

Option One, the former servicer for this transaction, was obligated under Sections 3.20 and 3.21 of the Pooling and Servicing Agreement to deliver an annual certification and accountant's servicing report for the portion of [2008] that it serviced the mortgage loan portfolio. Option One was replaced as servicer by American Home Mortgage Servicing Inc. on April 30, 2008. Despite our repeated efforts, Option One has refused to deliver the required annual certification and accountant's servicing report. The failure by Option One to provide an annual certification and accountant's servicing report would constitute a breach of Option One's obligations under the Pooling and Servicing Agreement that could give the Trustee and the holders of the required percentage of the Voting Rights under the Pooling and Servicing Agreement the right to terminate the rights and obligations of Option One under the Pooling and Servicing Agreement. However, since Option One is no longer the servicer for the transaction, there is no further action to be taken by the Trustee.

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

December 28, 2009

**Table of Contents**

<b>Distribution Report</b>	-----	<b>2</b>
<b>Factor Report</b>	-----	<b>3</b>
<b>Realized Loss Reporting</b>	-----	<b>5</b>
<b>Certificate Interest Carryforward Detail</b>	-----	<b>6</b>
<b>Basis Risk Certificate Interest Carryover</b>	-----	<b>7</b>
<b>Non Supported Interest Shortfalls</b>	-----	<b>8</b>
<b>Deferred Certificate Amounts</b>	-----	<b>8</b>
<b>Pass Through Rates</b>	-----	<b>9</b>
<b>Investor Supplemental Report</b>	-----	<b>9</b>

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

December 28, 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	38,150,000.11	2,112,996.20	16,294.31	2,129,290.51	0.00	0.00	36,037,003.91
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	17,810,161.15	283,750.76	9,566.05	293,316.81	0.00	0.00	17,526,410.39
M1	60,404,000.00	60,404,000.00	0.00	37,980.73	37,980.73	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	30,293.24	30,293.24	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	19,865.29	19,865.29	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	21,327.31	21,327.31	0.00	0.00	27,182,000.00
M5	24,917,000.00	18,350,384.93	0.00	14,734.35	14,734.35	0.00	0.00	18,350,384.93
M6	23,406,000.00	13,851,842.79	0.00	12,011.09	12,011.09	0.00	0.00	13,851,842.79
M7	21,141,000.00	11,296,249.28	0.00	15,179.66	15,179.66	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	13,035.23	13,035.23	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	16,156.47	16,156.47	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	27,748.15	27,748.15	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	289,801,119.98	2,396,746.96	234,191.88	2,630,938.84	0.00	0.00	287,404,373.02

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	293,357,151.30	0.00	0.00	0.00	0.00	0.00	290,365,252.08

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

December 28, 2009

## FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE

CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CURRENT PASS-THRU RATE
A1	46626laa8	62.25024453	3.44782516	0.02658781	3.47441296	58.80241937	0.465940%
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	444.02186807	7.07413827	0.23848944	7.31262771	436.94772980	0.585940%
M1	46626lae0	1,000.00000000	0.00000000	0.62877839	0.62877839	1,000.00000000	0.685940%
M2	46626laf7	1,000.00000000	0.00000000	0.64711170	0.64711170	1,000.00000000	0.705940%
M3	46626lag5	1,000.00000000	0.00000000	0.67461168	0.67461168	1,000.00000000	0.735940%
M4	46626lah3	1,000.00000000	0.00000000	0.78461151	0.78461151	1,000.00000000	0.855940%
M5	46626laj9	736.46044588	0.00000000	0.59133724	0.59133724	736.46044588	0.875940%
M6	46626lak6	591.80734812	0.00000000	0.51316286	0.51316286	591.80734812	0.945940%
M7	46626lal4	534.32899484	0.00000000	0.71801996	0.71801996	534.32899484	1.465940%
M8	46626lam2	460.50024423	0.00000000	0.69057163	0.69057163	460.50024423	1.635940%
M9	46626lan0	559.53541024	0.00000000	1.06989405	1.06989405	559.53541024	2.085940%
M10	46626lap5	619.46459705	0.00000000	1.83750414	1.83750414	619.46459705	3.235940%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		198.25328448	1.63961739	0.16021094	1.79982833	196.61366708	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	194.26399707	0.00000000	0.00000000	0.00000000	192.28273192	0.000000%

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

**December 28, 2009**

**Dates:**

Record Date	12/24/09
Determination Date	12/15/09
Distribution Date	12/28/09

**Trigger Event**

TEST I - Trigger Event Occurrence	YES
(Is Delinquency Percentage > 36% of Senior Enhancement Percentage ?)	YES
Delinquency Percentage	31.75602%
36% of Senior Enhancement Percentage	29.06196%
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	5.47764%
Required Cumulative Loss %	5.87500%

**O/C Reporting**

Targeted Overcollateralization Amount	19,275,819.62
Ending Overcollateralization Amount	2,960,879.09
Ending Overcollateralization Deficiency	16,314,940.53
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,124,995.55
Payment to Class C	0.00

**J.P. Morgan Mortgage Acquisition Corporation, Series 2005-OPT1**  
**December 28, 2009**

Non Recoverables from Losses	120,547.80
Group 1	109,297.81
Group 2	11,249.99
Subsequent Losses	3,438.58
Group 1	855.23
Group 2	2,583.35
Subsequent Recoveries	31,088.34
Group 1	22,023.87
Group 2	9,064.47
Current Net Realized Losses	1,720,147.81
Group 1	1,318,176.02
Group 2	522,519.59
Cumulative Net Realized Losses	82,717,606.10
Group 1	46,371,226.62
Group 2	36,346,379.48
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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

December 28, 2009

## 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

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

**December 28, 2009**

**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	November 25, 2009
End Date	December 28, 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



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

December 28, 2009

## 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

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

**December 28, 2009**

**Available Net Funds Cap to Libor Certificates**

5.022178

**One-Month LIBOR for Such Distribution Date**

0.235940

**Pass Through Rates**

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.465940	0.461250
A2	0.325940	0.321250
A3	0.445940	0.441250
A4	0.585940	0.581250
M1	0.685940	0.681250
M2	0.705940	0.701250
M3	0.735940	0.731250
M4	0.855940	0.851250
M5	0.875940	0.871250
M6	0.945940	0.941250
M7	1.465940	1.461250
M8	1.635940	1.631250
M9	2.085940	2.081250
M10	3.235940	3.231250

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

## Table of Contents

	Page Number
Collateral Information Summary	1
Pipeline Snapshot	4
General Trends - Total	5
Prepayment Rates / Trends - CPR, SMM, CDR	6
Prepayment Rates / Trends - MDR, WAS, PSA	7
Prepayments and Liquidations - Summary	8
Prepayments and Liquidations - Details	10
Delinquency Summary - Total	11
Delinquency Trends - Total	12
Delinquency Summary - by Groups	13
Delinquency Trends - by Groups	15
Delinquency Summary - by Loan Type	16
Delinquency Trends - by Loan Type	18
Losses - Details	19
Losses - Trends	23
Distribution by Note Rate	24
Distribution by Ending Scheduled Balance	25
Distribution by Loan Type, by Property Type, by Amortization Type	26
Top 10 State Concentration	27
Modifications, Extensions, Waivers	28



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

## Collateral Information - Summary

**Total**

Interest Collections	
Scheduled Interest	1,500,042.11
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>1,500,042.11</b>

Fee Summary	
Servicer Fee (1)	148,791.16
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	733.39
<b>Total Fees</b>	<b>149,524.55</b>
<b>Total Fees (Withheld)</b>	<b>148,791.15</b>

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	1,000.30
NonRecoverable Servicer Advance	7,669.54
<b>Total Other Interest Adjust.</b>	<b>8,669.84</b>

Summary	
(+) Total Principal Collected	2,991,899.22
(-) Total Losses	1,720,147.81
(+) Total Interest Collected	1,500,042.11
(+) Total Other Interest Adjust. Collected	8,669.84
(-) Total Fees (Withheld)	148,791.15
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>2,631,672.21</b>

Summary		
	Balance	Count
Beginning Pool	293,357,151.33	1,758
Scheduled Principal	322,588.60	
UnScheduled Principal	2,669,310.62	
Ending Pool	290,365,252.11	1,741

Characteristics	
Weighted Average Coupon Rate (WAC)	6.6207944
Weighted Average Net Rate (NetWAC)	5.9677944
Weighted Average Remaining Term	301

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

Other Considerations for Losses	
Balance Due Trust	2,125,707.47
Net Liquidation Proceeds	498,457.70
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	322,588.60
<b>Total Scheduled Principal</b>	<b>322,588.60</b>

UnScheduled Principal	
(+) Curtailments	18,198.85
(+) Curtailment Adjustment	(39,355.36)
(+) Principal Payoff	1,063,217.36
(+) Principal Adjustment	1,627,249.77
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>2,669,310.62</b>

Losses	
(+) Initial (Current) Loss	1,627,249.77
(+) Non-Recoverable Advances	120,547.80
(+) Subsequent Loss	3,438.58
(-) Subsequent Gain	31,088.34
<b>Total Losses</b>	<b>1,720,147.81</b>
<b>Cumulative Losses</b>	<b>82,717,606.10</b>

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	564,759.66	5
REO Disposal	498,457.70	9
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,063,217.36</b>	<b>14</b>

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

## Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	812,563.42
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>812,563.42</b>

Fee Summary	
Servicer Fee (1)	79,761.32
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	392.68
<b>Total Fees</b>	<b>80,154.00</b>
<b>Total Fees (Withheld)</b>	<b>79,761.31</b>

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	190.04
NonRecoverable Servicer Advance	7,669.54
<b>Total Other Interest Adjust.</b>	<b>7,859.58</b>

Summary	
(+) Total Principal Collected	2,428,114.85
(-) Total Losses	1,306,926.03
(+) Total Interest Collected	812,563.42
(+) Total Other Interest Adjust. Collected	7,859.58
(-) Total Fees (Withheld)	79,761.31
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>1,861,850.51</b>

Summary		
	Balance	Count
Beginning Pool	157,073,986.60	1,143
Scheduled Principal	178,357.32	
UnScheduled Principal	2,249,757.53	
Ending Pool	154,645,871.75	1,128

Characteristics	
Weighted Average Coupon Rate (WAC)	6.6841652
Weighted Average Net Rate (NetWAC)	6.0311652
Weighted Average Remaining Term	300

