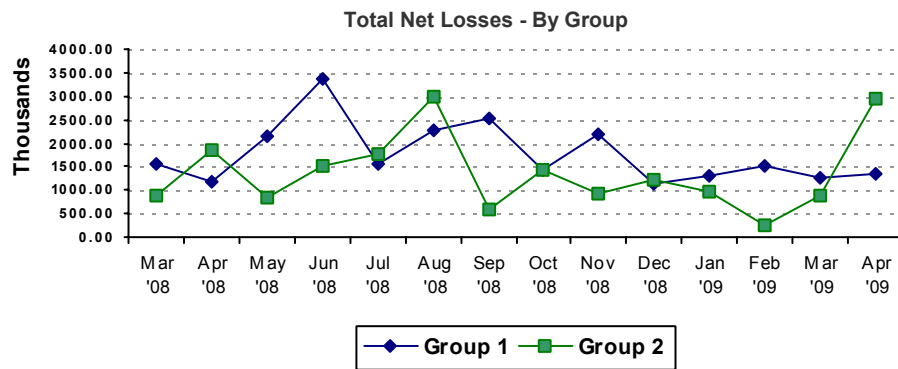
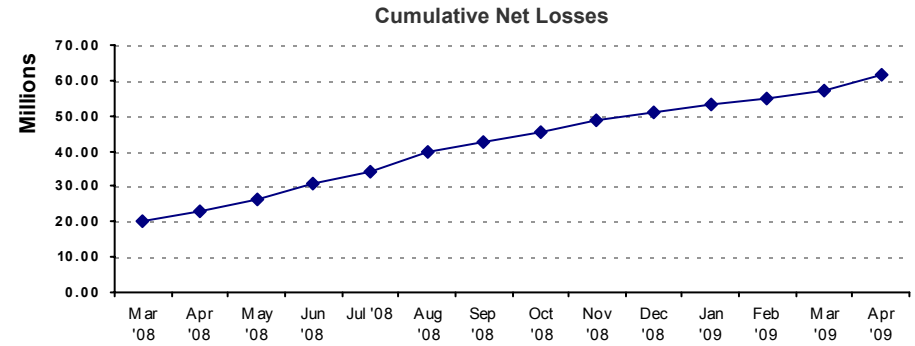
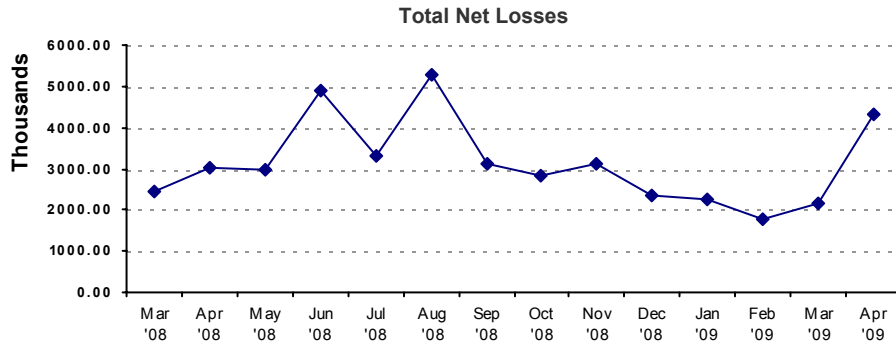
Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	WA	581000272		0.00			27.13		0.00	0.00
2	WA	581000487						302.60	0.00	0.00
2	WI	121038276		0.00			0.00		4,806.26	0.00
2	WI	121039083	125,043.24	0.00	125,043.24	100.00%			24,379.14	0.00
2	WY	321024961	166,584.86	0.00	158,333.44	95.05%			0.00	8,251.42
TOTAL Group 2		36	4,215,912.47	427.58	2,921,751.84		1,692.00	23,215.99	67,499.04	1,293,733.05

TOTAL	102	6,179,351.50	1,031.80	4,242,628.07			10,219.50	34,264.08	107,640.10	1,935,691.63
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses Trends



