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

August 25, 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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THE BANK OF NEW YORK MELLON

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

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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	16,719.93	16,719.93	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	11,285.88	11,285.88	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	35,764.20	35,764.20	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	28,471.41	28,471.41	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	18,621.14	18,621.14	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	19,816.43	19,816.43	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	3,314,540.66	18,566.63	3,333,107.29	0.00	0.00	21,602,459.34
M6	23,406,000.00	14,911,935.50	884,049.72	11,952.33	896,002.05	0.00	0.00	14,027,885.78
M7	21,141,000.00	11,296,249.28	0.00	13,786.13	13,786.13	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	11,798.73	11,798.73	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	14,532.04	14,532.04	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	24,754.44	24,754.44	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	303,833,242.98	4,198,590.38	226,069.29	4,424,659.67	0.00	0.00	299,634,652.60

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	310,487,897.31	0.00	0.00	0.00	0.00	0.00	305,189,699.26

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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	0.02728230	0.02728230	65.76250496	0.515000%
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	0.28136621	0.28136621	550.05088579	0.635000%
M1	46626lae0	1,000.00000000	0.00000000	0.59208331	0.59208331	1,000.00000000	0.735000%
M2	46626laf7	1,000.00000000	0.00000000	0.60819452	0.60819452	1,000.00000000	0.755000%
M3	46626lag5	1,000.00000000	0.00000000	0.63236119	0.63236119	1,000.00000000	0.785000%
M4	46626lah3	1,000.00000000	0.00000000	0.72902767	0.72902767	1,000.00000000	0.905000%
M5	46626laj9	1,000.00000000	133.02326364	0.74513906	133.76840270	866.97673637	0.925000%
M6	46626lak6	637.09884218	37.77021789	0.51065240	38.28087029	599.32862428	0.995000%
M7	46626lal4	534.32899484	0.00000000	0.65210397	0.65210397	534.32899484	1.515000%
M8	46626lam2	460.50024423	0.00000000	0.62506516	0.62506516	460.50024423	1.685000%
M9	46626lan0	559.53541024	0.00000000	0.96232303	0.96232303	559.53541024	2.135000%
M10	46626lap5	619.46459705	0.00000000	1.63925833	1.63925833	619.46459705	3.285000%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		207.85267620	2.87226058	0.15465427	3.02691485	204.98041562	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	205.60814593	0.00000000	0.00000000	0.00000000	202.09962696	0.000000%

THE BANK OF NEW YORK MELLON

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Dates:

Record Date	08/24/09
Determination Date	08/15/09
Distribution Date	08/25/09

Trigger Event	NO
TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	
Delinquency Percentage	27.90867%
36% of of Senior Enhancement Percetage	28.64339%
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	4.99081%
Required Cumulative Loss %	5.37500%

O/C Reporting

Targeted Overcollateralization Amount	19,532,140.75
Ending Overcollateralization Amount	5,555,046.69
Ending Overcollateralization Deficiency	13,977,094.07
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,304,127.38
Payment to Class C	0.00

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Non Recoverables from Losses	57,938.72
Group 1	52,066.25
Group 2	5,872.47
Subsequent Losses	8,966.19
Group 1	3,022.81
Group 2	5,943.38
Subsequent Recoveries	58,524.67
Group 1	8,030.32
Group 2	50,494.35
Current Net Realized Losses	2,353,878.72
Group 1	1,151,710.65
Group 2	1,260,106.79
Cumulative Net Realized Losses	75,366,051.25
Group 1	43,017,641.45
Group 2	32,348,409.80
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	July 27, 2009
End Date	August 25, 2009
Number of Days in Accrual Period	29

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 occured 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 6.034681

One-Month LIBOR for Such Distribution Date 0.285000

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.515000	0.495630
A2	0.375000	0.355630
A3	0.495000	0.475630
A4	0.635000	0.615630
M1	0.735000	0.715630
M2	0.755000	0.735630
M3	0.785000	0.765630
M4	0.905000	0.885630
M5	0.925000	0.905630
M6	0.995000	0.975630
M7	1.515000	1.495630
M8	1.685000	1.665630
M9	2.135000	2.115630
M10	3.285000	3.265630

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

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Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
Pay Date: 08/25/2009

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

Collateral Information - Summary — Total

Interest Collections	
Scheduled Interest	1,668,955.56
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**1,668,955.56**

Fee Summary	
Servicer Fee (1)	158,813.55
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	776.22
Total Fees	**159,589.77**
Total Fees (Withheld)	**158,813.55**

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	20,830.80
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	**20,830.80**

Summary	
(+) Total Principal Collected	5,248,341.72
(-) Total Losses	2,353,878.72
(+) Total Interest Collected	1,668,955.56
(+) Total Other Interest Adjust. Collected	20,830.80
(-) Total Fees (Withheld)	158,813.55
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**4,425,435.81**

Summary	Balance	Count
Beginning Pool	310,487,897.34	1,847
Scheduled Principal	321,187.86	
UnScheduled Principal	4,927,153.86	
Ending Pool	305,189,699.29	1,817

Characteristics	
Weighted Average Coupon Rate (WAC)	6.9134246
Weighted Average Net Rate (NetWAC)	6.2604246
Weighted Average Remaining Term	305

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

Other Considerations for Losses	
Balance Due Trust	3,794,466.32
Net Liquidation Proceeds	1,072,967.84
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	321,187.86
Total Scheduled Principal	**321,187.86**

UnScheduled Principal	
(+) Curtailments	12,305.34
(+) Curtailment Adjustment	(335,413.84)
(+) Principal Payoff	2,954,620.20
(+) Principal Adjustment	2,345,498.49
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(49,856.33)
Total UnScheduled Principal	**4,927,153.86**

Losses	
(+) Initial (Current) Loss	2,345,498.48
(+) Non-Recoverable Advances	57,938.72
(+) Subsequent Loss	8,966.19
(-) Subsequent Gain	58,524.67
Total Losses	**2,353,878.72**
Cumulative Losses	**75,366,051.25**

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	1,764,632.30	9
REO Disposal	1,189,987.90	15
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**2,954,620.20**	**24**

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

Collateral Information - Summary — Group 1

Interest Collections	
Scheduled Interest	890,695.95
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**890,695.95**

Fee Summary	
Servicer Fee (1)	84,005.00
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	410.20
Total Fees	**84,415.20**
Total Fees (Withheld)	**84,005.00**

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	(595.13)
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	**(595.13)**

Summary	
(+) Total Principal Collected	2,484,786.58
(-) Total Losses	1,145,838.18
(+) Total Interest Collected	890,695.95
(+) Total Other Interest Adjust. Collected	(595.13)
(-) Total Fees (Withheld)	84,005.00
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**2,145,044.22**

Summary	Balance	Count
Beginning Pool	164,080,921.15	1,194
Scheduled Principal	176,710.60	
UnScheduled Principal	2,308,075.98	
Ending Pool	161,546,278.24	1,177

Characteristics	
Weighted Average Coupon Rate (WAC)	6.9714960
Weighted Average Net Rate (NetWAC)	6.3184960
Weighted Average Remaining Term	304

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

Other Considerations for Losses	
Balance Due Trust	1,500,926.37
Net Liquidation Proceeds	402,146.93
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	176,710.60
Total Scheduled Principal	**176,710.60**

UnScheduled Principal	
(+) Curtailments	8,358.38
(+) Curtailment Adjustment	(49,199.46)
(+) Principal Payoff	1,299,993.95
(+) Principal Adjustment	1,098,779.44
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(49,856.33)
Total UnScheduled Principal	**2,308,075.98**

Losses	
(+) Initial (Current) Loss	1,098,779.44
(+) Non-Recoverable Advances	52,066.25
(+) Subsequent Loss	3,022.81
(-) Subsequent Gain	8,030.32
Total Losses	**1,145,838.18**
Cumulative Losses	**43,017,641.45**

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	897,847.02	5
REO Disposal	402,146.93	7
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**1,299,993.95**	**12**

Deal Code:	JPM05OPT1
Distribution Date:	08/25/2009
Pay Date:	08/25/2009

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

Collateral Information - Summary — Group 2

Interest Collections	
Scheduled Interest	778,259.61
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**778,259.61**

Fee Summary	
Servicer Fee (1)	74,808.55
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	366.02
Total Fees	**75,174.57**
Total Fees (Withheld)	**74,808.55**

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	21,425.93
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	**21,425.93**

Summary	
(+) Total Principal Collected	2,763,555.14
(-) Total Losses	1,208,040.54
(+) Total Interest Collected	778,259.61
(+) Total Other Interest Adjust. Collected	21,425.93
(-) Total Fees (Withheld)	74,808.55
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**2,280,391.59**

Summary	Balance	Count
Beginning Pool	146,406,976.19	653
Scheduled Principal	144,477.26	
UnScheduled Principal	2,619,077.88	
Ending Pool	143,643,421.05	640

Characteristics	
Weighted Average Coupon Rate (WAC)	6.8483429
Weighted Average Net Rate (NetWAC)	6.1953429
Weighted Average Remaining Term	306

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

Other Considerations for Losses	
Balance Due Trust	2,293,539.95
Net Liquidation Proceeds	670,820.91
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	144,477.26
Total Scheduled Principal	**144,477.26**

UnScheduled Principal	
(+) Curtailments	3,946.96
(+) Curtailment Adjustment	(286,214.38)
(+) Principal Payoff	1,654,626.25
(+) Principal Adjustment	1,246,719.05
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**2,619,077.88**

Losses	
(+) Initial (Current) Loss	1,246,719.04
(+) Non-Recoverable Advances	5,872.47
(+) Subsequent Loss	5,943.38
(-) Subsequent Gain	50,494.35
Total Losses	**1,208,040.54**
Cumulative Losses	**32,348,409.80**

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	866,785.28	4
REO Disposal	787,840.97	8
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**1,654,626.25**	**12**

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
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%
May 2009	6.72%	3.84%	23.55%	11.45%	5.93%	3.62%	63,909,402.32	19.72%	0.2146266	7.65220%	12.21278%
Jun 2009	6.48%	3.45%	23.35%	12.07%	4.89%	4.01%	68,420,345.82	21.55%	0.2102502	6.38906%	20.93340%
Jul 2009	6.42%	3.93%	22.87%	12.46%	3.83%	4.50%	73,012,172.53	23.52%	0.2056081	7.65474%	20.62182%
Aug 2009	5.45%	3.62%	23.30%	12.15%	3.29%	4.15%	75,366,051.25	24.69%	0.2020996	9.68960%	13.71852%