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

Other Considerations for Losses	
Balance Due Trust	1,679,173.75
Net Liquidation Proceeds	460,376.89
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	178,357.32
<b>Total Scheduled Principal</b>	<b>178,357.32</b>

UnScheduled Principal	
(+) Curtailments	11,512.86
(+) Curtailment Adjustment	(5,688.74)
(+) Principal Payoff	1,025,136.55
(+) Principal Adjustment	1,218,796.86
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>2,249,757.53</b>

Losses	
(+) Initial (Current) Loss	1,218,796.86
(+) Non-Recoverable Advances	109,297.81
(+) Subsequent Loss	855.23
(-) Subsequent Gain	22,023.87
<b>Total Losses</b>	<b>1,306,926.03</b>
<b>Cumulative Losses</b>	<b>46,371,226.62</b>

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	564,759.66	5
REO Disposal	460,376.89	8
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,025,136.55</b>	<b>13</b>

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

## Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	687,478.69
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>687,478.69</b>

Fee Summary	
Servicer Fee (1)	69,029.84
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	340.71
<b>Total Fees</b>	<b>69,370.55</b>
<b>Total Fees (Withheld)</b>	<b>69,029.84</b>

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	810.26
NonRecoverable Servicer Advance	0.00
<b>Total Other Interest Adjust.</b>	<b>810.26</b>

Summary	
(+) Total Principal Collected	563,784.37
(-) Total Losses	413,221.78
(+) Total Interest Collected	687,478.69
(+) Total Other Interest Adjust. Collected	810.26
(-) Total Fees (Withheld)	69,029.84
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>769,821.70</b>

Summary		
	Balance	Count
Beginning Pool	136,283,164.73	615
Scheduled Principal	144,231.28	
UnScheduled Principal	419,553.09	
Ending Pool	135,719,380.36	613

Characteristics	
Weighted Average Coupon Rate (WAC)	6.5477560
Weighted Average Net Rate (NetWAC)	5.8947560
Weighted Average Remaining Term	302

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

Other Considerations for Losses	
Balance Due Trust	446,533.72
Net Liquidation Proceeds	38,080.81
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	144,231.28
<b>Total Scheduled Principal</b>	<b>144,231.28</b>

UnScheduled Principal	
(+) Curtailments	6,685.99
(+) Curtailment Adjustment	(33,666.62)
(+) Principal Payoff	38,080.81
(+) Principal Adjustment	408,452.91
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>419,553.09</b>

Losses	
(+) Initial (Current) Loss	408,452.91
(+) Non-Recoverable Advances	11,249.99
(+) Subsequent Loss	2,583.35
(-) Subsequent Gain	9,064.47
<b>Total Losses</b>	<b>413,221.78</b>
<b>Cumulative Losses</b>	<b>36,346,379.48</b>

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	0.00	0
REO Disposal	38,080.81	1
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>38,080.81</b>	<b>1</b>

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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
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%
Sep 2009	6.37%	2.92%	23.33%	11.94%	2.79%	4.20%	77,181,383.17	25.63%	0.1994475	7.11624%	10.21278%
Oct 2009	5.11%	3.10%	24.35%	12.40%	2.84%	4.02%	78,944,036.14	26.48%	0.1974392	3.72027%	10.37770%
Nov 2009	6.85%	3.23%	24.95%	13.30%	2.61%	3.90%	80,997,458.29	27.61%	0.1942640	9.31926%	12.05045%
Dec 2009	5.72%	3.76%	26.73%	14.59%	2.27%	3.96%	82,717,606.10	28.49%	0.1922827	3.81840%	8.35706%

*Percentages of Ending Scheduled Balance*

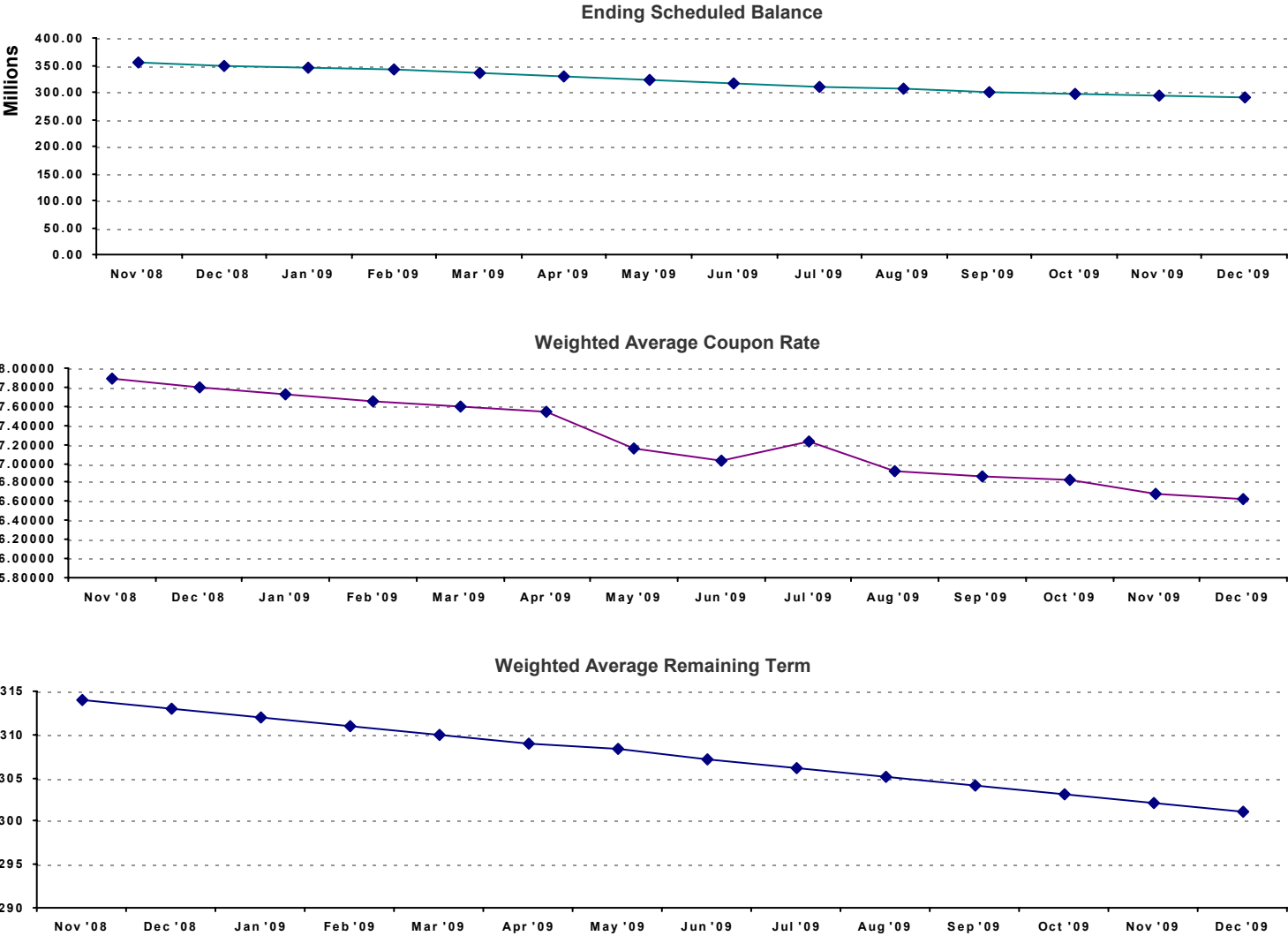
### Calculation Methodology:

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	$100 * \text{CPR} / (0.2 * \text{min}(30, \text{WAS}))$

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

General Trends - Total



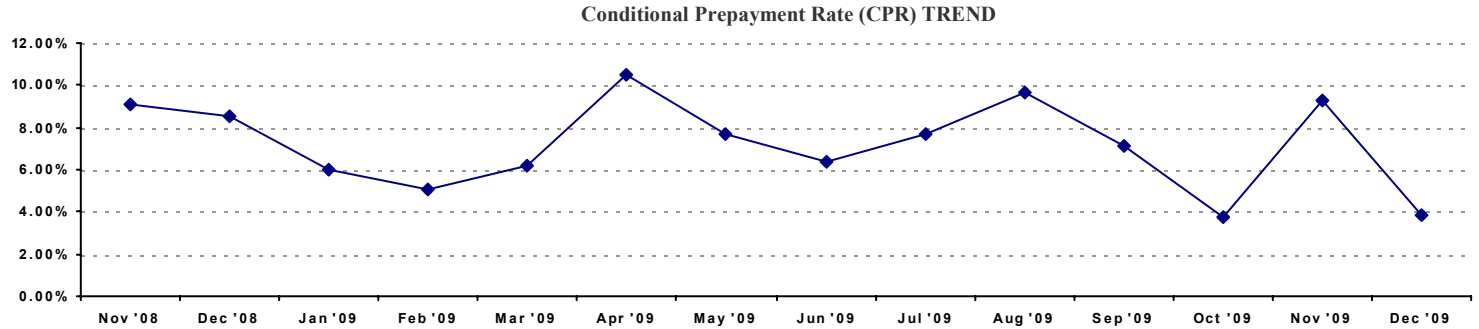


Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

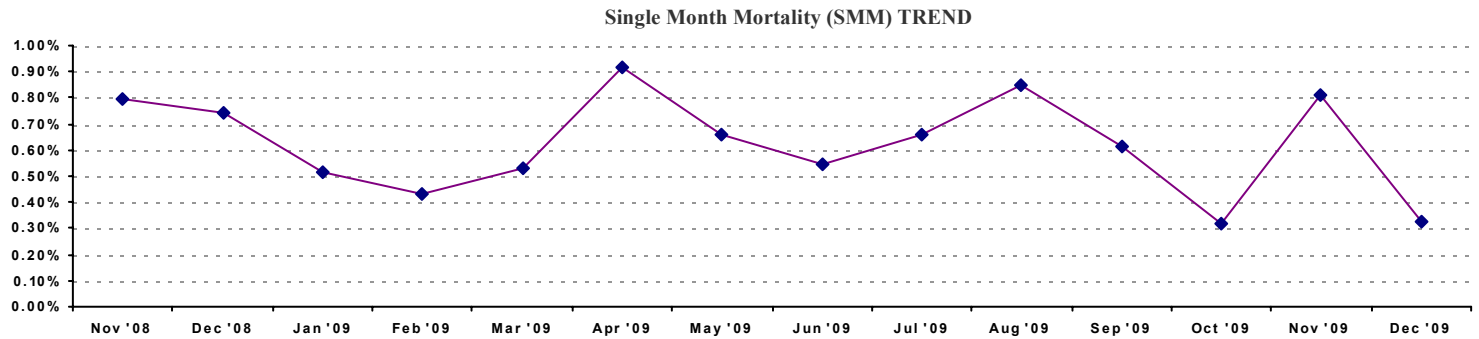
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