Deal Code: JPM05OPT1
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Distribution by Note Rate (Current)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	194	39,181,756.68	11.912%	312	4.65%
5.5000 to less than 5.7500	28	6,650,002.15	2.022%	312	5.56%
5.7500 to less than 6.0000	83	21,841,564.20	6.640%	307	5.88%
6.0000 to less than 6.2500	70	15,596,454.46	4.741%	305	6.09%
6.2500 to less than 6.5000	78	16,532,822.80	5.026%	308	6.35%
6.5000 to less than 6.7500	88	20,177,179.27	6.134%	307	6.60%
6.7500 to less than 7.0000	106	20,761,267.20	6.312%	306	6.86%
7.0000 to less than 7.2500	66	10,625,727.55	3.230%	312	7.07%
7.2500 to less than 7.5000	49	8,857,182.70	2.693%	304	7.34%
7.5000 to less than 7.7500	77	13,252,500.85	4.029%	305	7.56%
7.7500 to less than 8.0000	99	17,549,928.36	5.335%	306	7.85%
8.0000 to less than 8.2500	92	14,376,945.13	4.371%	310	8.08%
8.2500 to less than 8.5000	101	18,828,706.73	5.724%	312	8.33%
8.5000 to less than 8.7500	114	17,405,656.66	5.291%	312	8.57%
8.7500 to less than 9.0000	93	14,233,925.93	4.327%	309	8.83%
9.0000 to less than 9.2500	101	12,804,474.85	3.893%	311	9.06%
9.2500 to less than 9.5000	84	11,151,162.54	3.390%	311	9.32%
9.5000 to less than 9.7500	91	12,856,037.65	3.908%	312	9.55%
9.7500 to less than 10.0000	78	10,109,558.16	3.073%	308	9.82%
10.0000 to less than 10.2500	62	5,988,260.18	1.820%	307	10.07%
10.2500 to less than 10.5000	46	5,412,151.85	1.645%	312	10.32%
10.5000 to less than 10.7500	40	4,210,271.20	1.280%	312	10.58%
10.7500 to less than 11.0000	30	3,564,727.55	1.084%	310	10.84%
11.0000 to less than 11.2500	18	2,107,095.00	0.641%	312	11.08%
11.2500 to less than 11.5000	21	1,598,746.79	0.486%	312	11.27%
11.5000 to less than 11.7500	18	1,613,222.07	0.490%	303	11.55%
11.7500 to less than 12.0000	4	307,593.90	0.094%	312	11.77%
Greater than; equal to 12.0000	17	1,345,021.81	0.409%	308	12.38%
TOTAL	1,948	328,939,944.22			