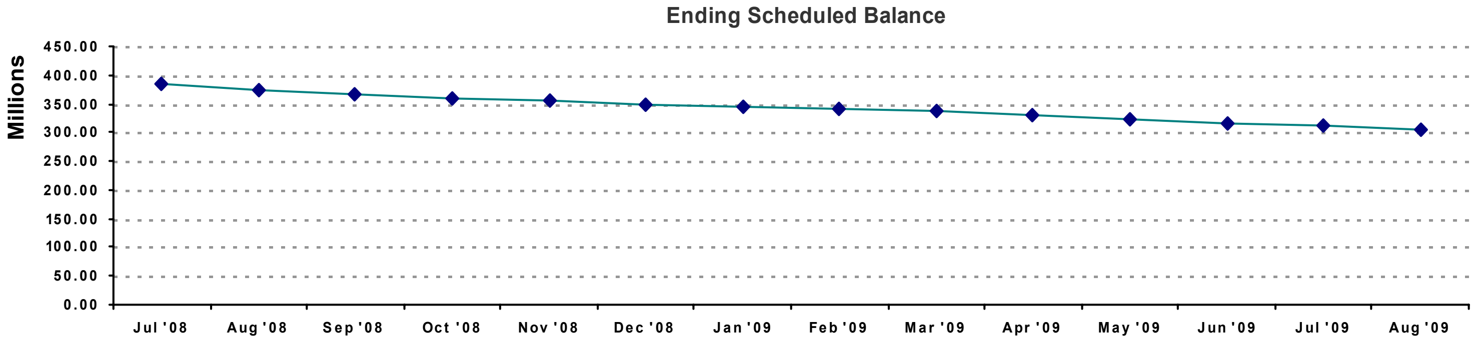
Percentages of Ending Scheduled Balance

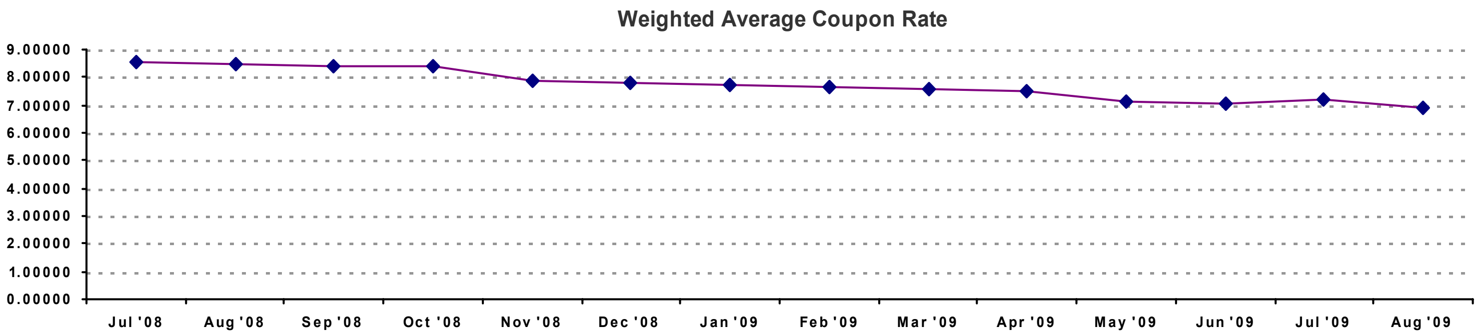
Calculation Methodology:

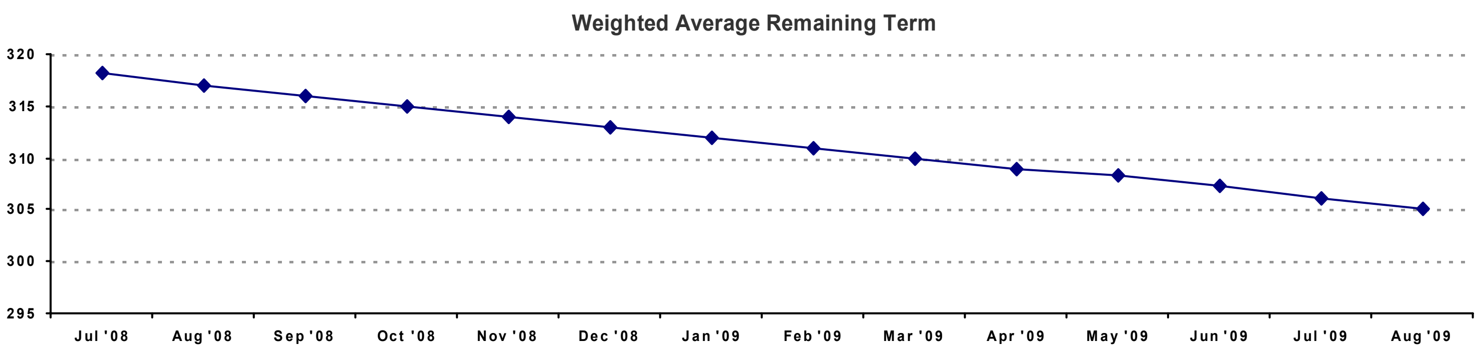
MDR	- Monthly Default Rate	Balance Due Trust / Beginning Scheduled Balance
CDR	- Conditional Default Rate	1 - ((1 - MDR) ^ 12)
SMM	- Single Month Mortality Rate	(All Prepayments + Repurchases - Gross Losses) / (Beginning Scheduled Balance - Scheduled Principal)
CPR	- Conditional Prepayment Rate	1 - ((1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

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

General Trends - Total







Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
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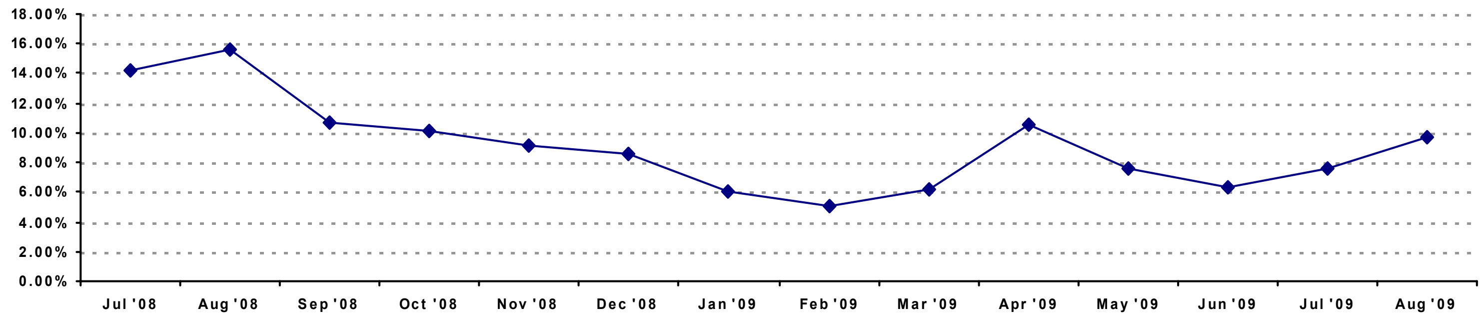
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

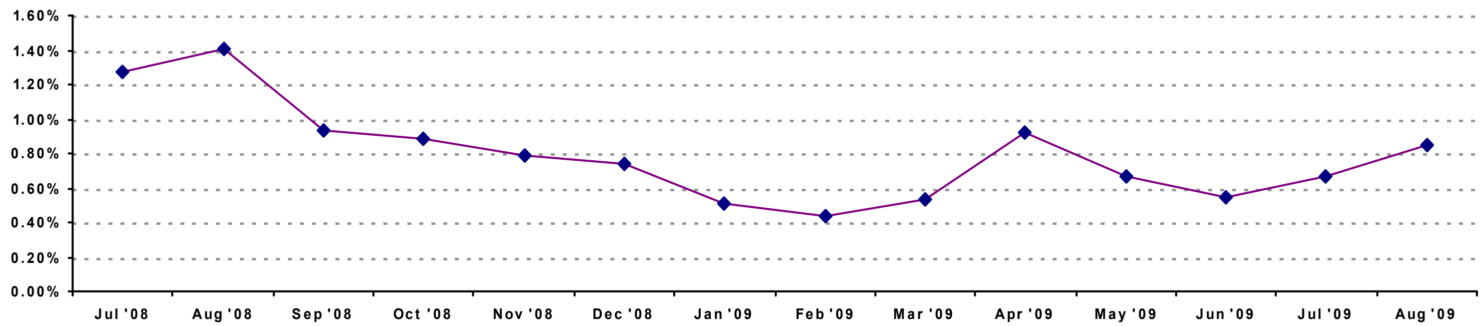
Conditional Prepayment Rate (CPR)	Value
Currrent Period	9.68960%
3-Month Average	7.91113%
6-Month Average	8.01150%
12-Month Average	8.12815%
Average Since Cut-off	25.48867%

Conditional Prepayment Rate (CPR) TREND



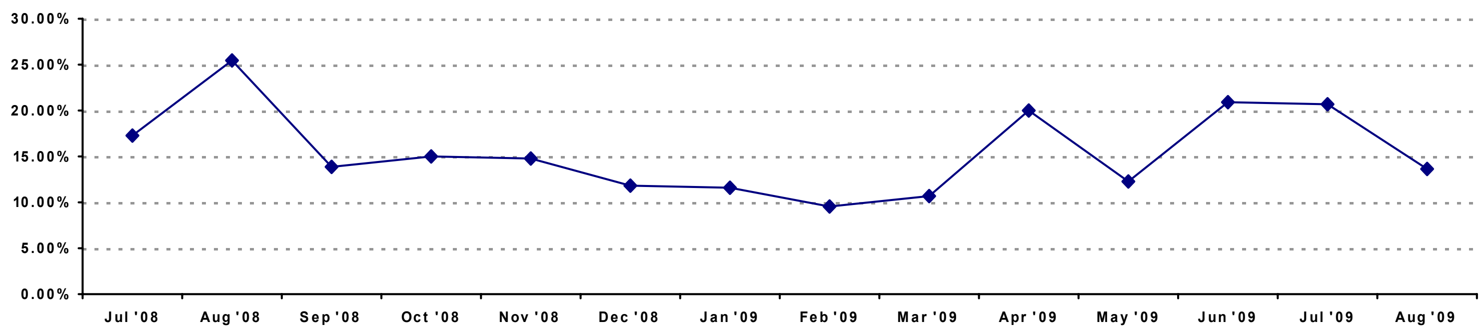
Single Month Mortality (SMM)	Value
Currrent Period	0.84572%
3-Month Average	0.68528%
6-Month Average	0.69461%
12-Month Average	0.70548%
Average Since Cut-off	2.67191%

Single Month Mortality (SMM) TREND



Constant Default Rate (CDR)	Value
Currrent Period	13.71852%
3-Month Average	18.42458%
6-Month Average	16.34819%
12-Month Average	14.54326%

Constant Default Rate (CDR) TREND

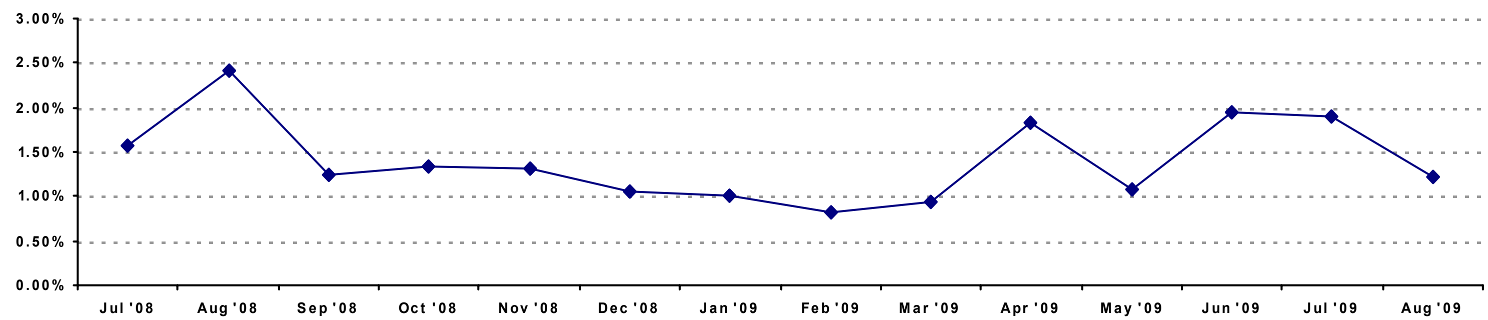


JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments - Rates

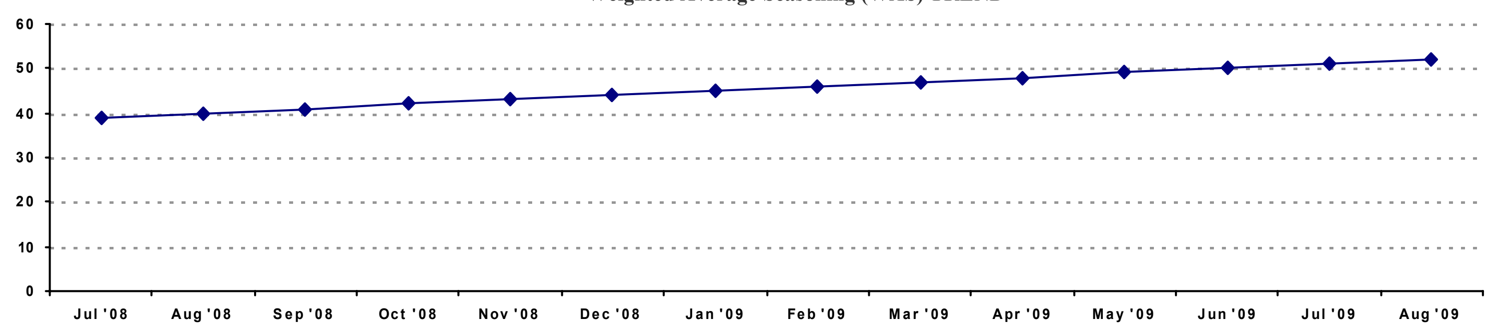
Monthly Default Rate (MDR)	Value
Currrent Period	1.22210%
3-Month Average	1.68885%
6-Month Average	1.48624%
12-Month Average	1.30860%