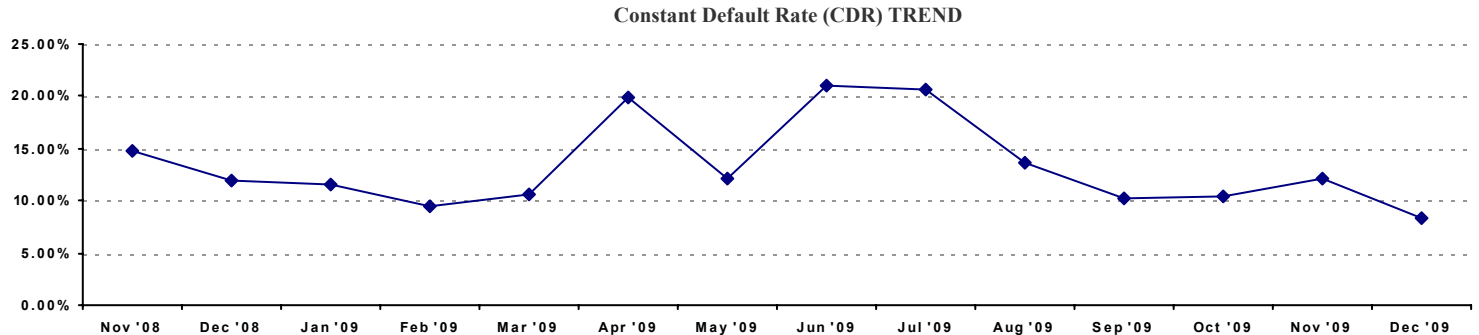
Conditional Prepayment Rate (CPR)	Value
Current Period	3.81840%
3-Month Average	5.61931%
6-Month Average	6.88642%
12-Month Average	6.92736%
Average Since Cut-off	24.04458%



Single Month Mortality (SMM)	Value
Current Period	0.32391%
3-Month Average	0.48375%
6-Month Average	0.59528%
12-Month Average	0.59837%
Average Since Cut-off	2.51222%



Constant Default Rate (CDR)	Value
Current Period	8.35706%
3-Month Average	10.26174%
6-Month Average	12.55639%
12-Month Average	13.34207%

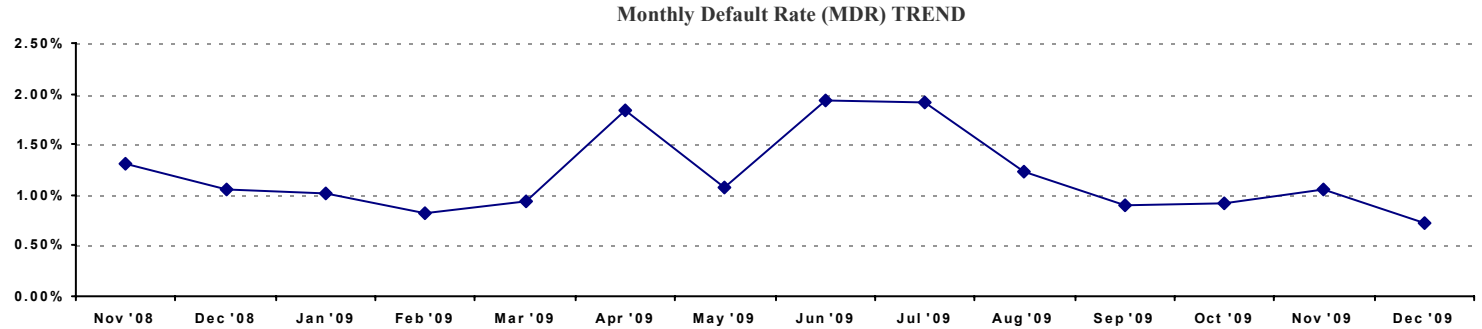


Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

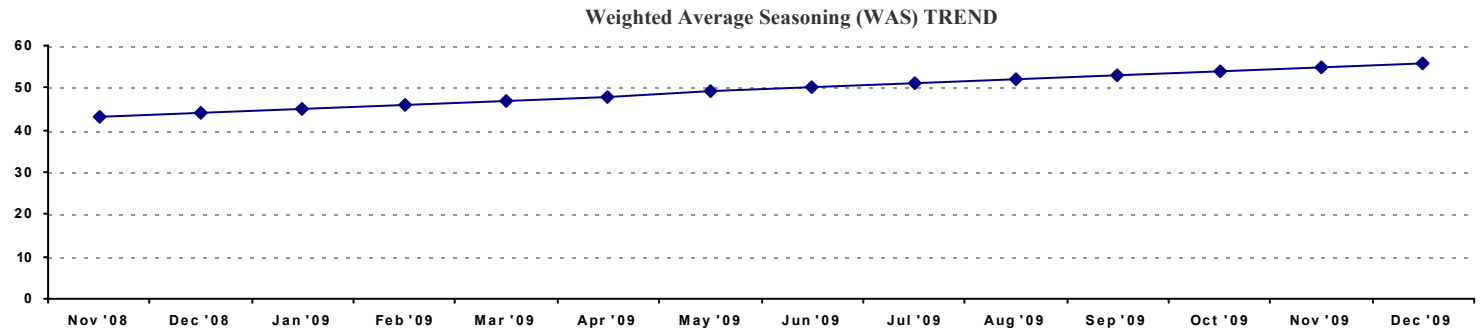
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

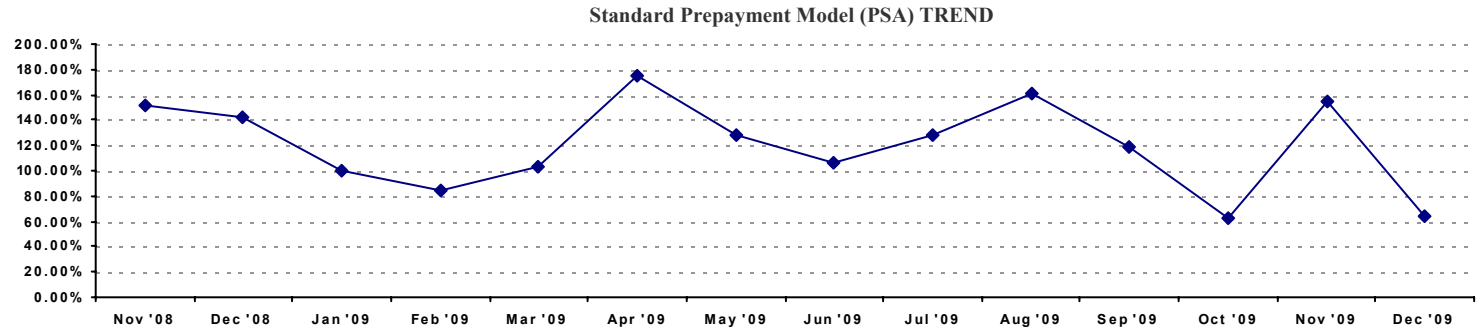
Monthly Default Rate (MDR)	Value
Current Period	0.72461%
3-Month Average	0.89929%
6-Month Average	1.11997%
12-Month Average	1.19600%



Weighted Average Seasoning (WAS)	Value
Current Period	56.00
3-Month Average	55.00
6-Month Average	53.50
12-Month Average	50.50



Standard Prepayment Model (PSA)	Value
Current Period	63.64%
3-Month Average	280.97%
6-Month Average	688.64%
12-Month Average	1385.47%



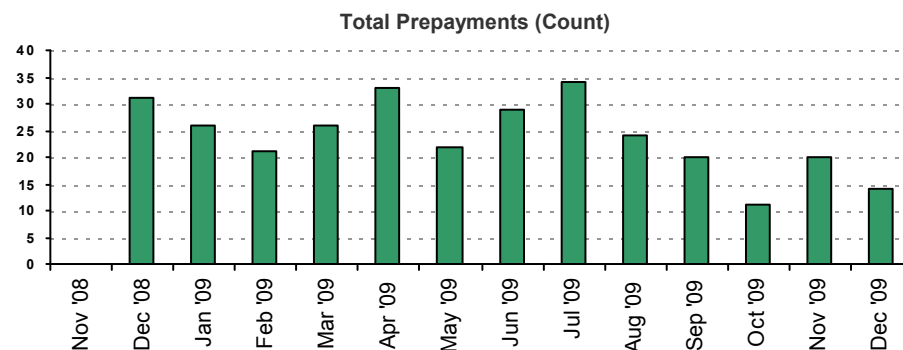
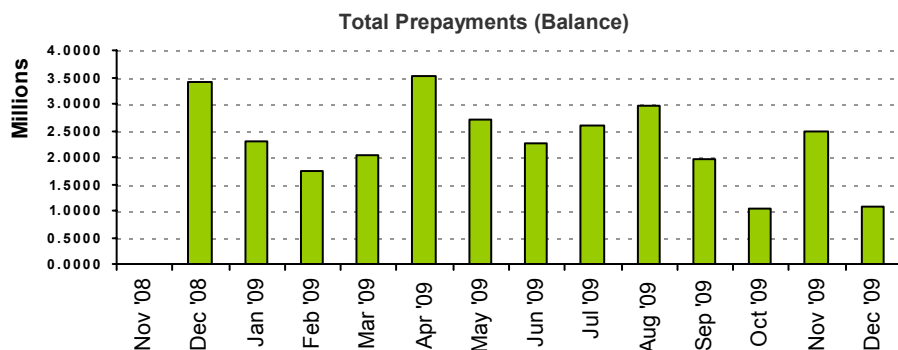
Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	5	564,759.66	0	0.00	8	460,376.89	0	0.00	0	0.00	13	1,025,136.55
2	0	0.00	0	0.00	1	38,080.81	0	0.00	0	0.00	1	38,080.81
<b>TOTAL</b>	<b>5</b>	<b>564,759.66</b>	<b>0</b>	<b>0.00</b>	<b>9</b>	<b>498,457.70</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>1,063,217.36</b>

