

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

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

February 25, 2009

DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
A1	612,849,000.00	40,302,485.40	0.00	20,802.13	20,802.13	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	13,594.17	13,594.17	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	42,251.59	42,251.59	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	33,525.13	33,525.13	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	21,824.64	21,824.64	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	22,864.14	22,864.14	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	21,374.22	21,374.22	0.00	0.00	24,917,000.00
M6	23,406,000.00	23,406,000.00	0.00	21,443.41	21,443.41	0.00	0.00	23,406,000.00
M7	21,141,000.00	21,141,000.00	0.00	28,529.43	28,529.43	0.00	0.00	21,141,000.00
M8	18,876,000.00	13,192,543.61	3,378,878.25	19,672.06	3,398,550.31	0.00	0.00	9,813,665.36
M9	15,101,000.00	8,449,544.23	0.00	15,768.12	15,768.12	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	26,421.73	26,421.73	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	326,672,199.20	3,378,878.25	288,070.77	3,666,949.02	0.00	0.00	323,293,320.95

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	344,508,951.47	0.00	0.00	0.00	0.00	0.00	340,937,740.77

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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	0.03394332	0.03394332	65.76250496	0.619380%
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	0.33891376	0.33891376	550.05088579	0.739380%
M1	46626lae0	1,000.00000000	0.00000000	0.69948331	0.69948331	1,000.00000000	0.839380%
M2	46626laf7	1,000.00000000	0.00000000	0.71615000	0.71615000	1,000.00000000	0.859380%
M3	46626lag5	1,000.00000000	0.00000000	0.74114986	0.74114986	1,000.00000000	0.889380%
M4	46626lah3	1,000.00000000	0.00000000	0.84115003	0.84115003	1,000.00000000	1.009380%
M5	46626laj9	1,000.00000000	0.00000000	0.85781675	0.85781675	1,000.00000000	1.029380%
M6	46626lak6	1,000.00000000	0.00000000	0.91615013	0.91615013	1,000.00000000	1.099380%
M7	46626lal4	1,000.00000000	0.00000000	1.34948347	1.34948347	1,000.00000000	1.619380%
M8	46626lam2	698.90567970	179.00393357	1.04217313	180.04610670	519.90174613	1.789380%
M9	46626lan0	559.53541024	0.00000000	1.04417721	1.04417721	559.53541024	2.239380%
M10	46626lap5	619.46459705	0.00000000	1.74966757	1.74966757	619.46459705	3.389380%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		223.47683281	2.31149456	0.19706955	2.50856411	221.16533826	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS- THRU RATE
C	N/A	228.13722333	0.00000000	0.00000000	0.00000000	225.77233240	0.000000%

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Dates:

Record Date	02/24/09
Determination Date	02/13/09
Distribution Date	02/25/09

Trigger Event

TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	NO
Delinquency Percentage	27.30212%
36% of of Senior Enhancement Percetage	29.41475%
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	3.64818%
Required Cumulative Loss %	4.25000%

O/C Reporting

Targeted Overcollateralization Amount	21,820,015.41
Ending Overcollateralization Amount	17,644,419.83
Ending Overcollateralization Deficiency	4,175,595.58
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,580,861.36
Payment to Class C	0.00

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Non Recoverables from Losses	35,208.11
Group 1	51,666.41
Group 2	-16,458.30
Subsequent Losses	36,436.13
Group 1	19,382.63
Group 2	17,053.50
Subsequent Recoveries	103,265.27
Group 1	8,743.26
Group 2	94,522.01
Current Net Realized Losses	1,773,193.81
Group 1	1,483,217.54
Group 2	325,184.38
Cumulative Net Realized Losses	55,090,978.00
Group 1	33,945,749.44
Group 2	21,145,228.56
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	January 26, 2009
End Date	February 25, 2009
Number of Days in Accrual Period	30

Basis Risk Certificate Interest Carryover

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

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Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occurred this distribution

0.00

Deferred Certificate Amounts

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

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Available Net Funds Cap to Libor Certificates