Distribution by Note Rate (Cut-off)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	132	38,780,060.97	2.568%	357	5.21%
5.5000 to less than 5.7500	139	37,496,752.34	2.483%	357	5.59%
5.7500 to less than 6.0000	404	104,310,256.86	6.908%	354	5.89%
6.0000 to less than 6.2500	313	79,083,205.56	5.237%	355	6.11%
6.2500 to less than 6.5000	526	120,140,183.94	7.956%	356	6.35%
6.5000 to less than 6.7500	618	139,806,675.80	9.258%	356	6.59%
6.7500 to less than 7.0000	869	191,506,604.30	12.682%	355	6.89%
7.0000 to less than 7.2500	483	91,391,528.42	6.052%	356	7.10%
7.2500 to less than 7.5000	587	113,625,460.80	7.524%	356	7.35%
7.5000 to less than 7.7500	596	106,085,699.73	7.025%	356	7.59%
7.7500 to less than 8.0000	753	128,250,048.86	8.493%	355	7.87%
8.0000 to less than 8.2500	363	55,278,236.48	3.661%	356	8.11%
8.2500 to less than 8.5000	423	63,802,284.65	4.225%	356	8.35%
8.5000 to less than 8.7500	388	50,506,699.68	3.345%	354	8.59%
8.7500 to less than 9.0000	405	54,598,616.45	3.616%	354	8.87%
9.0000 to less than 9.2500	190	24,045,632.32	1.592%	355	9.10%
9.2500 to less than 9.5000	202	22,825,153.15	1.512%	356	9.35%
9.5000 to less than 9.7500	177	23,514,412.75	1.557%	355	9.60%
9.7500 to less than 10.0000	157	19,095,720.23	1.265%	354	9.86%
10.0000 to less than 10.2500	97	9,728,724.56	0.644%	352	10.10%
10.2500 to less than 10.5000	89	9,145,175.18	0.606%	357	10.34%
10.5000 to less than 10.7500	73	7,011,813.81	0.464%	354	10.60%
10.7500 to less than 11.0000	78	7,262,961.07	0.481%	352	10.85%
11.0000 to less than 11.2500	34	3,430,912.25	0.227%	357	11.07%
11.2500 to less than 11.5000	70	5,208,006.71	0.345%	355	11.29%
11.5000 to less than 11.7500	13	1,324,792.40	0.088%	343	11.64%
11.7500 to less than 12.0000	23	1,816,800.34	0.120%	348	11.83%
Greater than; equal to 12.0000	15	1,022,892.54	0.068%	342	12.33%
TOTAL	8,217	1,510,095,312.15			

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Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	2	19,798.76	0.006%	312	10.39%
20,000.00 to less than 40,000.0	2	77,522.02	0.023%	225	6.92%
40,000.00 to less than 60,000.0	178	9,327,831.84	2.771%	290	9.32%
60,000.00 to less than 80,000.0	257	18,009,068.75	5.349%	305	8.70%
80,000.00 to less than 100,000.	234	21,276,734.59	6.320%	308	8.22%
100,000.00 to less than 120,000	205	22,540,577.78	6.695%	308	8.14%
120,000.00 to less than 140,000	206	26,815,417.87	7.965%	310	7.71%
140,000.00 to less than 160,000	156	23,259,374.98	6.909%	308	7.64%
160,000.00 to less than 180,000	102	17,310,354.65	5.142%	309	7.52%
180,000.00 to less than 200,000	101	19,099,599.85	5.673%	307	7.69%
200,000.00 to less than 220,000	70	14,713,081.23	4.370%	310	7.19%
220,000.00 to less than 240,000	70	16,154,164.27	4.798%	305	7.14%
240,000.00 to less than 260,000	53	13,219,258.76	3.927%	312	7.39%
260,000.00 to less than 280,000	39	10,503,751.89	3.120%	312	7.09%
280,000.00 to less than 300,000	46	13,307,325.93	3.953%	312	7.10%
300,000.00 to less than 320,000	33	10,205,679.50	3.031%	312	7.38%
320,000.00 to less than 340,000	24	7,913,977.71	2.351%	297	7.93%
340,000.00 to less than 360,000	26	9,091,495.84	2.700%	312	6.95%
360,000.00 to less than 380,000	14	5,169,006.08	1.535%	312	6.36%
380,000.00 to less than 400,000	16	6,227,007.25	1.850%	312	6.75%
400,000.00 to less than 420,000	18	7,420,157.70	2.204%	312	7.13%
420,000.00 to less than 440,000	17	7,335,835.11	2.179%	312	7.51%
440,000.00 to less than 460,000	7	3,152,203.68	0.936%	312	6.03%
460,000.00 to less than 480,000	8	3,759,399.85	1.117%	312	6.76%
480,000.00 to less than 500,000	9	4,418,465.30	1.312%	312	7.09%
500,000.00 to less than 520,000	10	5,119,929.25	1.521%	312	6.26%
520,000.00 to less than 540,000	1	526,575.32	0.156%	313	6.75%
Greater than; equal to 540,000.	44	32,966,348.46	9.792%	312	6.77%
TOTAL	1,948	328,939,944.22			