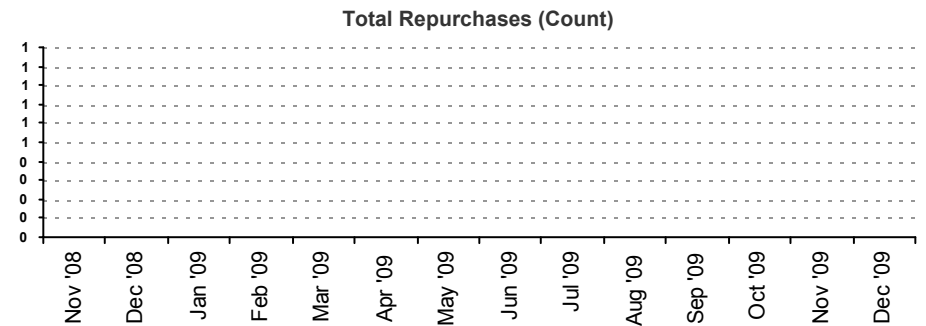
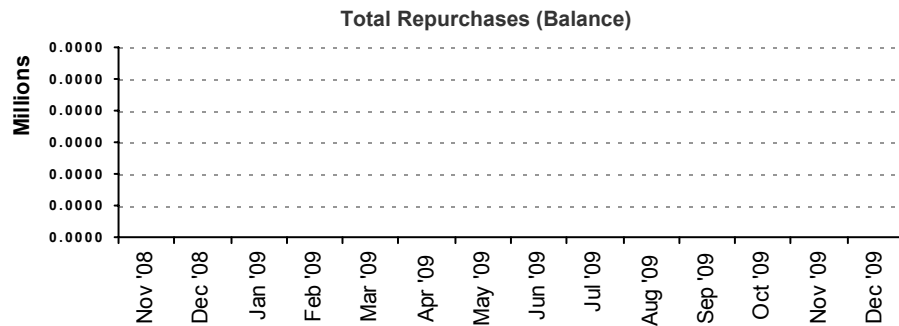
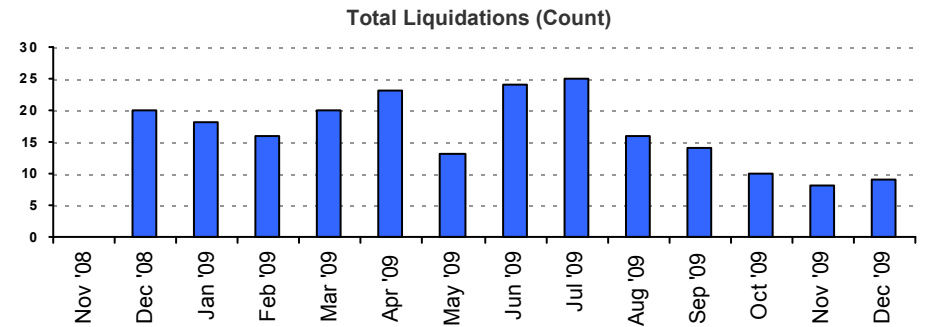
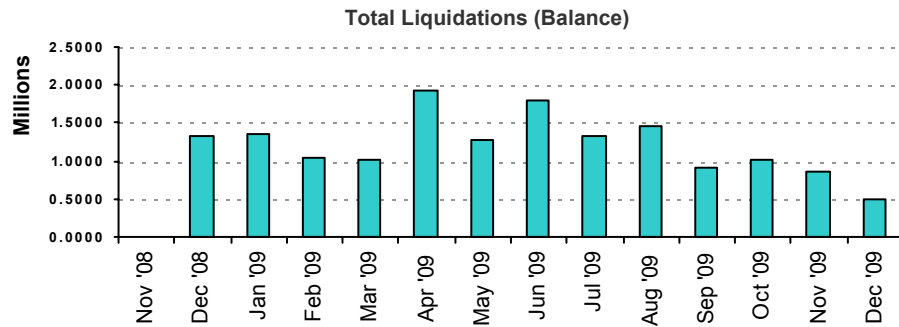
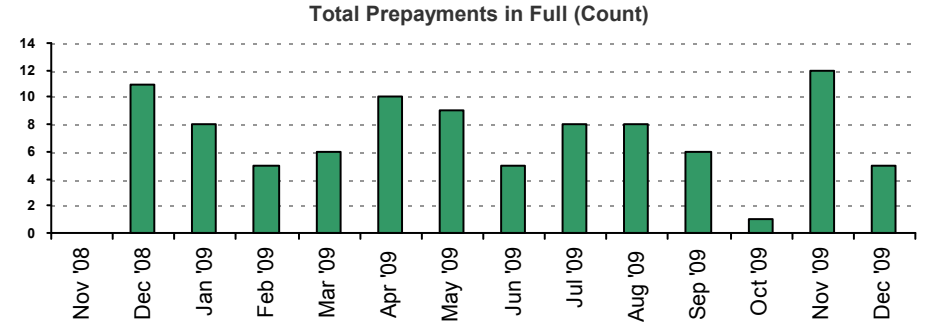
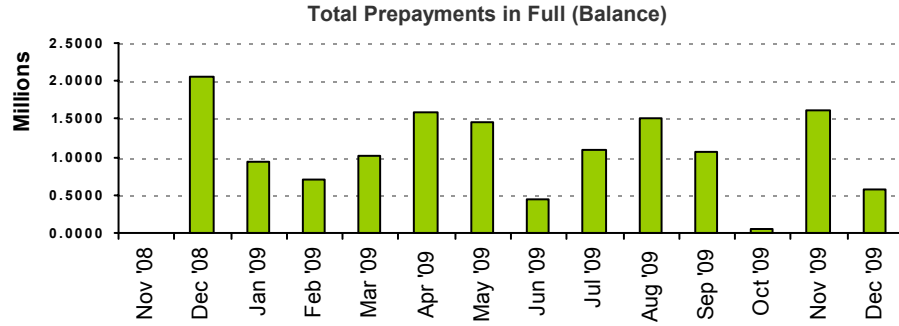
ADDITIONAL LIQUIDATIONS - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition



Deal Code: JPM05OPT1  
 Distribution Date: 12/25/2009  
 Pay Date: 12/28/2009

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

## Prepayments and Liquidations - Summary



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

**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	CO	321024862	229,600.00	87,053.98	REO Disposal	12-01-2009	8.5000
1	DE	281014320	89,400.00	93,286.72	Prepayment	12-01-2009	5.0000
1	FL	371024557	149,055.00	51,417.86	REO Disposal	12-01-2009	9.0000
1	FL	621006673	136,000.00	127,147.91	Prepayment	12-01-2009	6.0000
1	GA	51056442	96,000.00	41,804.83	REO Disposal	12-01-2009	6.8000
1	IN	41064925	154,850.00	38,455.23	REO Disposal	12-01-2009	8.3000
1	IN	41066025	147,155.00	45,162.02	REO Disposal	12-01-2009	6.7000
1	KY	131031272	106,200.00	100,931.45	Prepayment	12-01-2009	6.3000
1	KY	131031424	64,720.00	9,499.74	REO Disposal	12-01-2009	6.2500
1	ME	681005635	96,000.00	90,456.67	Prepayment	12-01-2009	6.5000
1	MI	841004718	254,575.00	86,192.99	REO Disposal	12-01-2009	6.7000
1	NY	231063719	175,500.00	152,936.91	Prepayment	12-01-2009	6.8500
1	PA	151027967	125,900.00	100,790.24	REO Disposal	12-01-2009	6.8500
TOTAL Group 1		13	1,824,955.00	1,025,136.55			

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	NY	141046114	348,000.00	38,080.81	REO Disposal	12-01-2009	9.1250
TOTAL Group 2		1	348,000.00	38,080.81			

TOTAL		14	2,172,955.00	1,063,217.36			
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Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

**Delinquency Summary - Total**

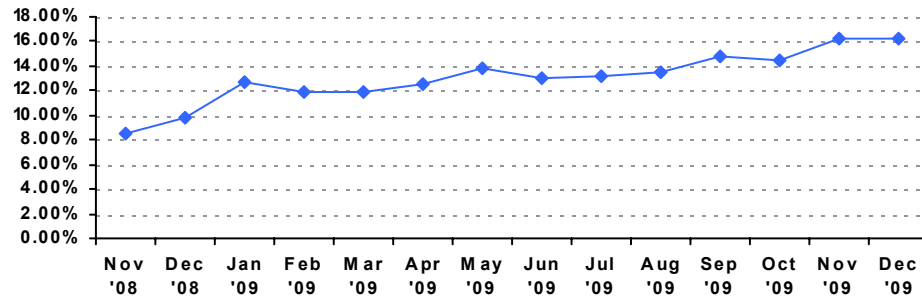
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	1,148	182,729,699.47	0	0.00	0	0.00	19	2,475,918.89	0	0.00	1,167	185,205,618.36
	65.94%	62.93%	0.00%	0.00%	0.00%	0.00%	1.09%	0.85%	0.00%	0.00%	67.03%	63.78%
<b>Payment 1</b>	89	15,427,090.95	0	0.00	0	0.00	7	1,173,705.74	0	0.00	96	16,600,796.69
	5.11%	5.31%	0.00%	0.00%	0.00%	0.00%	0.40%	0.40%	0.00%	0.00%	5.51%	5.72%
<b>Payment 2</b>	47	8,096,969.14	4	2,129,939.83	0	0.00	5	705,083.26	0	0.00	56	10,931,992.23
	2.70%	2.79%	0.23%	0.73%	0.00%	0.00%	0.29%	0.24%	0.00%	0.00%	3.22%	3.76%
<b>Payment 3+</b>	122	23,642,502.57	201	40,225,886.61	50	6,602,042.19	49	7,156,413.46	0	0.00	422	77,626,844.83
	7.01%	8.14%	11.55%	13.85%	2.87%	2.27%	2.81%	2.46%	0.00%	0.00%	24.24%	26.73%
<b>TOTAL</b>	1,406	229,896,262.13	205	42,355,826.44	50	6,602,042.19	80	11,511,121.35	0	0.00	1,741	290,365,252.11
	80.76%	79.17%	11.77%	14.59%	2.87%	2.27%	4.60%	3.96%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 12/25/2009  
 Pay Date: 12/28/2009