Monthly Default Rate (MDR) TREND



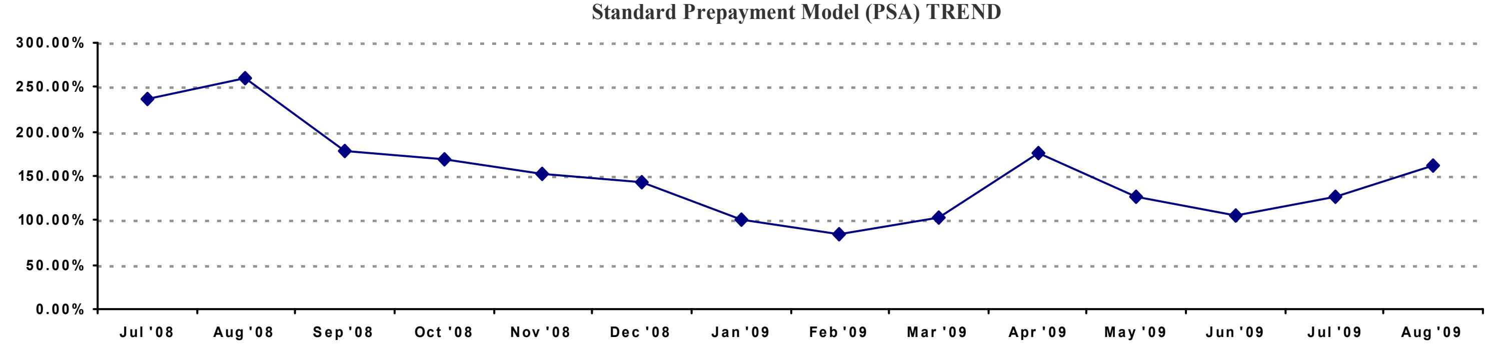
Weighted Average Seasoning (WAS)	Value
Currrent Period	52.00
3-Month Average	51.00
6-Month Average	49.50
12-Month Average	46.50

Weighted Average Seasoning (WAS) TREND



Standard Prepayment Model (PSA)	Value
Currrent Period	161.49%
3-Month Average	395.56%
6-Month Average	801.15%
12-Month Average	1625.63%

Standard Prepayment Model (PSA) TREND

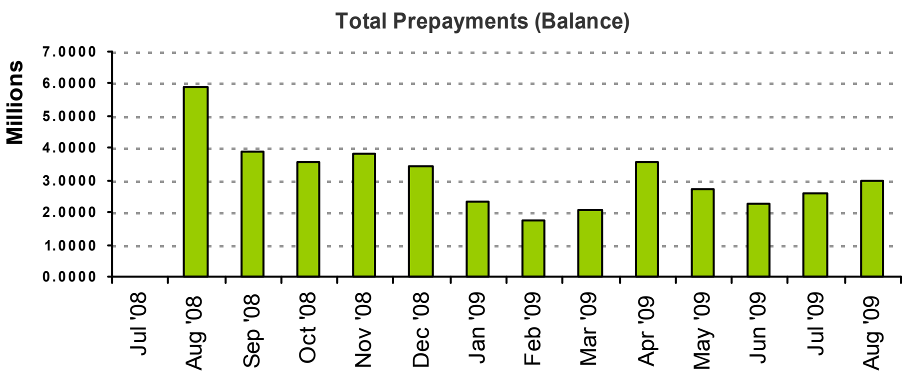


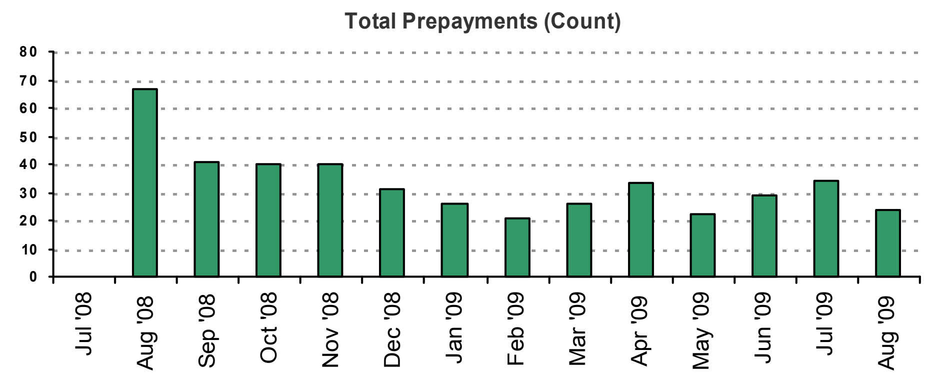
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

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	5	897,847.02	0	0.00	7	402,146.93	0	0.00	0	0.00	12	1,299,993.95
2	4	866,785.28	0	0.00	8	787,840.97	0	0.00	0	0.00	12	1,654,626.25
TOTAL	9	1,764,632.30	0	0.00	15	1,189,987.90	0	0.00	0	0.00	24	2,954,620.20

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





Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
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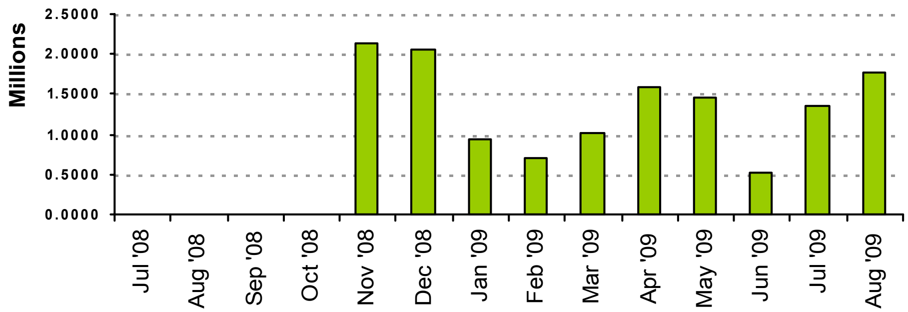
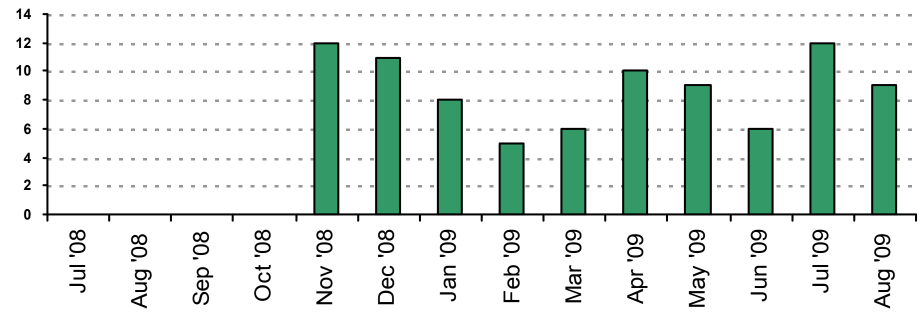
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments and Liquidations - Summary

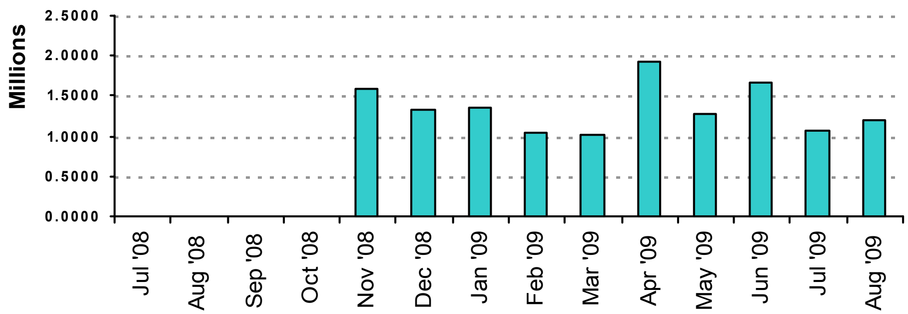
Total Prepayments in Full (Balance)



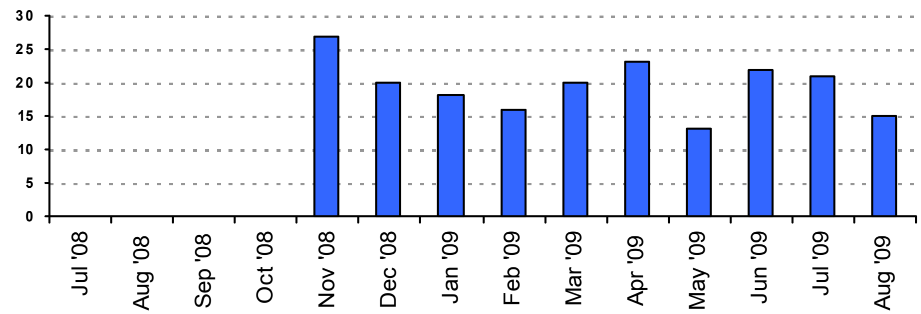
Total Prepayments in Full (Count)



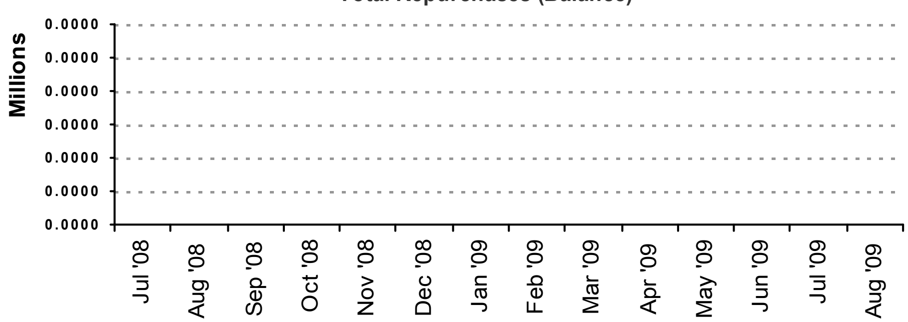
Total Liquidations (Balance)



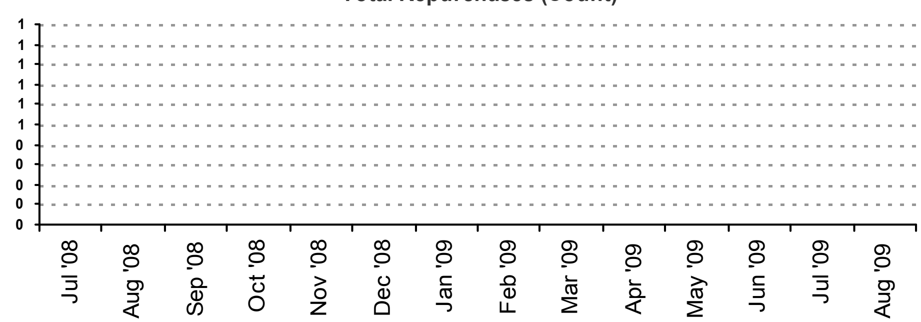
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