Distribution by Ending Scheduled Balance (Cut-off)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	0	0.00	0.000%	0	0.00%
20,000.00 to less than 40,000.0	0	0.00	0.000%	0	0.00%
40,000.00 to less than 60,000.0	471	25,471,511.37	0.000%	344	9.25%
60,000.00 to less than 80,000.0	823	58,137,651.41	0.000%	352	8.72%
80,000.00 to less than 100,000.	818	74,255,548.57	0.000%	352	8.21%
100,000.00 to less than 120,000	898	99,071,832.62	0.000%	356	7.85%
120,000.00 to less than 140,000	793	103,404,144.01	0.000%	355	7.56%
140,000.00 to less than 160,000	725	108,810,648.96	0.000%	355	7.38%
160,000.00 to less than 180,000	589	100,333,611.33	0.000%	356	7.38%
180,000.00 to less than 200,000	512	97,761,918.75	0.000%	356	7.21%
200,000.00 to less than 220,000	342	71,767,701.77	0.000%	355	7.17%
220,000.00 to less than 240,000	375	86,216,126.74	0.000%	355	7.29%
240,000.00 to less than 260,000	318	79,571,052.38	0.000%	356	7.04%
260,000.00 to less than 280,000	251	67,714,413.03	0.000%	355	7.09%
280,000.00 to less than 300,000	227	66,030,749.50	0.000%	356	6.95%
300,000.00 to less than 320,000	168	52,141,193.46	0.000%	356	6.94%
320,000.00 to less than 340,000	119	39,268,590.65	0.000%	356	7.02%
340,000.00 to less than 360,000	125	43,841,462.76	0.000%	357	7.01%
360,000.00 to less than 380,000	92	34,053,860.02	0.000%	357	6.95%
380,000.00 to less than 400,000	85	33,170,165.14	0.000%	355	6.81%
400,000.00 to less than 420,000	67	27,467,389.50	0.000%	357	6.89%
420,000.00 to less than 440,000	63	27,062,682.04	0.000%	354	6.81%
440,000.00 to less than 460,000	50	22,508,625.91	0.000%	357	6.84%
460,000.00 to less than 480,000	26	12,243,616.37	0.000%	357	6.95%
480,000.00 to less than 500,000	49	24,109,017.59	0.000%	357	6.89%
500,000.00 to less than 520,000	27	13,751,207.00	0.000%	357	6.70%
520,000.00 to less than 540,000	19	10,031,419.81	0.000%	357	6.74%
Greater than; equal to 540,000.	185	131,899,171.46	0.000%	357	6.83%
TOTAL	8,217	1,510,095,312.15			

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Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,207	205,488,810.93	13.608%	312	7.94%
2	FIXED-RATE - First Mortgag	719	122,072,322.92	8.084%	304	6.76%
3	FIXED-RATE - Subordinate	22	1,378,810.37	0.091%	301	10.39%
	TOTAL	1,948	328,939,944.22			

Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,581	259,647,129.25	17.194%	309	7.50%
2	Multi-Family (including 3 or	134	32,218,504.50	2.134%	308	7.37%
3	Plan Unit Development (PU	83	17,113,227.86	1.133%	309	7.66%
4	Low Rise Condo	87	13,520,731.12	0.895%	312	7.71%
5	Manufactured Housing	57	5,727,817.06	0.379%	309	7.97%
6	High Rise Condo	6	712,534.43	0.047%	313	7.56%
	TOTAL	1,948	328,939,944.22			

Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,948	328,939,944.22	21.783%	309	7.51%
	TOTAL	1,948	328,939,944.22			

Distribution by Loan Type Characteristics (Cut-off)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	6,658	1,261,768,440.47	83.556%	357	7.33%
2	FIXED-RATE - First Mortgag	1,359	233,762,231.74	15.480%	347	7.06%
3	FIXED-RATE - Subordinate	200	14,564,639.94	0.964%	350	10.57%
	TOTAL	8,217	1,510,095,312.15			