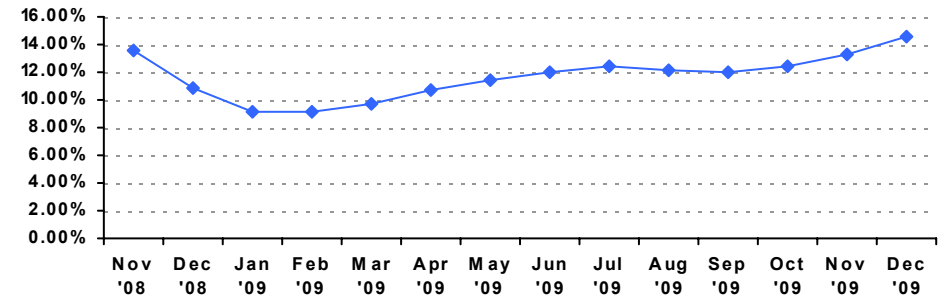
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Delinquency Trends - Summary

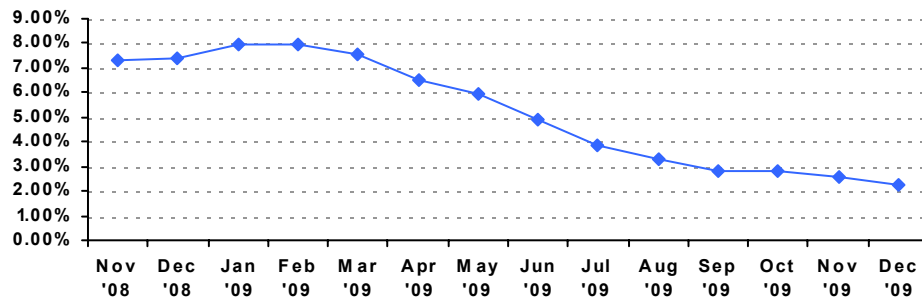
Delinquent (% of Amount)



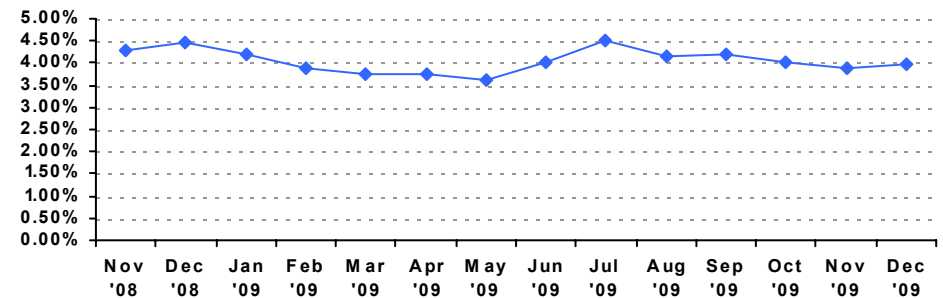
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

**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
<b>Current</b>	768	103,032,012.62	0	0.00	0	0.00	14	2,006,972.49	0	0.00	782	105,038,985.11
	68.09%	66.62%	0.00%	0.00%	0.00%	0.00%	1.24%	1.30%	0.00%	0.00%	69.33%	67.92%
<b>Payment 1</b>	56	7,986,681.58	0	0.00	0	0.00	3	427,619.37	0	0.00	59	8,414,300.95
	4.96%	5.16%	0.00%	0.00%	0.00%	0.00%	0.27%	0.28%	0.00%	0.00%	5.23%	5.44%
<b>Payment 2</b>	34	4,444,370.78	0	0.00	0	0.00	4	551,006.28	0	0.00	38	4,995,377.06
	3.01%	2.87%	0.00%	0.00%	0.00%	0.00%	0.35%	0.36%	0.00%	0.00%	3.37%	3.23%
<b>Payment 3+</b>	71	11,500,432.89	112	16,940,991.24	31	3,469,333.47	35	4,286,451.03	0	0.00	249	36,197,208.63
	6.29%	7.44%	9.93%	10.95%	2.75%	2.24%	3.10%	2.77%	0.00%	0.00%	22.07%	23.41%
<b>TOTAL</b>	929	126,963,497.87	112	16,940,991.24	31	3,469,333.47	56	7,272,049.17	0	0.00	1,128	154,645,871.75
	82.36%	82.10%	9.93%	10.95%	2.75%	2.24%	4.96%	4.70%	0.00%	0.00%	100.00%	100.00%



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

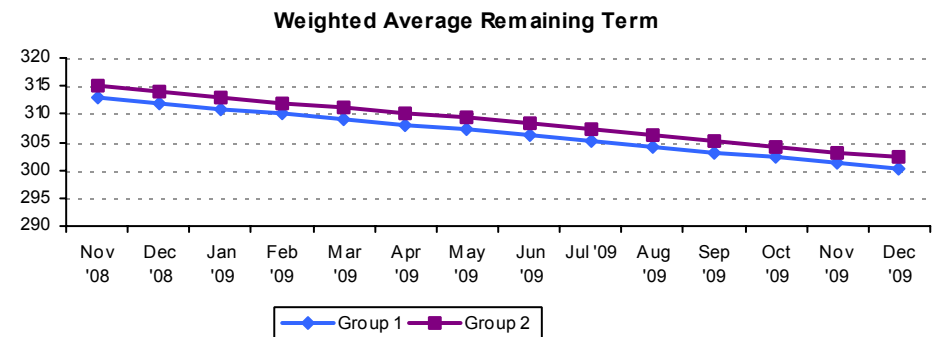
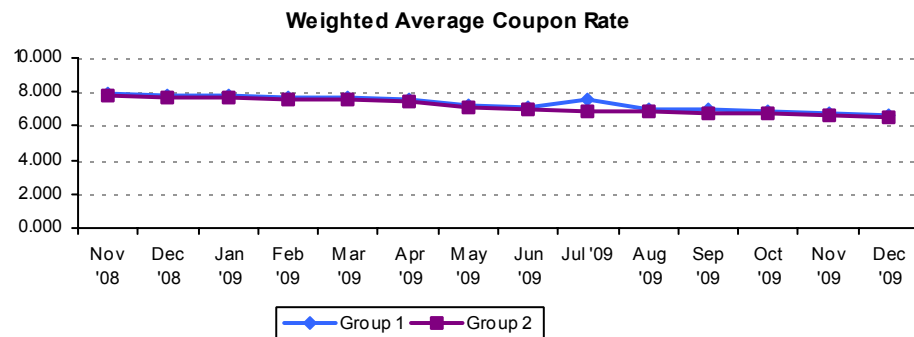
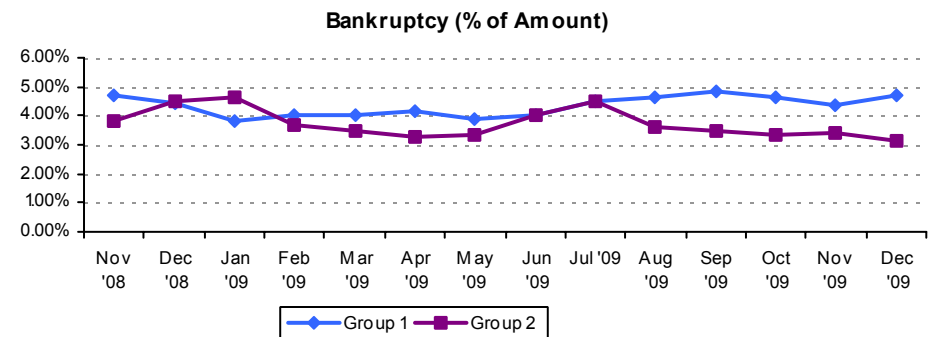
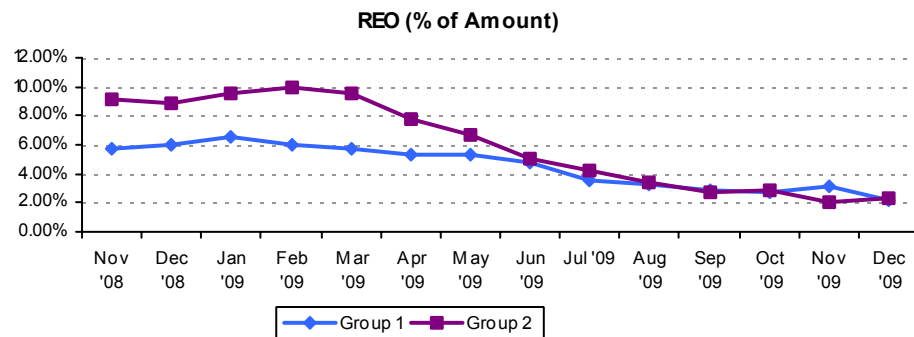
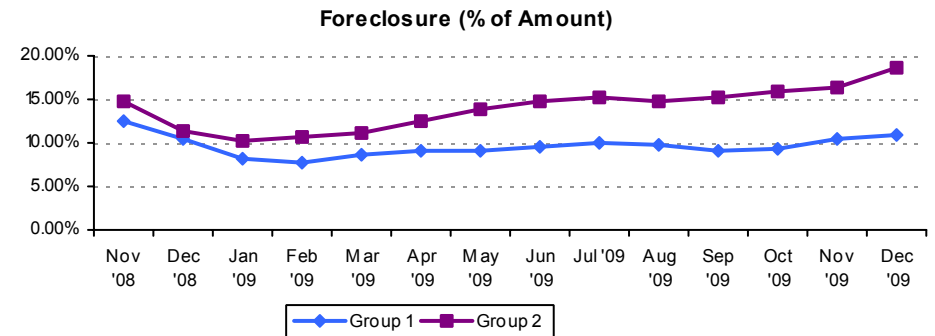
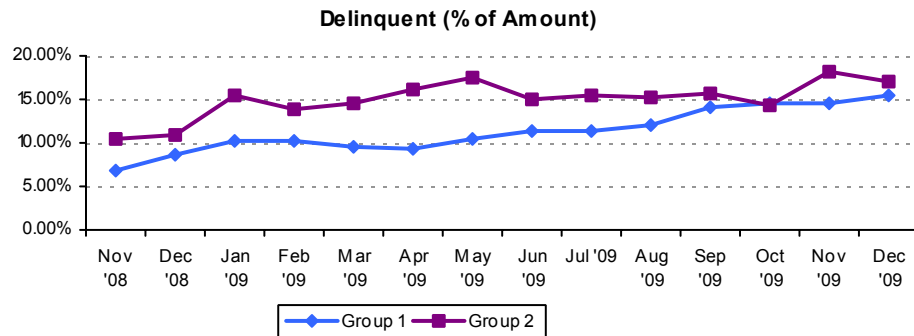
**Delinquency Summary - Group 2**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	380	79,697,686.85	0	0.00	0	0.00	5	468,946.40	0	0.00	385	80,166,633.25
	61.99%	58.72%	0.00%	0.00%	0.00%	0.00%	0.82%	0.35%	0.00%	0.00%	62.81%	59.07%
Payment 1	33	7,440,409.37	0	0.00	0	0.00	4	746,086.37	0	0.00	37	8,186,495.74
	5.38%	5.48%	0.00%	0.00%	0.00%	0.00%	0.65%	0.55%	0.00%	0.00%	6.04%	6.03%
Payment 2	13	3,652,598.36	4	2,129,939.83	0	0.00	1	154,076.98	0	0.00	18	5,936,615.17
	2.12%	2.69%	0.65%	1.57%	0.00%	0.00%	0.16%	0.11%	0.00%	0.00%	2.94%	4.37%
Payment 3+	51	12,142,069.68	89	23,284,895.37	19	3,132,708.72	14	2,869,962.43	0	0.00	173	41,429,636.20
	8.32%	8.95%	14.52%	17.16%	3.10%	2.31%	2.28%	2.11%	0.00%	0.00%	28.22%	30.53%
TOTAL	477	102,932,764.26	93	25,414,835.20	19	3,132,708.72	24	4,239,072.18	0	0.00	613	135,719,380.36
	77.81%	75.84%	15.17%	18.73%	3.10%	2.31%	3.92%	3.12%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 12/25/2009  
 Pay Date: 12/28/2009