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	GA	211028538	100,035.00	6,360.83	REO Disposal	08-01-2009	9.0000
1	GA	51056657	57,600.00	6,449.46	REO Disposal	08-01-2009	10.5000
1	IA	791002069	103,920.00	78,559.63	REO Disposal	08-01-2009	7.8750
1	KY	741010529	118,750.00	106,865.21	Prepayment	08-01-2009	9.0000
1	MA	161040097	326,200.00	310,637.31	Prepayment	08-01-2009	6.8900
1	MI	841004888	174,400.00	163,818.44	Prepayment	08-01-2009	5.7500
1	NJ	871000703	178,000.00	27,712.35	REO Disposal	08-01-2009	8.5000
1	OR	301000708	197,600.00	145,425.28	REO Disposal	08-01-2009	7.1250
1	PA	151028241	132,000.00	126,526.06	Prepayment	08-01-2009	8.0500
1	PA	61057688	156,000.00	96,714.16	REO Disposal	08-01-2009	7.0000
1	TX	351025837	108,775.00	40,925.22	REO Disposal	08-01-2009	9.9500
1	VA	731010043	190,000.00	190,000.00	Prepayment	08-01-2009	9.1250
TOTAL Group 1		12	1,843,280.00	1,299,993.95			

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	31033125	160,000.00	75,214.77	REO Disposal	08-01-2009	8.3750
2	CA	631006966	421,800.00	104,006.21	REO Disposal	08-01-2009	7.8750
2	CA	671002962	241,987.00	104,722.63	REO Disposal	08-01-2009	8.2500
2	FL	371025329	152,950.00	39,353.33	REO Disposal	08-01-2009	8.2500
2	IN	521023899	50,000.00	45,832.41	Prepayment	08-01-2009	7.3750
2	MA	381020317	376,000.00	376,000.00	REO Disposal	08-01-2009	7.4500
2	MA	381020463	515,000.00	486,289.18	Prepayment	08-01-2009	6.2000
2	NJ	331035549	129,000.00	32,265.69	REO Disposal	08-01-2009	9.3750
2	NV	31033241	171,600.00	49,247.78	REO Disposal	08-01-2009	6.6250
2	NY	331034525	465,560.00	258,979.94	Prepayment	08-01-2009	7.8500
2	PA	61056692	78,625.00	75,683.75	Prepayment	08-01-2009	7.8750
2	TX	101046823	88,000.00	7,030.56	REO Disposal	08-01-2009	9.8000

TOTAL Group 2	12	2,850,522.00	1,654,626.25			

TOTAL	24	4,693,802.00	2,954,620.20			

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

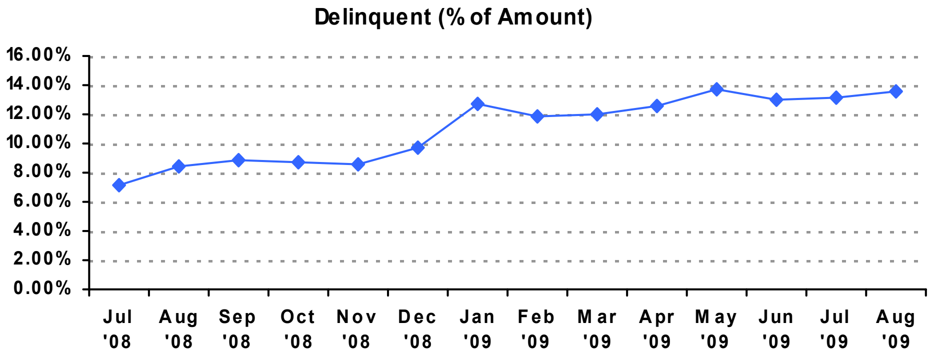
Delinquency Summary - Total

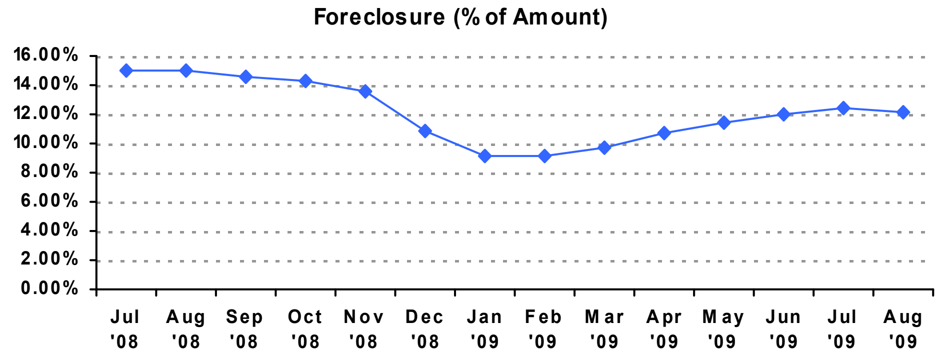
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,261	204,121,988.33	1	159,445.01	0	0.00	19	2,107,704.37	0	0.00	1,281	206,389,137.71
	69.40%	*66.88%*	*0.06%*	*0.05%*	*0.00%*	*0.00%*	*1.05%*	*0.69%*	*0.00%*	*0.00%*	*70.50%*	*67.63%*
Payment 1	99	15,893,330.96	0	0.00	0	0.00	5	737,893.77	0	0.00	104	16,631,224.73
	5.45%	*5.21%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.28%*	*0.24%*	*0.00%*	*0.00%*	*5.72%*	*5.45%*
Payment 2	52	9,765,244.90	3	363,014.08	0	0.00	6	926,312.42	0	0.00	61	11,054,571.40
	2.86%	*3.20%*	*0.17%*	*0.12%*	*0.00%*	*0.00%*	*0.33%*	*0.30%*	*0.00%*	*0.00%*	*3.36%*	*3.62%*
Payment 3+	67	15,606,660.42	185	36,571,373.01	59	10,038,142.81	60	8,898,589.21	0	0.00	371	71,114,765.45
	3.69%	*5.11%*	*10.18%*	*11.98%*	*3.25%*	*3.29%*	*3.30%*	*2.92%*	*0.00%*	*0.00%*	*20.42%*	*23.30%*
TOTAL	1,479	245,387,224.61	189	37,093,832.10	59	10,038,142.81	90	12,670,499.77	0	0.00	1,817	305,189,699.29
	81.40%	*80.40%*	*10.40%*	*12.15%*	*3.25%*	*3.29%*	*4.95%*	*4.15%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

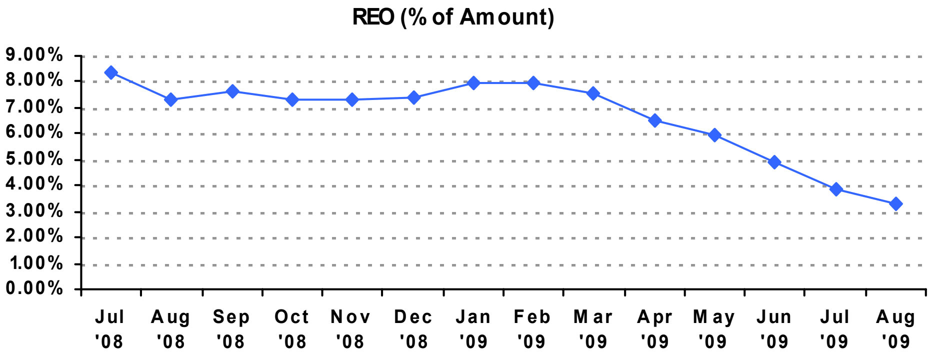
Deal Code:	JPM05OPT1
Distribution Date:	08/25/2009
Pay Date:	08/25/2009

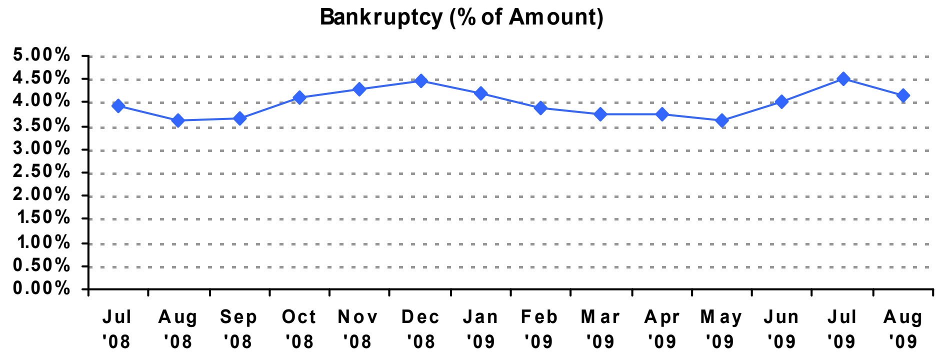
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Delinquency Trends - Summary









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	839	113,762,547.27	1	159,445.01	0	0.00	13	1,438,251.80	0	0.00	853	115,360,244.08
	71.28%	70.42%	0.08%	0.10%	0.00%	0.00%	1.10%	0.89%	0.00%	0.00%	72.47%	71.41%
Payment 1	66	9,387,082.99	0	0.00	0	0.00	4	689,620.51	0	0.00	70	10,076,703.50
	5.61%	5.81%	0.00%	0.00%	0.00%	0.00%	0.34%	0.43%	0.00%	0.00%	5.95%	6.24%
Payment 2	32	4,412,305.41	3	363,014.08	0	0.00	3	493,210.48	0	0.00	38	5,268,529.97
	2.72%	2.73%	0.25%	0.22%	0.00%	0.00%	0.25%	0.31%	0.00%	0.00%	3.23%	3.26%
Payment 3+	33	5,547,991.57	106	15,226,877.65	39	5,178,111.75	38	4,887,819.72	0	0.00	216	30,840,800.69
	2.80%	3.43%	9.01%	9.43%	3.31%	3.21%	3.23%	3.03%	0.00%	0.00%	18.35%	19.09%
TOTAL	970	133,109,927.24	110	15,749,336.74	39	5,178,111.75	58	7,508,902.51	0	0.00	1,177	161,546,278.24
	82.41%	82.40%	9.35%	9.75%	3.31%	3.21%	4.93%	4.65%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
Pay Date: 08/25/2009

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

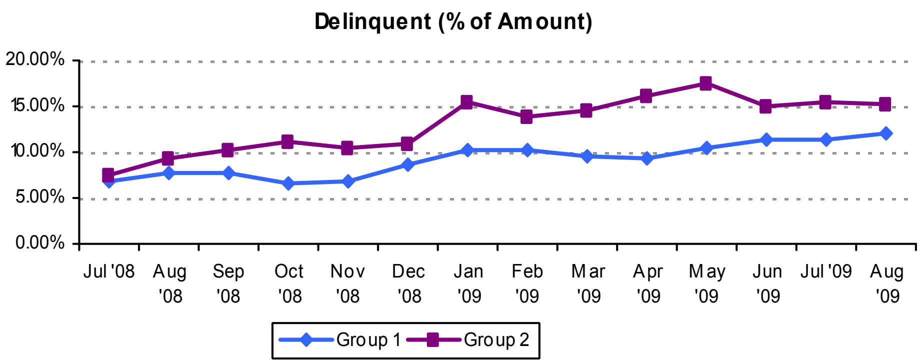
Delinquency Summary - Group 2

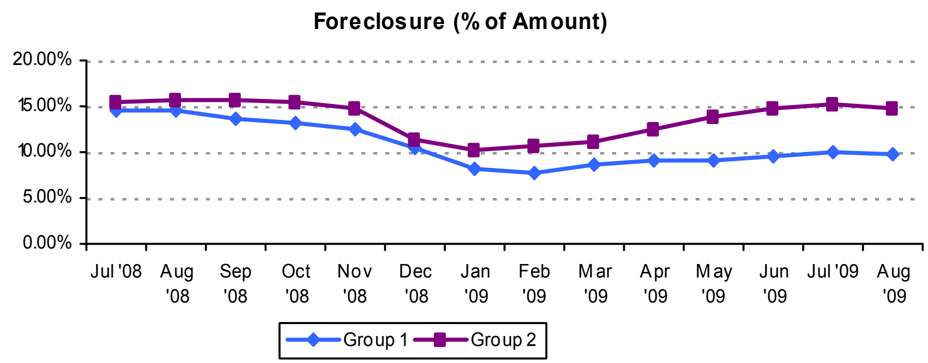
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	422	90,359,441.06	0	0.00	0	0.00	6	669,452.57	0	0.00	428	91,028,893.63
	65.94%	*62.91%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.94%*	*0.47%*	*0.00%*	*0.00%*	*66.88%*	*63.37%*
Payment 1	33	6,506,247.97	0	0.00	0	0.00	1	48,273.26	0	0.00	34	6,554,521.23
	5.16%	*4.53%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.16%*	*0.03%*	*0.00%*	*0.00%*	*5.31%*	*4.56%*
Payment 2	20	5,352,939.49	0	0.00	0	0.00	3	433,101.94	0	0.00	23	5,786,041.43
	3.13%	*3.73%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.47%*	*0.30%*	*0.00%*	*0.00%*	*3.59%*	*4.03%*
Payment 3+	34	10,058,668.85	79	21,344,495.36	20	4,860,031.06	22	4,010,769.49	0	0.00	155	40,273,964.76
	5.31%	*7.00%*	*12.34%*	*14.86%*	*3.13%*	*3.38%*	*3.44%*	*2.79%*	*0.00%*	*0.00%*	*24.22%*	*28.04%*
TOTAL	509	112,277,297.37	79	21,344,495.36	20	4,860,031.06	32	5,161,597.26	0	0.00	640	143,643,421.05
	79.53%	*78.16%*	*12.34%*	*14.86%*	*3.13%*	*3.38%*	*5.00%*	*3.59%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