Distribution by Property Type Characteristics (Cut-off)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	6,534	1,162,889,940.67	77.008%	355	7.33%
2	Multi-Family (including 3 or	587	148,204,237.48	9.814%	355	7.18%
3	Plan Unit Development (PU	546	113,434,031.23	7.512%	356	7.35%
4	Low Rise Condo	413	67,858,778.95	4.494%	356	7.32%
5	Manufactured Housing	118	13,884,203.91	0.919%	354	7.83%
6	High Rise Condo	19	3,824,119.91	0.253%	357	7.20%
	TOTAL	8,217	1,510,095,312.15			

Distribution by Amortization Characteristics (Cut-off)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	8,217	1,510,095,312.15	100.000%	355	7.32%
	TOTAL	8,217	1,510,095,312.15			

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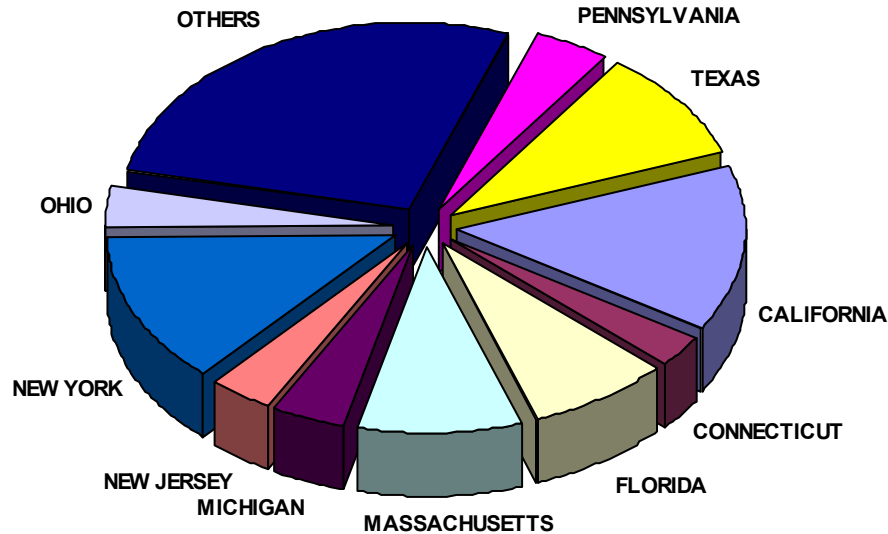
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	163	47,723,547.29	14.508%	312	6.89%
2	NEW YORK	166	42,916,851.77	13.047%	306	7.13%
3	TEXAS	264	31,590,100.61	9.604%	303	7.96%
4	MASSACHUSETTS	117	30,108,364.71	9.153%	312	6.92%
5	FLORIDA	160	26,682,600.33	8.112%	310	7.31%
6	MICHIGAN	112	13,840,268.32	4.208%	312	8.23%
7	PENNSYLVANIA	110	13,833,765.97	4.206%	309	7.93%
8	OHIO	111	12,298,002.13	3.739%	312	7.68%
9	NEW JERSEY	53	11,470,796.25	3.487%	312	7.87%
10	CONNECTICUT	44	9,072,887.97	2.758%	311	6.90%
	OTHERS	648	89,402,758.87	27.179%	308	7.94%
	TOTAL	1,948	328,939,944.22			

Top 10 State Concentration (Cut-off)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	1,090	311,010,989.60	20.595%	357	6.82%
2	NEW YORK	553	145,628,247.58	9.644%	354	7.11%
3	FLORIDA	789	134,055,792.94	8.877%	355	7.43%
4	MASSACHUSETTS	523	131,616,627.51	8.716%	357	7.01%
5	TEXAS	640	82,344,057.39	5.453%	351	7.74%
6	NEW JERSEY	313	71,901,600.83	4.761%	357	7.47%
7	MICHIGAN	380	48,754,375.69	3.229%	356	7.69%
8	VIRGINIA	276	44,758,501.00	2.964%	357	7.65%
9	PENNSYLVANIA	306	39,922,896.05	2.644%	354	7.68%
10	ILLINOIS	223	33,745,402.34	2.235%	354	7.87%
	OTHERS	3,124	466,356,821.22	30.883%	355	7.53%
	TOTAL	8,217	1,510,095,312.15			