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

## Delinquency Trends - By Groups



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

**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
<b>Current</b>	541	88,969,397.87	0	0.00	0	0.00	9	1,258,162.79	0	0.00	550	90,227,560.66
	78.29%	77.32%	0.00%	0.00%	0.00%	0.00%	1.30%	1.09%	0.00%	0.00%	79.59%	78.41%
<b>Payment 1</b>	27	3,713,349.85	0	0.00	0	0.00	3	791,613.11	0	0.00	30	4,504,962.96
	3.91%	3.23%	0.00%	0.00%	0.00%	0.00%	0.43%	0.69%	0.00%	0.00%	4.34%	3.91%
<b>Payment 2</b>	13	1,643,445.20	2	1,776,074.15	0	0.00	1	46,064.96	0	0.00	16	3,465,584.31
	1.88%	1.43%	0.29%	1.54%	0.00%	0.00%	0.14%	0.04%	0.00%	0.00%	2.32%	3.01%
<b>Payment 3+</b>	36	5,513,358.93	46	8,983,029.26	6	998,714.44	7	1,379,100.35	0	0.00	95	16,874,202.98
	5.21%	4.79%	6.66%	7.81%	0.87%	0.87%	1.01%	1.20%	0.00%	0.00%	13.75%	14.66%
<b>TOTAL</b>	617	99,839,551.85	48	10,759,103.41	6	998,714.44	20	3,474,941.21	0	0.00	691	115,072,310.91
	89.29%	86.76%	6.95%	9.35%	0.87%	0.87%	2.89%	3.02%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

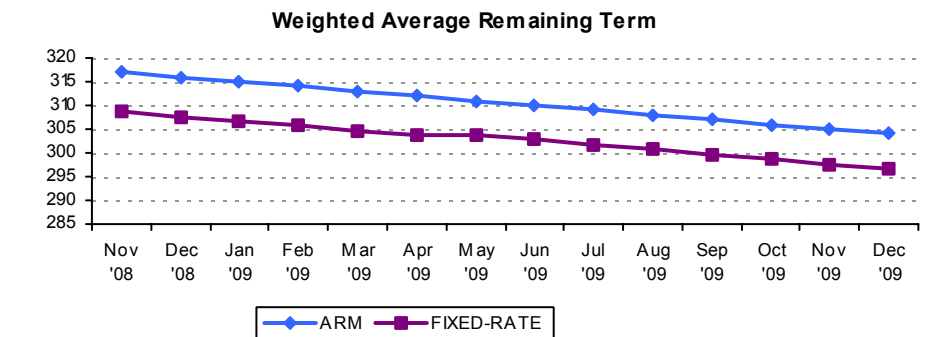
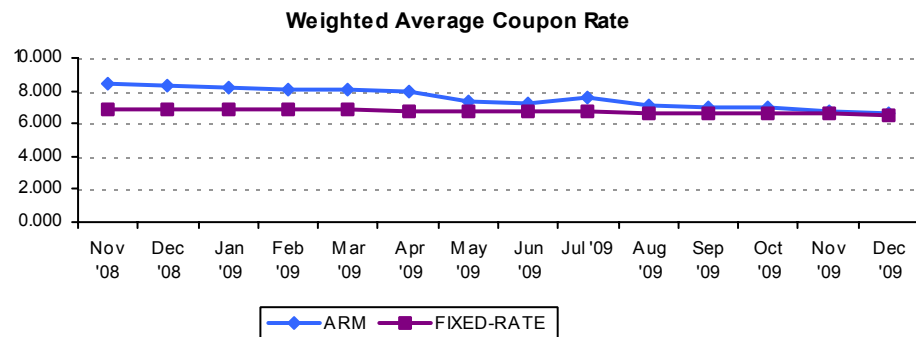
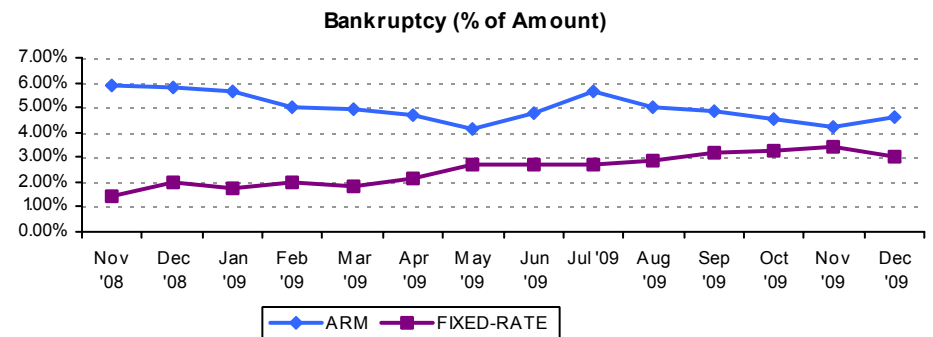
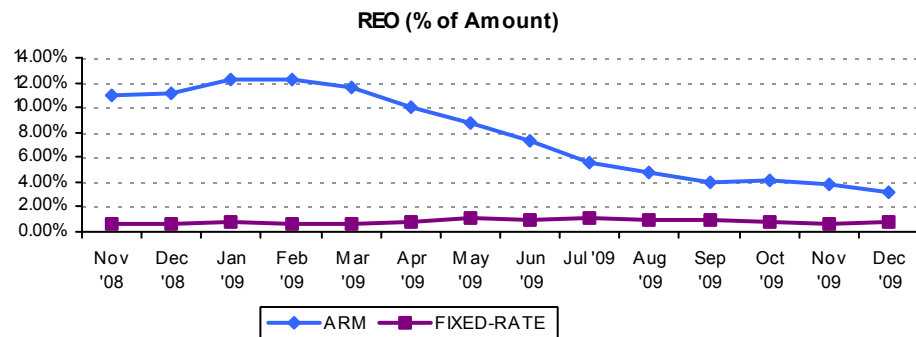
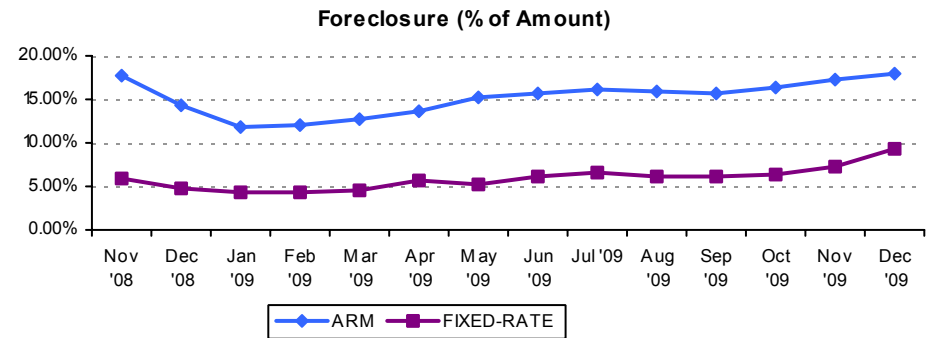
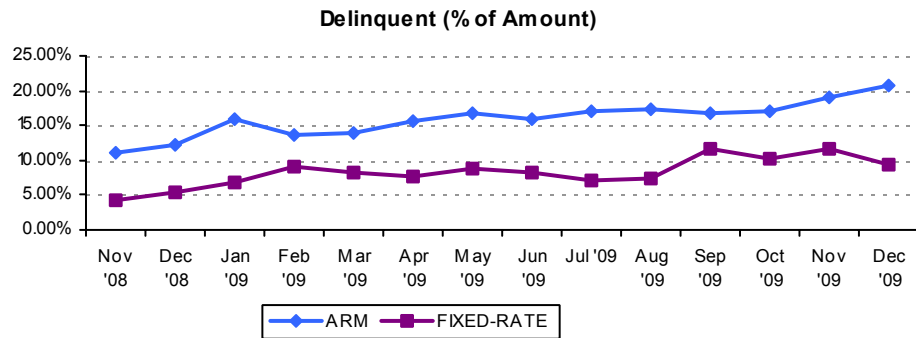
**Delinquency Summary - ARM**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	607	93,760,301.60	0	0.00	0	0.00	10	1,217,756.10	0	0.00	617	94,978,057.70
	57.81%	53.49%	0.00%	0.00%	0.00%	0.00%	0.95%	0.69%	0.00%	0.00%	58.76%	54.18%
<b>Payment 1</b>	62	11,713,741.10	0	0.00	0	0.00	4	382,092.63	0	0.00	66	12,095,833.73
	5.90%	6.68%	0.00%	0.00%	0.00%	0.00%	0.38%	0.22%	0.00%	0.00%	6.29%	6.90%
<b>Payment 2</b>	34	6,453,523.94	2	353,865.68	0	0.00	4	659,018.30	0	0.00	40	7,466,407.92
	3.24%	3.68%	0.19%	0.20%	0.00%	0.00%	0.38%	0.38%	0.00%	0.00%	3.81%	4.26%
<b>Payment 3+</b>	86	18,129,143.64	155	31,242,857.35	44	5,603,327.75	42	5,777,313.11	0	0.00	327	60,752,641.85
	8.19%	10.34%	14.76%	17.82%	4.19%	3.20%	4.00%	3.30%	0.00%	0.00%	31.14%	34.66%
<b>TOTAL</b>	789	130,056,710.28	157	31,596,723.03	44	5,603,327.75	60	8,036,180.14	0	0.00	1,050	175,292,941.20
	75.14%	74.19%	14.95%	18.03%	4.19%	3.20%	5.71%	4.58%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 12/25/2009  
 Pay Date: 12/28/2009