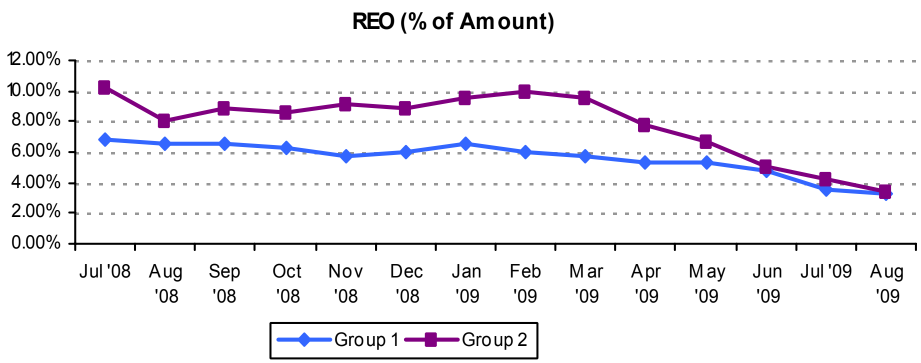
Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
Pay Date: 08/25/2009

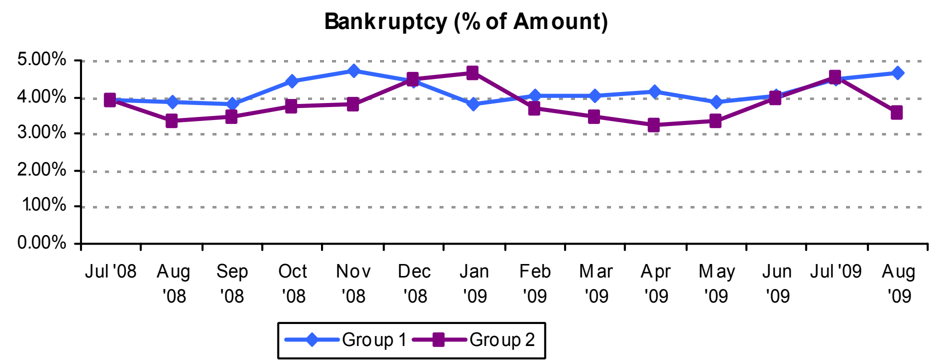
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

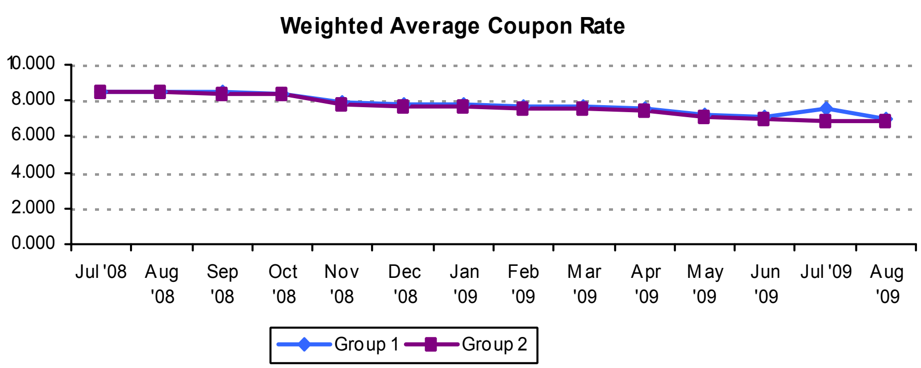
Delinquency Trends - By Groups

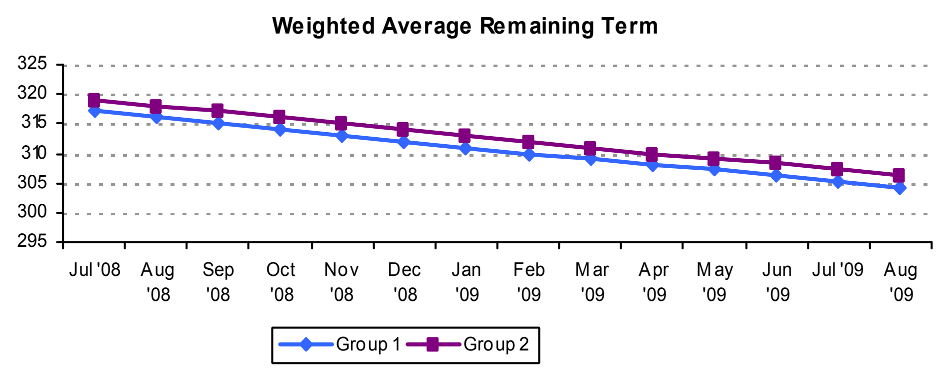












JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	586	98,184,139.48	0	0.00	0	0.00	6	710,834.23	0	0.00	592	98,894,973.71
	82.42%	*82.65%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.84%*	*0.60%*	*0.00%*	*0.00%*	*83.26%*	*83.25%*
Payment 1	29	4,554,270.47	0	0.00	0	0.00	3	330,505.48	0	0.00	32	4,884,775.95
	4.08%	*3.83%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.42%*	*0.28%*	*0.00%*	*0.00%*	*4.50%*	*4.11%*
Payment 2	14	1,618,975.45	0	0.00	0	0.00	1	244,123.21	0	0.00	15	1,863,098.66
	1.97%	*1.36%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.14%*	*0.21%*	*0.00%*	*0.00%*	*2.11%*	*1.57%*
Payment 3+	14	2,569,661.50	40	7,309,454.30	6	1,162,229.40	12	2,111,903.52	0	0.00	72	13,153,248.72
	1.97%	*2.16%*	*5.63%*	*6.15%*	*0.84%*	*0.98%*	*1.69%*	*1.78%*	*0.00%*	*0.00%*	*10.13%*	*11.07%*
TOTAL	643	106,927,046.90	40	7,309,454.30	6	1,162,229.40	22	3,397,366.44	0	0.00	711	118,796,097.04
	90.44%	*90.01%*	*5.63%*	*6.15%*	*0.84%*	*0.98%*	*3.09%*	*2.86%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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	675	105,937,848.85	1	159,445.01	0	0.00	13	1,396,870.14	0	0.00	689	107,494,164.00
	61.03%	*56.84%*	*0.09%*	*0.09%*	*0.00%*	*0.00%*	*1.18%*	*0.75%*	*0.00%*	*0.00%*	*62.30%*	*57.67%*
Payment 1	70	11,339,060.49	0	0.00	0	0.00	2	407,388.29	0	0.00	72	11,746,448.78
	6.33%	*6.08%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.18%*	*0.22%*	*0.00%*	*0.00%*	*6.51%*	*6.30%*
Payment 2	38	8,146,269.45	3	363,014.08	0	0.00	5	682,189.21	0	0.00	46	9,191,472.74
	3.44%	*4.37%*	*0.27%*	*0.19%*	*0.00%*	*0.00%*	*0.45%*	*0.37%*	*0.00%*	*0.00%*	*4.16%*	*4.93%*
Payment 3+	53	13,036,998.92	145	29,261,918.71	53	8,875,913.41	48	6,786,685.69	0	0.00	299	57,961,516.73
	4.79%	*6.99%*	*13.11%*	*15.70%*	*4.79%*	*4.76%*	*4.34%*	*3.64%*	*0.00%*	*0.00%*	*27.03%*	*31.10%*
TOTAL	836	138,460,177.71	149	29,784,377.80	53	8,875,913.41	68	9,273,133.33	0	0.00	1,106	186,393,602.25
	75.59%	*74.28%*	*13.47%*	*15.98%*	*4.79%*	*4.76%*	*6.15%*	*4.98%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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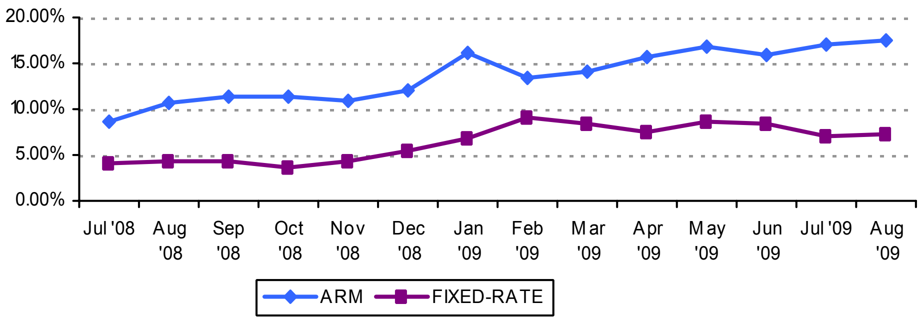
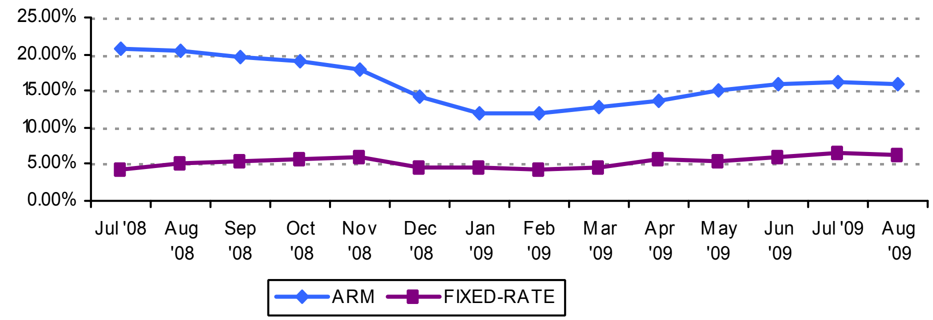
Delinquency Trends - By Loan Type

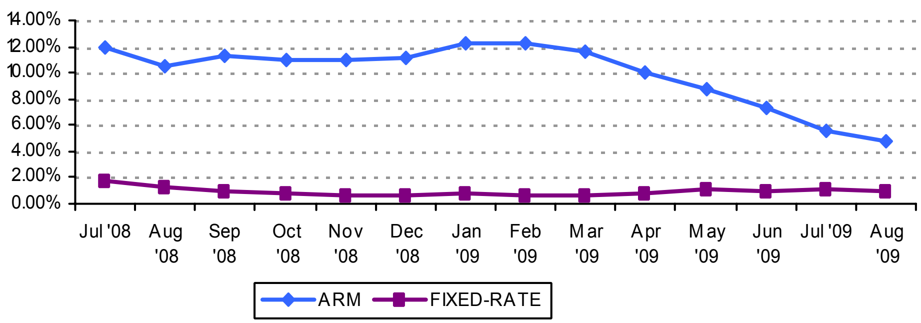
Delinquent (% of Amount)