Top 10 Current State Concentration



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Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	TX	101046519	12/1/2008	Other	68,875.42	7.20000	312	Loan Mods
1	TX	101046541	5/1/2009	NOT PROVIDED BY SERVICER	94,856.21	9.00000	312	Stipulated Relief Workout
1	TX	101046731	4/18/2007	NOT PROVIDED BY SERVICER		0.00000		Loan Mods
1	NC	101046818	3/18/2009	Amortization Change	151,487.35	5.00000	312	Loan Mods
1	WI	121038485	8/28/2008	Amortization Change	158,432.79	10.25000	312	Loan Mods
1	OH	131031604	12/29/2008	Amortization Change	94,042.11	5.00000	312	Loan Mods
1	OH	131031625	6/11/2008	Other	156,695.02	5.00000	313	Loan Mods
1	OH	131031690	8/1/2008	Amortization Change	63,424.31	11.00000	312	Loan Mods
1	CT	141045963	3/30/2009	Other	125,490.37	5.00000	313	Five Year Step Mod
1	NY	141046215	4/17/2009	Amortization Change	70,275.15	9.77000	313	Loan Mods
1	MA	161040828	8/26/2008	Amortization Change	236,135.11	6.00000	312	Loan Mods
1	TX	171025058	12/1/2008	Amortization Change	118,701.21	7.00000	312	Loan Mods
1	CA	21063260	3/31/2009	Principal Write-Off	52,431.84	9.75000	312	Loan Mods
1	CA	21063668	3/2/2009	Other	157,439.98	4.00000	313	Loan Mods
1	CT	231063492	1/20/2009	Amortization Change	246,131.76	7.75000	312	Loan Mods
1	NJ	231063934	3/2/2009	Other	443,151.26	5.00000	312	Loan Mods
1	PA	231064722	6/19/2008	Amortization Change	212,531.66	5.20000	312	Loan Mods
1	MA	231065095	2/27/2009	Other	185,951.43	5.50000	312	Loan Mods
1	NY	281014492	3/4/2009	Other	59,581.91	5.00000	312	Five Year Step Mod
1	PA	281014496	4/14/2009	Combination	83,607.29	11.00000	312	Loan Mods
1	ID	301000996	3/13/2009	Amortization Change	85,211.72	9.62500	313	Loan Mods
1	CA	31033134	3/17/2009	Other	207,426.23	3.00000	312	Loan Mods
1	NJ	311027021	3/2/2009	Other	251,718.54	3.00000	313	Loan Mods
1	CO	321024872	12/1/2008	Amortization Change	141,481.49	6.00000	312	Loan Mods
1	WY	321024905	6/24/2008	Maturity Date Extension	97,084.52	10.37500	312	Loan Mods
1	CO	321025348	12/31/2008	Amortization Change	199,944.26	7.00000	313	Loan Mods
1	NY	331035611	3/9/2009	Other	52,590.04	5.00000	313	Five Year Step Mod
1	NY	331036066	4/16/2009	Combination	261,312.02	8.00000	313	Loan Mods
1	SC	341023868	11/30/2008	Amortization Change	73,662.88	3.00000	312	Loan Mods
1	TX	351025298	7/22/2008	Amortization Change	95,848.85	6.00000	312	Loan Mods
1	TX	351025379	4/14/2009	NOT PROVIDED BY SERVICER	104,307.25	9.00000	312	Stipulated Relief Workout
1	TX	351025383	9/10/2008	Amortization Change	157,703.33	9.75000	312	Loan Mods
1	FL	371025035	4/3/2009	NOT PROVIDED BY SERVICER	94,328.69	9.50000	312	Stipulated Relief Workout