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

## Delinquency Trends - By Loan Type



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	AZ	721006438		0.00			33.35		0.00	0.00
1	CA	661005911		0.00			11.21		0.00	0.00
1	CO	321024862	222,377.30	0.00	135,323.32	60.85%			0.00	87,053.98
1	FL	371024403	427,884.37	0.00	427,884.37	100.00%			74,729.33	0.00
1	FL	371024557	146,222.79	125.10	94,679.83	64.81%			0.00	51,417.86
1	FL	371024653						1,233.84	0.00	0.00
1	FL	371024664		0.00			18.50		0.00	0.00
1	FL	381020818						16,124.04	0.00	0.00
1	FL	621007339		0.00			590.00		0.00	0.00
1	GA	211028538		0.00			56.54		0.00	0.00
1	GA	51056442	91,660.05	112.04	49,743.18	54.34%			0.00	41,804.83
1	IL	41066139		0.00			0.00		49.54	0.00
1	IL	41066299						65.31	0.00	0.00
1	IL	521025363	50,397.80	0.00	50,397.80	100.00%			15,899.64	0.00
1	IL	761008334		0.00			10.65		0.00	0.00
1	IL	761009235		0.00			7.58		0.00	0.00
1	IN	41064925	159,946.63	153.97	121,337.43	75.93%			0.00	38,455.23
1	IN	41065772		0.00			51.34		0.00	0.00
1	IN	41066025	158,888.28	198.72	113,527.54	71.54%			0.00	45,162.02
1	IN	521024076						150.00	0.00	0.00
1	KY	131031424	61,749.77	0.00	52,250.03	84.62%			0.00	9,499.74
1	KY	131031620		0.00			25.39		0.00	0.00
1	KY	741010552		0.00			0.00		11,968.32	0.00
1	ME	681005644		0.00			0.00		134.32	0.00
1	MI	361023514		0.00			0.00		8,483.43	0.00
1	MI	651009293		0.00			0.00		0.82	0.00
1	MI	841003815		0.00			0.00		120.24	0.00
1	MI	841004041						1,284.67	0.00	0.00
1	MI	841004128						0.00	-426.90	0.00
1	MI	841004718	240,669.93	298.98	154,177.96	64.14%			0.00	86,192.99
1	MN	121038765		0.00			23.00		0.00	0.00



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	NH	681005071						2,911.96	0.00	0.00
1	OH	131031632		0.00			3.50		0.00	0.00
1	OH	261051673						254.05	0.00	0.00
1	OH	61057620						0.00	-1,460.93	0.00
1	PA	151027967	120,412.66	147.02	19,475.40	16.19%			0.00	100,790.24
1	PA	61057710						0.00	-200.00	0.00
1	TN	731010104		0.00			20.67		0.00	0.00
1	TX	101046309		0.00			3.50		0.00	0.00
TOTAL Group 1		39	1,680,209.58	1,035.83	1,218,796.86		855.23	22,023.87	109,297.81	460,376.89



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	21063072						452.22	0.00	0.00
2	CA	21063554		0.00			9.21		0.00	0.00
2	CA	31033215		0.00			15.40		0.00	0.00
2	CA	31033311						2,001.59	0.00	0.00
2	CA	31033340		0.00			1,575.77		0.00	0.00
2	CA	581000294		0.00			40.48		0.00	0.00
2	CA	631006939						1,400.00	0.00	0.00
2	CA	631006966		0.00			4.04		0.00	0.00
2	CA	661005482		0.00			187.16		0.00	0.00
2	CA	671003610		0.00			8.21		0.00	0.00
2	CO	321024752		0.00			6.00		0.00	0.00
2	CO	321025631						1,145.16	0.00	0.00
2	CO	511034570		0.00			15.92		0.00	0.00
2	FL	621007302						122.99	0.00	0.00
2	FL	621007618		0.00			187.41		0.00	0.00
2	FL	651008893						23.72	0.00	0.00
2	GA	51056422	109,449.59	0.00	109,449.59	100.00%			11,078.71	0.00
2	IA	521024703		0.00			40.47		0.00	0.00
2	IL	121038872		0.00			298.57		0.00	0.00
2	MA	401000246						2,275.50	0.00	0.00
2	MI	841004248						300.00	0.00	0.00
2	NH	681005478		0.00			57.32		0.00	0.00
2	NV	31033241		0.00			87.74		0.00	0.00
2	NY	141046114	337,084.13	0.00	299,003.32	88.70%			0.00	38,080.81
2	NY	331035229						625.92	0.00	0.00
2	NY	331035529						687.52	-2.48	0.00
2	OH	741009871		0.00			0.00		143.50	0.00
2	OH	741010779		0.00			0.00		4.09	0.00
2	TX	101046823		0.00			41.59		0.00	0.00
2	TX	351024841						29.85	0.00	0.00
2	TX	771004662		0.00			8.06		0.00	0.00





Deal Code: JPM05OPT1  
 Distribution Date: 12/25/2009  
 Pay Date: 12/28/2009

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

## Losses - Details

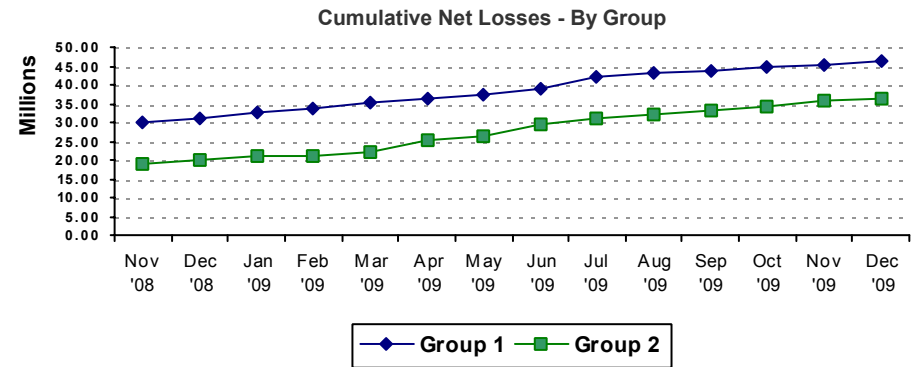
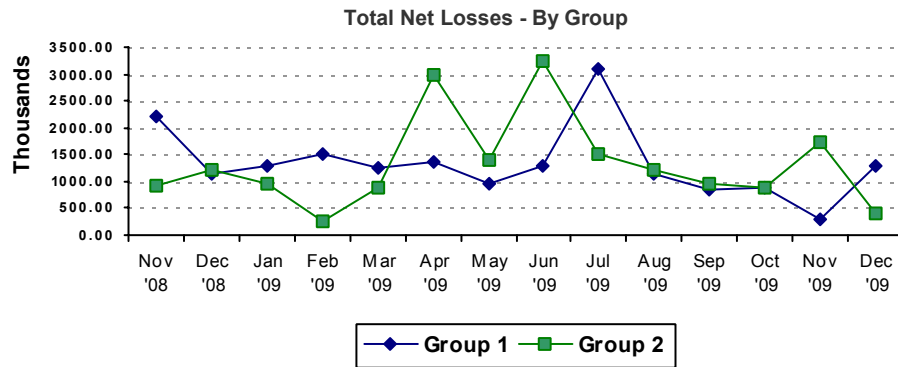
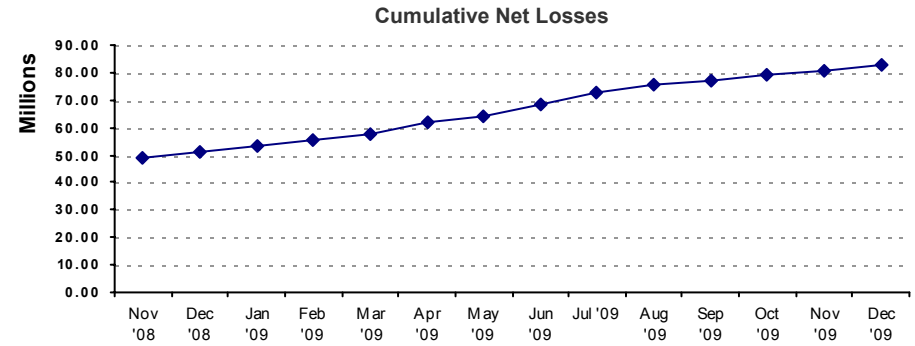
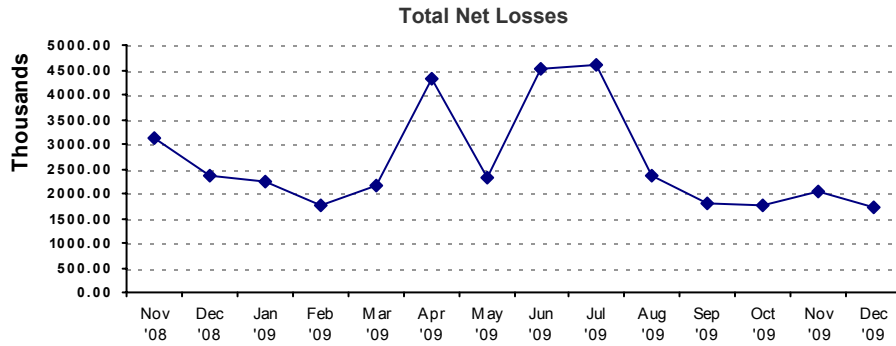
Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
2	WI	521024930		0.00			0.00		26.17	0.00
TOTAL Group 2		32	446,533.72	0.00	408,452.91		2,583.35	9,064.47	11,249.99	38,080.81