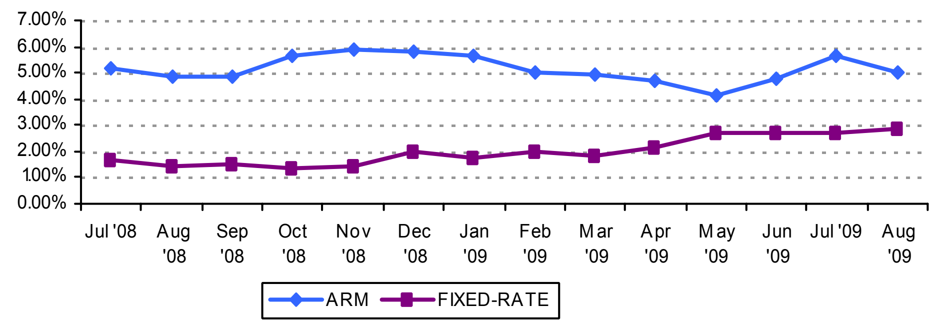
Foreclosure (% of Amount)



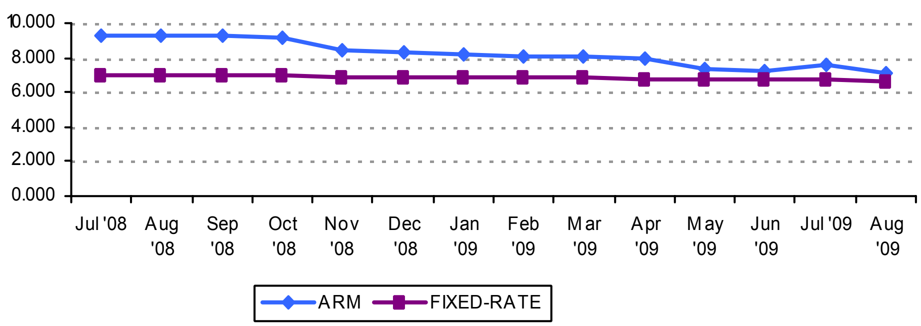
REO (% of Amount)



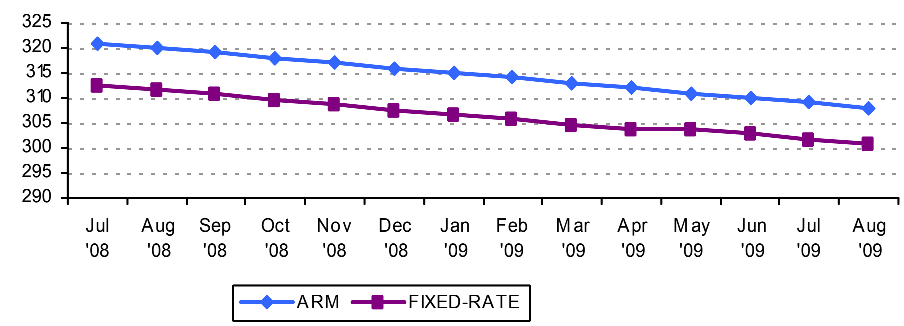
Bankruptcy (% of Amount)



Weighted Average Coupon Rate



Weighted Average Remaining Term



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	CA	11074642		0.00			118.50		0.00	0.00
1	CA	21063669						731.74	0.00	0.00
1	CA	581000368		0.00			34.62		0.00	0.00
1	CA	661004556		0.00			195.23		0.00	0.00
1	CO	321024031						0.00	-1,500.00	0.00
1	CT	401000404						462.00	0.00	0.00
1	DE	781002845		0.00			118.50		0.00	0.00
1	FL	261050976		0.00			0.00		3,606.31	0.00
1	FL	371025325		0.00			6.71		0.00	0.00
1	FL	561001774						25.09	0.00	0.00
1	GA	211028538	97,015.16	0.00	90,654.33	93.44%			0.00	6,360.83
1	GA	51056617						46.35	0.00	0.00
1	GA	51056657	56,232.72	0.00	49,783.26	88.53%			0.00	6,449.46
1	GA	51056736						0.00	-1,184.73	0.00
1	GA	51056821						16.57	0.00	0.00
1	IA	791002069	99,924.15	100.16	21,264.36	21.30%			0.00	78,559.63
1	IL	41065385	106,366.16	0.00	106,366.16	100.00%			9,113.78	0.00
1	IL	41066139	170,901.19	0.00	170,901.19	100.00%			24,505.77	0.00
1	IL	761009235						119.09	0.00	0.00
1	KY	131031783		0.00			0.00		35.00	0.00
1	MA	381020624	92,185.01	0.00	92,185.01	100.00%			2,002.40	0.00
1	MA	401000713						198.01	0.00	0.00
1	MI	271020958		0.00			148.66		0.00	0.00
1	MI	271021166		0.00			0.00		6.71	0.00
1	MI	361023773		0.00			651.31		0.00	0.00
1	MI	361024015						0.00	-73.69	0.00
1	MI	521024431	211,662.72	0.00	211,662.72	100.00%			9,093.23	0.00
1	MI	781002704		0.00			0.00		40.23	0.00
1	MI	781002854		0.00			0.00		145.34	0.00
1	MI	841003815		0.00			0.00		115.47	0.00
1	MI	841004600		0.00			0.00		341.50	0.00

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	MI	841004840						3,352.03	0.00	0.00
1	MI	841004985						0.00	-23.86	0.00
1	MN	121038765		0.00			173.23		0.00	0.00
1	MN	121038826		0.00			8.74		0.00	0.00
1	MN	121038960		0.00			1,254.11		0.00	0.00
1	MN	251035994		0.00			0.00		209.00	0.00
1	MN	251036132		0.00			0.00		495.87	0.00
1	MO	41065711		0.00			0.00		34.47	0.00
1	MO	41065874						56.24	0.00	0.00
1	NC	341023358		0.00			25.21		0.00	0.00
1	NH	401000737						143.46	0.00	0.00
1	NJ	331035242		0.00			19.20		0.00	0.00
1	NJ	871000703	172,298.77	0.00	144,586.42	83.92%			0.00	27,712.35
1	NV	171024912		0.00			0.00		90.00	0.00
1	NY	331034021						0.00	-686.68	0.00
1	OH	131031615		0.00			0.00		7,371.60	0.00
1	OH	131031632	61,622.18	0.00	61,622.18	100.00%			163.40	0.00
1	OH	131031686						1,210.51	0.00	0.00
1	OH	61057523						0.00	-1,774.50	0.00
1	OH	61057620						0.00	-60.37	0.00
1	OR	301000708	175,575.60	199.35	29,950.97	17.08%			0.00	145,425.28
1	PA	231063501		0.00			6.71		0.00	0.00
1	PA	61057688	151,755.83	0.00	55,041.67	36.27%			0.00	96,714.16
1	PA	61058080						41.60	0.00	0.00
1	RI	381019780						234.69	0.00	0.00
1	TN	731009772						9.95	0.00	0.00
1	TX	101046471		0.00			20.36		0.00	0.00
1	TX	351025837	105,760.02	73.63	64,761.17	61.28%			0.00	40,925.22
1	TX	551005704		0.00			6.71		0.00	0.00
1	TX	771004759						1,253.70	0.00	0.00
1	VA	691003095						129.29	0.00	0.00

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	VA	81054934		0.00			235.01		0.00	0.00
TOTAL Group 1		**63**	**1,501,299.51**	**373.14**	**1,098,779.44**		**3,022.81**	**8,030.32**	**52,066.25**	**402,146.93**

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	AR	651008694		0.00			117.50		0.00	0.00
2	CA	21063365		0.00			205.25		0.00	0.00
2	CA	21063554		0.00			13.42		0.00	0.00
2	CA	31033125	154,415.42	142.23	79,058.42	51.25%			0.00	75,214.77
2	CA	31033516						12.00	0.00	0.00
2	CA	511034687		0.00			70.00		0.00	0.00
2	CA	581000294		0.00			4,075.01		0.00	0.00
2	CA	631006675		0.00			99.10		0.00	0.00
2	CA	631006714		0.00			25.71		0.00	0.00
2	CA	631006966	421,798.74	0.00	317,792.53	75.34%			0.00	104,006.21
2	CA	671002962	241,982.07	0.00	137,259.44	56.72%			0.00	104,722.63
2	CA	671002987		0.00			187.11		0.00	0.00
2	CA	671003132		0.00			246.27		0.00	0.00
2	CO	511034570						153.91	0.00	0.00
2	FL	371025329	148,002.67	0.00	108,649.34	73.41%			0.00	39,353.33
2	FL	561001687		0.00			45.76		0.00	0.00
2	FL	561002029		0.00			64.64		0.00	0.00
2	FL	621007573		0.00			100.00		0.00	0.00
2	FL	651008893						292.66	0.00	0.00
2	FL	71064953		0.00			0.00		31.05	0.00
2	IN	271020788		0.00			0.00		450.00	0.00
2	KY	61057951						0.00	-269.60	0.00
2	MA	381020317	376,000.00	0.00			18.50		0.00	
2	MI	361024016		0.00			40.23		0.00	0.00
2	MI	361024052		0.00			0.00		29.47	0.00
2	MI	711006469		0.00			0.00		358.64	0.00
2	MI	841003607		0.00			0.00		40.23	0.00
2	MI	841004248		0.00			83.57		0.00	0.00
2	MN	121038377		0.00			0.00		70.67	0.00
2	MN	121039101		0.00			239.40		0.00	0.00
2	NH	231064067		0.00			118.50		0.00	0.00

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	NJ	331035549	126,064.10	0.00	93,798.41	74.41%			0.00	32,265.69
2	NV	31033241	171,422.46	0.00	122,174.68	71.27%			0.00	49,247.78
2	NY	331034525	465,391.50	0.00	206,411.56	44.35%			0.00	258,979.94
2	NY	331034545						2.68	0.00	0.00
2	NY	331035529						0.00	-1,629.14	0.00
2	OH	131030555		0.00			146.27		0.00	0.00
2	OH	131031923						614.50	0.00	0.00
2	OH	61057585	0.01	0.00				49,109.30	-4,178.26	0.00
2	OH	741010779		0.00			0.00		2,417.95	0.00
2	TX	101046438		0.00			28.04		0.00	0.00
2	TX	101046823	85,917.27	0.00	78,886.71	91.82%			0.00	7,030.56
2	TX	271021020		0.00			19.10		0.00	0.00
2	TX	351024841						102.66	0.00	0.00
2	VA	81055242						206.64	0.00	0.00
2	WI	521024930	102,687.95	0.00	102,687.95	100.00%			8,551.46	0.00
TOTAL Group 2		**46**	**2,293,682.19**	**142.23**	**1,246,719.04**		**5,943.38**	**50,494.35**	**5,872.47**	**670,820.91**
TOTAL		**109**	**3,794,981.70**	**515.37**	**2,345,498.48**		**8,966.19**	**58,524.67**	**57,938.72**	**1,072,967.84**