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Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	FL	371025091	5/27/2008	Amortization Change	144,881.91	9.87500	313	Loan Mods
1	RI	381020485	9/10/2008	Amortization Change	224,867.42	4.00000	312	Loan Mods
1	NY	401000710	12/1/2008	Amortization Change	85,447.59	7.50000	313	Loan Mods
1	MA	401000712	3/17/2009	Other	162,871.20	6.20000	312	Loan Mods
1	IN	41064925	6/17/2008	Amortization Change	160,928.67	9.75000	312	Loan Mods
1	IL	41065814	9/24/2008	Amortization Change	234,635.38	5.25000	312	Loan Mods
1	IN	41066450	9/23/2008	Amortization Change	87,652.11	5.00000	313	Loan Mods
1	GA	51056684	2/13/2009	Other	142,371.89	5.00000	312	Five Year Step Mod
1	GA	51056778	3/12/2009	Other	137,627.32	5.00000	312	Five Year Step Mod
1	OK	551005554	3/31/2009	Combination	153,290.41	10.62500	312	Loan Mods
1	AR	551005927	1/20/2009	Amortization Change	61,865.06	5.00000	312	Loan Mods
1	FL	561001591	3/2/2009	Amortization Change	66,233.71	7.12000	311	Loan Mods
1	OH	61057536	2/24/2009	Other	145,488.29	5.00000	312	Five Year Step Mod
1	PA	61057840	1/20/2009	Amortization Change	74,522.71	6.00000	312	Loan Mods
1	CA	631006780	3/26/2009	Combination	307,177.91	8.25000	312	Loan Mods
1	CA	631007012	2/17/2009	Other	145,379.89	5.00000	312	Five Year Step Mod
1	TX	641007918	3/13/2009	Other	118,752.34	5.00000	132	Five Year Step Mod
1	IN	651008835	12/1/2008	Temporary Rate Reduction	137,170.07	7.50000	312	Loan Mods
1	WI	651008840	10/9/2008	Other	193,240.98	5.00000	313	Loan Mods
1	CA	661006244	4/16/2009	Amortization Change	179,306.04	6.15000	313	Loan Mods
1	MA	681005063	2/19/2009	Other	211,608.09	5.00000	312	Five Year Step Mod
1	NH	681005231	1/26/2009	Amortization Change	304,219.26	5.05000	312	Loan Mods
1	FL	71065702	2/19/2009	Other	93,897.58	5.00000	313	Loan Mods
1	ME	711006364	3/31/2009	Combination	158,230.14	8.15000	312	Loan Mods
1	OH	741010165	10/1/2008	Amortization Change	75,797.08	7.00000	312	Loan Mods
1	MS	741010499	3/26/2009	Other	142,768.00	9.87500	312	Loan Mods
1	OH	741010832	12/23/2008	Other	90,512.00	5.00000	312	I/O Legacy Five Year Mod
1	TX	771004756	3/5/2009	Other	50,696.48	5.00000	312	Five Year Step Mod
1	VA	81054249	11/25/2008	Other	170,627.90	5.00000	312	I/O Legacy Five Year Mod
1	VA	81054441	3/23/2009	Combination	80,736.14	10.00000	312	Loan Mods
2	TX	101046504	1/14/2009	Other	192,909.25	6.00000	312	Loan Mods
2	TX	101047403	2/26/2009	Other	83,910.85	5.00000	313	Five Year Step Mod
2	OH	131029794	3/31/2009	Combination	116,863.88	8.62500	311	Loan Mods