TOTAL		71	2,126,743.30	1,035.83	1,627,249.77		3,438.58	31,088.34	120,547.80	498,457.70
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Deal Code: JPM05OPT1  
 Distribution Date: 12/25/2009  
 Pay Date: 12/28/2009

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

## Losses Trends



Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	292	58,898,486.14	20.284%	303	4.35%
5.5000 to less than 5.7500	32	7,018,961.75	2.417%	304	5.55%
5.7500 to less than 6.0000	93	23,334,696.23	8.036%	301	5.88%
6.0000 to less than 6.2500	73	17,446,400.50	6.008%	299	6.10%
6.2500 to less than 6.5000	104	22,806,435.72	7.854%	302	6.34%
6.5000 to less than 6.7500	105	21,494,041.65	7.402%	300	6.60%
6.7500 to less than 7.0000	174	32,351,338.91	11.142%	301	6.87%
7.0000 to less than 7.2500	81	13,556,746.89	4.669%	304	7.08%
7.2500 to less than 7.5000	75	10,760,266.48	3.706%	298	7.35%
7.5000 to less than 7.7500	110	15,617,996.31	5.379%	298	7.58%
7.7500 to less than 8.0000	132	18,528,584.11	6.381%	302	7.87%
8.0000 to less than 8.2500	79	9,355,068.06	3.222%	301	8.10%
8.2500 to less than 8.5000	67	8,353,048.81	2.877%	303	8.34%
8.5000 to less than 8.7500	67	6,907,593.22	2.379%	303	8.58%
8.7500 to less than 9.0000	70	6,785,038.15	2.337%	297	8.87%
9.0000 to less than 9.2500	33	3,635,608.10	1.252%	302	9.05%
9.2500 to less than 9.5000	37	2,960,795.61	1.020%	300	9.34%
9.5000 to less than 9.7500	22	2,540,470.08	0.875%	304	9.57%
9.7500 to less than 10.0000	28	2,429,144.20	0.837%	292	9.86%
10.0000 to less than 10.2500	20	1,724,463.53	0.594%	291	10.05%
10.2500 to less than 10.5000	9	793,776.90	0.273%	304	10.38%
10.5000 to less than 10.7500	12	881,954.63	0.304%	304	10.61%
10.7500 to less than 11.0000	10	989,943.94	0.341%	304	10.92%
11.0000 to less than 11.2500	3	183,992.89	0.063%	304	11.14%
11.2500 to less than 11.5000	7	517,937.11	0.178%	304	11.35%
11.5000 to less than 11.7500	1	76,711.48	0.026%	304	11.60%
11.7500 to less than 12.0000	3	312,394.90	0.108%	304	11.78%
Greater than; equal to 12.0000	2	103,355.81	0.036%	304	12.40%
<b>TOTAL</b>	<b>1,741</b>	<b>290,365,252.11</b>			

## 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%
<b>TOTAL</b>	<b>8,217</b>	<b>1,510,095,312.15</b>			

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	16,290.32	0.006%	304	9.73%
20,000.00 to less than 40,000.0	1	33,357.65	0.011%	125	7.10%
40,000.00 to less than 60,000.0	162	8,436,232.73	2.876%	282	8.35%
60,000.00 to less than 80,000.0	236	16,446,652.19	5.606%	298	7.89%
80,000.00 to less than 100,000.	211	19,094,643.78	6.509%	297	7.47%
100,000.00 to less than 120,000	184	20,240,568.20	6.900%	303	7.09%
120,000.00 to less than 140,000	193	25,166,605.04	8.579%	301	6.74%
140,000.00 to less than 160,000	130	19,358,100.46	6.599%	302	6.80%
160,000.00 to less than 180,000	96	16,251,289.18	5.540%	297	6.42%
180,000.00 to less than 200,000	88	16,618,506.60	5.665%	301	6.57%
200,000.00 to less than 220,000	60	12,558,042.79	4.281%	304	6.54%
220,000.00 to less than 240,000	63	14,464,851.50	4.931%	300	6.58%
240,000.00 to less than 260,000	47	11,751,163.83	4.006%	304	5.94%
260,000.00 to less than 280,000	33	8,915,628.31	3.039%	304	6.23%
280,000.00 to less than 300,000	40	11,549,629.82	3.937%	304	6.29%
300,000.00 to less than 320,000	29	8,976,754.70	3.060%	298	6.38%
320,000.00 to less than 340,000	22	7,240,835.44	2.468%	304	6.59%
340,000.00 to less than 360,000	17	5,918,941.33	2.018%	304	6.39%
360,000.00 to less than 380,000	17	6,272,128.07	2.138%	304	5.49%
380,000.00 to less than 400,000	11	4,269,935.26	1.456%	304	6.57%
400,000.00 to less than 420,000	19	7,782,338.39	2.653%	304	6.07%
420,000.00 to less than 440,000	14	6,011,840.61	2.049%	304	6.45%
440,000.00 to less than 460,000	6	2,682,034.31	0.914%	304	6.07%
460,000.00 to less than 480,000	7	3,298,105.23	1.124%	304	5.38%
480,000.00 to less than 500,000	5	2,468,546.17	0.841%	304	5.95%
500,000.00 to less than 520,000	7	3,579,222.30	1.220%	304	6.03%
520,000.00 to less than 540,000	2	1,061,265.32	0.362%	305	6.87%
Greater than; equal to 540,000.	39	29,901,742.58	10.193%	304	5.82%
<b>TOTAL</b>	<b>1,741</b>	<b>290,365,252.11</b>			

## 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%
<b>TOTAL</b>	<b>8,217</b>	<b>1,510,095,312.15</b>			

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

# 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	1,050	175,292,941.20	11.608%	304	6.65%
2	FIXED-RATE - First Mortgag	675	114,115,737.00	7.557%	297	6.53%
3	FIXED-RATE - Subordinate	16	956,573.91	0.063%	287	8.85%
	<b>TOTAL</b>	<b>1,741</b>	<b>290,365,252.11</b>			

## Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,416	229,218,264.90	15.179%	301	6.58%
2	Multi-Family ( including 3 or	119	28,163,793.13	1.865%	300	6.62%
3	Plan Unit Development (PU	72	15,149,002.89	1.003%	301	6.91%
4	Low Rise Condo	77	12,207,746.12	0.808%	304	6.41%
5	Manufactured Housing	53	5,103,434.58	0.338%	301	7.58%
6	High Rise Condo	4	523,010.49	0.035%	305	7.25%
	<b>TOTAL</b>	<b>1,741</b>	<b>290,365,252.11</b>			

## Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,741	290,365,252.11	19.228%	301	6.61%
	<b>TOTAL</b>	<b>1,741</b>	<b>290,365,252.11</b>			

## 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%
	<b>TOTAL</b>	<b>8,217</b>	<b>1,510,095,312.15</b>			

## 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%
	<b>TOTAL</b>	<b>8,217</b>	<b>1,510,095,312.15</b>			

## 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%
	<b>TOTAL</b>	<b>8,217</b>	<b>1,510,095,312.15</b>			

Deal Code: JPM05OPT1  
Distribution Date: 12/25/2009  
Pay Date: 12/28/2009

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

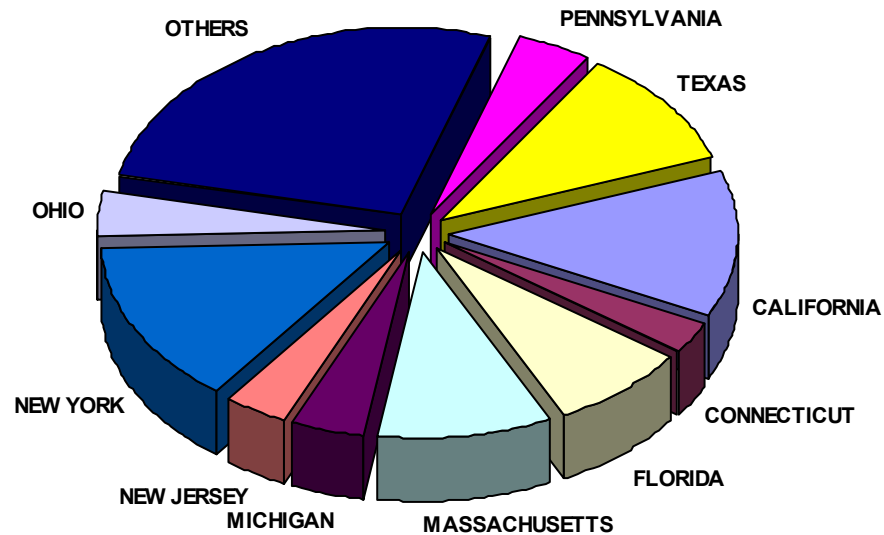
**Top 10 State Concentration (Current)**

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	NEW YORK	159	40,709,747.60	14.020%	299	6.30%
2	CALIFORNIA	131	36,840,004.94	12.687%	303	5.99%
3	TEXAS	246	29,593,461.52	10.192%	296	7.26%
4	MASSACHUSETTS	110	28,100,131.92	9.678%	304	6.14%
5	FLORIDA	141	23,051,659.31	7.939%	301	6.60%
6	PENNSYLVANIA	101	12,474,910.87	4.296%	301	7.38%
7	MICHIGAN	95	11,705,486.84	4.031%	303	6.96%
8	OHIO	104	11,617,048.49	4.001%	304	6.66%
9	NEW JERSEY	49	10,788,329.84	3.715%	304	6.62%
10	CONNECTICUT	41	8,222,281.38	2.832%	304	6.17%
	OTHERS	564	77,262,189.40	26.609%	301	6.86%
	<b>TOTAL</b>	<b>1,741</b>	<b>290,365,252.11</b>			

**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%
	<b>TOTAL</b>	<b>8,217</b>	<b>1,510,095,312.15</b>			

**Top 10 Current State Concentration**



Deal Code: JPM05OPT1  
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**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	141045940	10/30/2009	Other	165,336.64	7.50000	304	Loan Mods
2	FL	291000398	11/18/2009	Other	208,982.98	8.12500	305	Stipulated Relief Workout
2	TX	351024108	11/23/2009	Other	106,379.33	8.45000	303	Loan Mods