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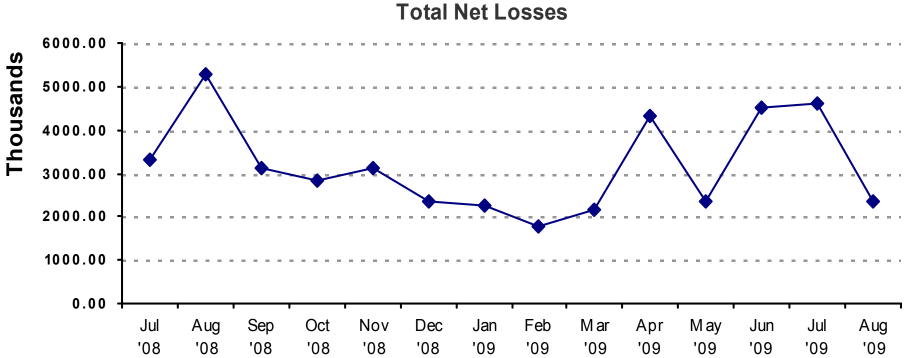
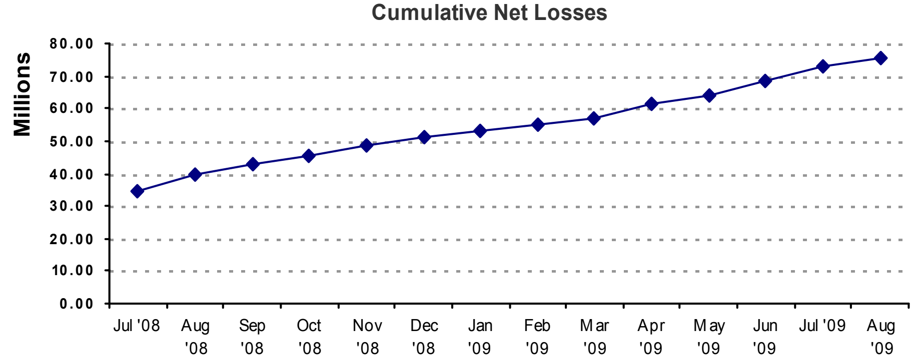
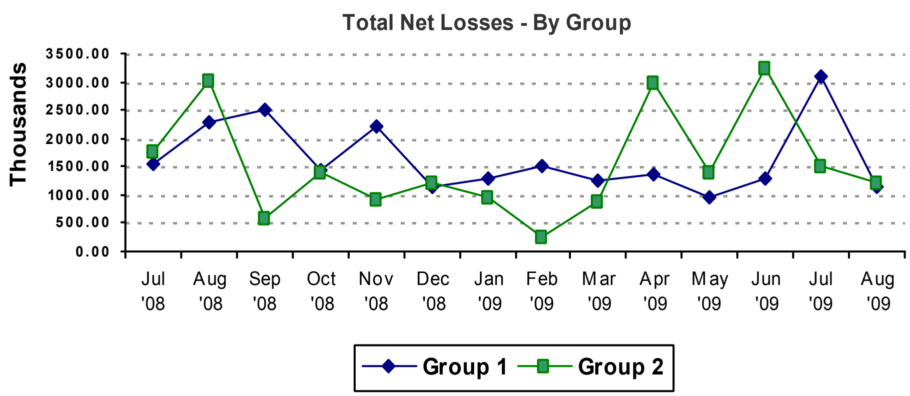
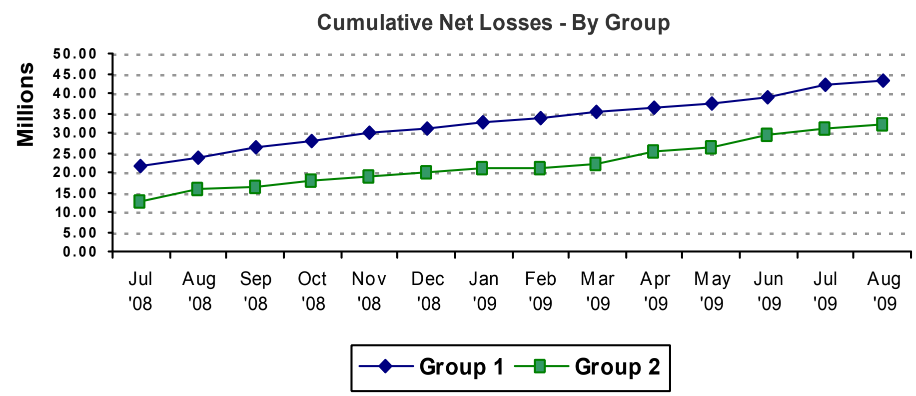
2005-OPT1

Losses Trends









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	260	53,103,571.34	17.400%	308	4.43%
5.5000 to less than 5.7500	29	6,350,881.56	2.081%	308	5.56%
5.7500 to less than 6.0000	83	21,857,615.71	7.162%	305	5.89%
6.0000 to less than 6.2500	73	16,158,951.62	5.295%	302	6.08%
6.2500 to less than 6.5000	77	16,558,996.60	5.426%	305	6.35%
6.5000 to less than 6.7500	84	18,915,584.48	6.198%	303	6.60%
6.7500 to less than 7.0000	137	27,209,745.15	8.916%	303	6.85%
7.0000 to less than 7.2500	101	17,234,959.72	5.647%	308	7.09%
7.2500 to less than 7.5000	97	18,022,576.20	5.905%	304	7.32%
7.5000 to less than 7.7500	117	18,351,697.97	6.013%	303	7.57%
7.7500 to less than 8.0000	118	18,510,703.42	6.065%	306	7.85%
8.0000 to less than 8.2500	101	12,095,600.93	3.963%	305	8.08%
8.2500 to less than 8.5000	83	10,505,846.60	3.442%	307	8.34%
8.5000 to less than 8.7500	98	12,268,912.68	4.020%	308	8.56%
8.7500 to less than 9.0000	83	9,448,849.00	3.096%	303	8.83%
9.0000 to less than 9.2500	58	6,384,079.47	2.092%	306	9.06%
9.2500 to less than 9.5000	49	5,702,615.45	1.869%	306	9.32%
9.5000 to less than 9.7500	36	3,973,295.33	1.302%	308	9.57%
9.7500 to less than 10.0000	34	3,824,799.43	1.253%	300	9.83%
10.0000 to less than 10.2500	29	2,830,320.27	0.927%	300	10.06%
10.2500 to less than 10.5000	13	1,241,117.60	0.407%	308	10.30%
10.5000 to less than 10.7500	16	1,322,599.62	0.433%	296	10.55%
10.7500 to less than 11.0000	14	1,380,273.07	0.452%	308	10.88%
11.0000 to less than 11.2500	6	403,099.40	0.132%	308	11.05%
11.2500 to less than 11.5000	9	587,090.53	0.192%	308	11.33%
11.5000 to less than 11.7500	4	341,196.77	0.112%	309	11.55%
11.7500 to less than 12.0000	4	363,249.97	0.119%	309	11.77%
Greater than; equal to 12.0000	4	241,469.40	0.079%	282	12.35%
TOTAL	**1,817**	**305,189,699.29**			

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**			

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

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	18,072.40	0.006%	308	9.96%
20,000.00 to less than 40,000.0	1	35,513.03	0.011%	129	7.10%
40,000.00 to less than 60,000.0	167	8,725,755.22	2.810%	286	8.70%
60,000.00 to less than 80,000.0	243	16,958,606.12	5.462%	301	8.11%
80,000.00 to less than 100,000.	222	20,154,887.40	6.491%	302	7.60%
100,000.00 to less than 120,000	190	20,889,771.27	6.728%	307	7.50%
120,000.00 to less than 140,000	198	25,747,865.47	8.293%	306	7.04%
140,000.00 to less than 160,000	145	21,624,723.91	6.965%	304	7.08%
160,000.00 to less than 180,000	91	15,418,915.26	4.966%	305	6.87%
180,000.00 to less than 200,000	93	17,555,584.04	5.654%	302	6.92%
200,000.00 to less than 220,000	68	14,266,514.65	4.595%	306	6.70%
220,000.00 to less than 240,000	61	14,035,698.95	4.521%	303	6.94%
240,000.00 to less than 260,000	50	12,493,788.85	4.024%	308	6.39%
260,000.00 to less than 280,000	35	9,465,005.79	3.048%	308	6.40%
280,000.00 to less than 300,000	41	11,838,994.15	3.813%	308	6.49%
300,000.00 to less than 320,000	30	9,302,223.18	2.996%	308	6.53%
320,000.00 to less than 340,000	22	7,236,846.59	2.331%	300	7.03%
340,000.00 to less than 360,000	22	7,680,900.84	2.474%	308	6.75%
360,000.00 to less than 380,000	16	5,907,875.05	1.903%	308	5.68%
380,000.00 to less than 400,000	15	5,817,902.81	1.874%	308	7.02%
400,000.00 to less than 420,000	18	7,392,480.04	2.381%	308	6.12%
420,000.00 to less than 440,000	17	7,317,387.41	2.357%	308	6.70%
440,000.00 to less than 460,000	7	3,145,007.06	1.013%	308	5.85%
460,000.00 to less than 480,000	6	2,834,636.92	0.913%	308	5.70%
480,000.00 to less than 500,000	6	2,955,521.35	0.952%	308	6.33%
500,000.00 to less than 520,000	9	4,595,589.41	1.480%	308	5.90%
520,000.00 to less than 540,000	1	524,072.74	0.169%	309	6.75%
Greater than; equal to 540,000.	41	31,249,559.38	10.065%	308	6.19%
TOTAL	**1,817**	**305,189,699.29**			

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**			

Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
Pay Date: 08/25/2009

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

Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,106	186,393,602.25	12.343%	308	7.05%
2	FIXED-RATE - First Mortgag	693	117,695,260.38	7.794%	301	6.63%
3	FIXED-RATE - Subordinate	18	1,100,836.66	0.073%	293	9.53%
	TOTAL	**1,817**	**305,189,699.29**			

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 (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,479	240,814,987.26	15.947%	305	6.87%
2	Multi-Family (including 3 or	123	29,782,939.64	1.972%	304	6.86%
3	Plan Unit Development (PU	75	15,722,940.91	1.041%	305	7.09%
4	Low Rise Condo	81	12,777,382.31	0.846%	308	6.98%
5	Manufactured Housing	55	5,566,562.34	0.369%	305	7.61%
6	High Rise Condo	4	524,886.83	0.035%	309	7.25%
	TOTAL	**1,817**	**305,189,699.29**			

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 (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,817	305,189,699.29	20.210%	305	6.90%
	TOTAL	**1,817**	**305,189,699.29**			

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**			

Deal Code: JPM05OPT1
Distribution Date: 08/25/2009
Pay Date: 08/25/2009

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

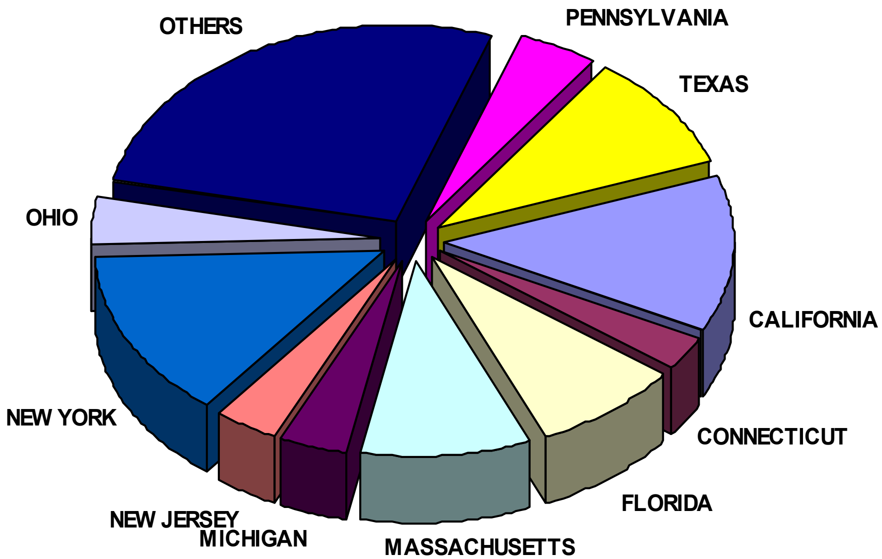
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	NEW YORK	162	42,016,537.77	13.767%	303	6.57%
2	CALIFORNIA	139	39,573,735.88	12.967%	308	6.25%
3	TEXAS	250	30,029,681.65	9.840%	300	7.47%
4	MASSACHUSETTS	112	28,672,966.70	9.395%	308	6.34%
5	FLORIDA	150	25,286,636.63	8.286%	306	6.89%
6	PENNSYLVANIA	105	13,184,371.35	4.320%	305	7.59%
7	MICHIGAN	100	12,291,659.01	4.028%	307	7.34%
8	OHIO	105	11,761,264.24	3.854%	308	6.97%
9	NEW JERSEY	50	10,975,551.20	3.596%	308	7.15%
10	CONNECTICUT	43	8,914,197.90	2.921%	307	6.50%
	OTHERS	601	82,483,096.96	27.027%	305	7.19%
	TOTAL	**1,817**	**305,189,699.29**			