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Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
2	KY	131031015	12/1/2008	Amortization Change	78,785.93	5.00000	312	Loan Mods
2	CT	141045615	3/21/2009	Combination	188,124.17	9.87500	312	Loan Mods
2	NY	141046527	3/31/2009	Combination	438,178.04	8.00000	313	Loan Mods
2	AZ	171022541	10/20/2008	Amortization Change	139,288.99	8.75000	312	Loan Mods
2	NV	21063117	1/1/2009	Amortization Change	156,291.81	3.00000	312	Loan Mods
2	CA	21063290	9/19/2008	Amortization Change	630,419.59	5.00000	312	Loan Mods
2	NC	211028216	9/17/2008	Amortization Change	185,854.33	7.37500	312	Loan Mods
2	NJ	231062558	3/30/2009	Amortization Change	411,430.76	7.50000	312	Loan Mods
2	NH	231062861	3/30/2009	Amortization Change	289,089.84	6.00000	312	Loan Mods
2	PA	231063025	3/12/2009	Other	115,542.68	5.00000	312	I/O Legacy Five Year Mod
2	MA	231063210	2/24/2009	Other	471,056.05	5.00000	312	Five Year Step Mod
2	CT	231063504	3/19/2009	Amortization Change	380,130.77	3.50000	312	Loan Mods
2	TX	271021121	3/19/2009	Other	130,614.79	5.00000	312	Five Year Step Mod
2	FL	291000398	8/7/2008	Amortization Change	178,084.12	10.12500	313	Loan Mods
2	CO	321025067	3/13/2009	Amortization Change	178,778.80	8.00000	312	Loan Mods
2	NY	331035914	3/9/2009	Other	360,082.04	5.00000	312	Five Year Step Mod
2	NC	341023097	2/19/2009	Other	68,812.40	5.00000	312	Five Year Step Mod
2	TX	351025102	8/22/2008	Amortization Change	95,973.57	5.00000	312	Loan Mods
2	TX	351025273	9/11/2008	Amortization Change	75,269.70	7.00000	312	Loan Mods
2	MI	361023946	3/31/2009	Other	51,303.50	8.20000	313	Loan Mods
2	FL	371025255	8/15/2008	Amortization Change	209,882.91	8.12500	312	Loan Mods
2	AR	391011681	4/8/2009	Other	97,058.68	5.00000	313	Five Year Step Mod
2	GA	51056691	3/20/2009	NOT PROVIDED BY SERVICER	191,036.22	9.75000	312	Stipulated Relief Workout
2	CO	511034668	3/17/2009	Other	185,987.34	7.00000	312	Loan Mods
2	KY	521024090	1/23/2009	Amortization Change	166,839.19	8.90000	312	Loan Mods
2	MI	521024317	4/14/2009	Amortization Change	95,371.27	6.00000	312	Loan Mods
2	TX	551004878	4/17/2008	Amortization Change	210,734.03	10.50000	312	Loan Mods
2	TX	551005705	3/31/2009	NOT PROVIDED BY SERVICER	150,137.61	9.50000	312	Stipulated Relief Workout
2	FL	561001828	2/12/2009	Amortization Change	153,184.05	6.95000	312	Loan Mods
2	NY	611015448	3/17/2009	Other	485,809.03	9.50000	312	Loan Mods
2	FL	621007448	3/11/2009	Other	125,608.59	5.00000	312	Five Year Step Mod
2	CA	631006756	9/23/2008	Amortization Change	633,294.35	5.00000	312	Loan Mods
2	TX	641008192	2/26/2009	Other	143,406.96	5.00000	313	Five Year Step Mod



Deal Code: JPM05OPT1
 Distribution Date: 04/25/2009
 Pay Date: 04/27/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
2	CA	661005271	9/15/2008	Amortization Change	236,018.84	9.75000	312	Loan Mods
2	ME	681005178	3/31/2009	Amortization Change	112,821.18	8.24000	312	Loan Mods
2	MA	711006506	10/23/2008	Amortization Change	452,331.37	4.10000	312	Loan Mods
2	VA	731009645	12/1/2008	Amortization Change	174,398.90	8.50000	312	Loan Mods
2	VA	81054569	4/8/2009	Principal Write-Off	191,769.01	6.30000	312	Loan Mods
2	NJ	871000686	3/17/2009	Other	293,402.78	5.00000	312	Five Year Step Mod