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



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
1	NC	101046818	3/1/2009	Principal Bal Cap / Interest Rate	150,525.59	5.00000	308	Loan Mods
1	TX	101047072	7/1/2009	Balloon to Fully amortized ARM	65,401.39	7.00000	308	Loan Mods
1	CT	141045963	3/1/2009	Other	124,703.49	5.00000	309	Five Year Step Mod
1	NY	141046010	2/1/2009	Interest Rate / Terms / Princ Bal	319,177.81	5.00000	308	Loan Mods
1	NY	141046215	5/1/2009	Principal Bal Cap / Interest Rate	74,740.31	3.00000	309	Loan Mods
1	MA	161040090	9/1/2009	Principal Bal Cap / Interest Rate	201,286.24	6.25000	308	Loan Mods
1	MA	161040096	8/1/2009	Balloon to Fully amortized ARM	329,120.67	6.00000	308	Loan Mods
1	MA	161040432	3/1/2009	Other	249,169.22	4.00000	308	Balloon Modification 2nd PB
1	MA	161040772	8/1/2009	Other	180,660.11	2.00000	308	Loan Mods
1	MA	161040982	8/1/2009	Interest Rate / Terms / Princ Bal	266,228.14	3.00000	309	Loan Mods
1	CA	21063260	4/1/2009	Principal Bal Cap / Terms	51,985.56	3.00000	308	Loan Mods
1	CA	21063866	9/1/2009	Balloon to Fully amortized ARM	276,529.08	7.25000	309	Loan Mods
1	PA	231064722	9/1/2009	Other	161,376.08	5.20000	308	Balloon Modification 2nd PB
1	NH	231064884	5/1/2009	Balloon to Fully amortized ARM	195,419.25	8.00000	308	Loan Mods
1	NH	231064923	6/1/2009	Principal Bal Cap / Interest Rate	247,014.63	2.50000	308	Loan Mods
1	MT	251035143	5/1/2009	Principal Bal Cap / Terms	193,597.27	6.00000	307	Loan Mods
1	PA	281014496	5/1/2009	Interest Rate / Terms / Princ Bal	96,324.32	5.00000	308	Loan Mods
1	CO	321025080	8/1/2009	Other	121,769.96	4.00000	308	Loan Mods
1	NY	331035704	8/1/2009	Other	163,432.03	5.00000	308	Loan Mods
1	NY	331036066	5/1/2009	Interest Rate / Terms / Princ Bal	264,198.95	3.00000	309	Loan Mods
1	NC	341023992	6/1/2009	Interest Rate / Terms / Princ Bal	136,488.31	2.00000	309	Loan Mods
1	TX	351023500	8/1/2009	Principal Bal Cap / Interest Rate	167,319.41	8.66000	308	Loan Mods
1	TX	351024886	6/1/2009	Balloon to Fully amortized ARM	83,024.95	7.00000	308	Loan Mods
1	TX	351025393	8/1/2009	Interest Rate / Terms / Princ Bal	80,874.51	5.00000	309	Loan Mods
1	TX	351025785	8/1/2009	Interest Rate / Terms / Princ Bal	103,452.43	3.50000	309	Loan Mods
1	TX	351026020	6/1/2009	Step-ARM to ARM / Prin Bal Cap	170,489.99	6.87000	309	Loan Mods
1	MI	361023671	7/1/2009	Other	168,895.21	2.00000	308	Loan Mods
1	MI	361024002	8/1/2009	Balloon to Fully amortized ARM	140,582.29	6.82000	309	Loan Mods
1	FL	371024570	7/1/2009	Balloon to Fully amortized ARM	132,389.90	5.25000	308	Loan Mods
1	FL	371025100	8/1/2009	Principal Bal Cap / Interest Rate	178,982.21	4.50000	308	Loan Mods
1	RI	381020160	6/1/2009	Balloon to Fully amortized ARM	90,746.55	8.00000	308	Loan Mods
1	RI	381020804	8/10/2009	NOT PROVIDED BY SERVICER	275,948.34	7.50000	308	Stipulated Relief Workout

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
1	MA	381020831	9/1/2009	Principal Bal Cap / Terms	92,274.83	6.65000	308	Loan Mods
1	RI	381020872	8/1/2009	Interest Rate / Terms / Princ Bal	372,289.11	4.00000	308	Loan Mods
1	MA	381020888	8/1/2009	Principal Bal Cap / Interest Rate	370,928.01	3.50000	309	Loan Mods
1	IL	41065736	7/1/2009	Balloon to Fully amortized ARM	92,565.67	3.00000	308	Loan Mods
1	IN	41066450	6/22/2007	NOT PROVIDED BY SERVICER	87,102.48	5.00000	309	Loan Mods
1	GA	51056571	6/1/2009	Balloon to Fully amortized ARM	109,063.31	6.86000	308	Loan Mods
1	GA	51056684	3/1/2009	Other	141,474.05	5.00000	308	Five Year Step Mod
1	GA	51056726	6/1/2009	Interest Rate / Terms / Princ Bal	288,631.01	5.00000	308	Loan Mods
1	NV	511034916	8/1/2009	Principal Bal Cap / Terms	157,017.80	6.64000	308	Loan Mods
1	CA	511034924	7/1/2009	Principal Bal Cap / Interest Rate	315,763.62	3.00000	308	Loan Mods
1	TX	551005046	6/1/2009	Step-ARM to ARM / Prin Bal Cap	112,762.90	5.00000	308	Loan Mods
1	OK	551005554	5/1/2009	Interest Rate / Terms / Princ Bal	152,121.63	3.75000	308	Loan Mods
1	TX	551005574	6/1/2009	Principal Bal Cap / Terms	108,145.50	7.00000	308	Loan Mods
1	AR	551005848	6/1/2009	Interest Rate / Terms / Princ Bal	146,404.12	5.00000	309	Loan Mods
1	CA	631006780	4/1/2009	Interest Rate / Terms / Princ Bal	305,523.03	6.00000	308	Loan Mods
1	CA	631006991	5/1/2009	Step-ARM to ARM / Prin Bal Cap	352,563.65	5.50000	308	Loan Mods
1	TX	641007877	10/1/2009	Principal Bal Cap / Terms	52,055.47	11.35000	309	Loan Mods
1	CA	661006244	5/1/2009	Principal Bal Cap / Interest Rate	188,855.52	4.00000	309	Loan Mods
1	NH	681005273	8/1/2009	Other	126,888.99	3.00000	308	Loan Mods
1	DE	691003113	12/1/2008	Other	281,489.23	5.00000	308	I/O Legacy Five Year Mod
1	ME	711006364	6/1/2009	Interest Rate / Terms / Princ Bal	156,500.60	4.50000	308	Loan Mods
1	MS	741010499	4/1/2009	Step-ARM to ARM / Prin Bal Cap	141,867.66	5.00000	308	Loan Mods
1	OH	741010704	8/1/2009	Interest Rate / Terms / Princ Bal	129,419.75	2.20000	309	Loan Mods
1	CO	791002034	10/1/2009	Principal Bal Cap / Terms	156,103.19	8.00000	308	Loan Mods
1	VA	81054441	4/1/2009	Interest Rate / Terms / Princ Bal	80,048.96	3.00000	308	Loan Mods
1	VA	81054873	9/1/2009	Interest Rate / Terms / Princ Bal	118,489.55	8.62500	308	Loan Mods
1	MI	841003485	9/1/2009	Step-ARM to ARM / Prin Bal Cap	142,573.90	8.37500	309	Loan Mods
1	MO	91031109	8/1/2009	Balloon to Fully amortized ARM	261,674.59	5.00000	308	Loan Mods
2	TX	101046924	6/1/2009	Principal Bal Cap / Terms	406,566.17	5.00000	308	Loan Mods
2	OH	131029794	4/1/2009	Interest Rate / Terms / Princ Bal	116,122.68	5.00000	307	Loan Mods
2	NY	141044808	8/1/2009	Principal Bal Cap / Terms	72,919.10	6.86000	308	Loan Mods
2	CT	141045615	4/1/2009	Interest Rate / Terms / Princ Bal	186,742.36	4.00000	308	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	MA	141046058	6/1/2009	Principal Bal Cap / Interest Rate	414,408.63	4.00000	309	Loan Mods
2	NY	141046527	5/1/2009	Interest Rate / Terms / Princ Bal	434,617.14	3.50000	309	Loan Mods
2	MA	161039830	7/1/2009	Interest Rate / Terms / Princ Bal	430,824.30	3.00000	308	Loan Mods
2	AZ	171025159	5/1/2009	Interest Rate / Terms / Princ Bal	327,305.23	4.75000	308	Loan Mods
2	CA	21062858	6/1/2009	Principal Bal Cap / Interest Rate	161,449.89	3.50000	308	Loan Mods
2	HI	21063550	9/1/2009	Other	766,425.42	5.89000	308	Loan Mods
2	CT	231063504	3/1/2009	Principal Bal Cap / Interest Rate	377,123.22	3.50000	308	Loan Mods
2	NH	231063951	8/6/2009	NOT PROVIDED BY SERVICER	246,025.68	7.12500	308	Stipulated Relief Workout
2	MA	271021175	8/1/2009	Other	406,175.02	3.50000	308	Loan Mods
2	FL	291000156	9/1/2009	Other	92,227.26	10.50000	128	Loan Mods
2	CA	31032271	8/10/2009	NOT PROVIDED BY SERVICER	2,429,063.81	6.62500	307	Stipulated Relief Workout
2	CA	31033391	6/1/2009	Principal Bal Cap / Interest Rate	951,434.21	2.25000	308	Loan Mods
2	NY	331034961	8/6/2009	NOT PROVIDED BY SERVICER	315,529.32	7.75000	308	Stipulated Relief Workout
2	NY	331035279	5/1/2009	Principal Bal Cap / Interest Rate	501,295.08	4.50000	308	Loan Mods
2	NY	331035486	9/1/2009	Principal Bal Cap / Interest Rate	253,251.09	7.75000	308	Loan Mods
2	NJ	331035671	8/1/2009	Interest Rate / Terms / Princ Bal	382,120.15	9.75000	308	Loan Mods
2	TX	351023524	8/11/2009	NOT PROVIDED BY SERVICER	58,449.56	11.00000	308	Stipulated Relief Workout
2	MI	361023946	5/1/2009	Step-ARM to Fixed / Prin Bal Cap	50,979.84	5.20000	309	Loan Mods
2	MI	361023950	10/1/2009	Other	53,723.66	9.10000	309	Loan Mods
2	ME	401000974	6/1/2009	Step-ARM to ARM / Prin Bal Cap	155,110.82	4.75000	309	Loan Mods
2	GA	51056577	6/1/2009	Balloon to Fully amortized ARM	325,861.94	6.78000	308	Loan Mods
2	GA	51056707	9/1/2009	Interest Rate / Terms / Princ Bal	122,944.43	7.14000	308	Loan Mods
2	MI	521024317	4/1/2009	Principal Bal Cap / Interest Rate	94,435.69	2.00000	308	Loan Mods
2	KS	521024679	3/29/2007	NOT PROVIDED BY SERVICER	307,710.80	5.75000	309	Loan Mods
2	OH	61057986	8/1/2009	Interest Rate / Terms / Princ Bal	250,472.87	3.00000	309	Loan Mods
2	FL	621007324	9/1/2009	Principal Bal Cap / Terms	315,490.70	7.80000	308	Loan Mods
2	CA	661005672	7/1/2009	Principal Bal Cap / Interest Rate	167,157.57	4.00000	308	Loan Mods
2	ME	681005178	5/1/2009	Principal Bal Cap / Interest Rate	112,109.70	5.00000	308	Loan Mods
2	MD	691003103	3/1/2009	Principal Bal Cap / Interest Rate	1,194,872.08	7.22000	309	Loan Mods
2	FL	71065318	8/1/2009	Other	300,519.49	5.00000	308	Loan Mods
2	TX	771004445	5/1/2009	Step-ARM to ARM / Prin Bal Cap	59,832.84	5.00000	308	Loan Mods
2	TX	771004529	8/17/2009	NOT PROVIDED BY SERVICER	51,867.50	8.75000	308	Stipulated Relief Workout

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	VA	81054569	5/1/2009	Principal Bal Cap / Terms	189,935.23	3.00000	308	Loan Mods
2	VA	81055285	3/1/2009	Other	66,611.06	5.00000	309	Five Year Step Mod
2	NJ	871000686	12/26/2007	NOT PROVIDED BY SERVICER	291,552.46	5.00000	308	Loan Mods