6.537883

One-Month LIBOR for Such Distribution Date

0.389380

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.619380	0.703750
A2	0.479380	0.563750
A3	0.599380	0.683750
A4	0.739380	0.823750
M1	0.839380	0.923750
M2	0.859380	0.943750
M3	0.889380	0.973750
M4	1.009380	1.093750
M5	1.029380	1.113750
M6	1.099380	1.183750
M7	1.619380	1.703750
M8	1.789380	1.873750
M9	2.239380	2.323750
M10	3.389380	3.473750

Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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

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

Collateral Information - Summary

Total

Interest Collections	
Scheduled Interest	2,054,452.62
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	2,054,452.62

Fee Summary	
Servicer Fee (1)	176,625.32
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	861.26
Total Fees	177,486.58
Total Fees (Withheld)	176,625.31

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	(6,851.00)
NonRecoverable Servicer Advance	(1,182.88)
Total Other Interest Adjust.	(8,033.88)

Summary	
(+) Total Principal Collected	3,571,210.70
(-) Total Losses	1,773,193.81
(+) Total Interest Collected	2,054,452.62
(+) Total Other Interest Adjust. Collected	(8,033.88)
(-) Total Fees (Withheld)	176,625.31
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	3,667,810.32

Summary		
	Balance	Count
Beginning Pool	344,508,951.48	2,043
Scheduled Principal	304,922.06	
UnScheduled Principal	3,266,288.64	
Ending Pool	340,937,740.78	2,014

Characteristics	
Weighted Average Coupon Rate (WAC)	7.6536705
Weighted Average Net Rate (NetWAC)	7.0006705
Weighted Average Remaining Term	311

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

Other Considerations for Losses	
Balance Due Trust	2,849,915.56
Net Liquidation Proceeds	1,045,100.72
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	304,922.06
Total Scheduled Principal	304,922.06

UnScheduled Principal	
(+) Curtailments	76,608.30
(+) Curtailment Adjustment	(365,630.37)
(+) Principal Payoff	1,750,495.87
(+) Principal Adjustment	1,804,814.84
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	3,266,288.64

Losses	
(+) Initial (Current) Loss	1,804,814.84
(+) Non-Recoverable Advances	35,208.11
(+) Subsequent Loss	36,436.13
(-) Subsequent Gain	103,265.27
Total Losses	1,773,193.81
Cumulative Losses	55,090,978.00

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	705,395.15	5
REO Disposal	1,045,100.72	16
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,750,495.87	21

Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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

Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	1,095,527.88
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,095,527.88

Fee Summary	
Servicer Fee (1)	93,332.13
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	453.04
Total Fees	93,785.17
Total Fees (Withheld)	93,332.13

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	(2,632.87)
NonRecoverable Servicer Advance	(2,000.00)
Total Other Interest Adjust.	(4,632.87)

Summary	
(+) Total Principal Collected	2,725,945.59
(-) Total Losses	1,499,675.84
(+) Total Interest Collected	1,095,527.88
(+) Total Other Interest Adjust. Collected	(4,632.87)
(-) Total Fees (Withheld)	93,332.13
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	2,223,832.63

Summary		
	Balance	Count
Beginning Pool	181,216,500.35	1,317
Scheduled Principal	168,463.32	
UnScheduled Principal	2,557,482.27	
Ending Pool	178,490,554.76	1,294

Characteristics	
Weighted Average Coupon Rate (WAC)	7.7166126
Weighted Average Net Rate (NetWAC)	7.0636126
Weighted Average Remaining Term	310

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

Other Considerations for Losses	
Balance Due Trust	2,188,313.88
Net Liquidation Proceeds	750,943.82
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	168,463.32
Total Scheduled Principal	168,463.32

UnScheduled Principal	
(+) Curtailments	61,152.75
(+) Curtailment Adjustment	(229,140.66)
(+) Principal Payoff	1,288,100.12
(+) Principal Adjustment	1,437,370.06
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	2,557,482.27

Losses	
(+) Initial (Current) Loss	1,437,370.06
(+) Non-Recoverable Advances	51,666.41
(+) Subsequent Loss	19,382.63
(-) Subsequent Gain	8,743.26
Total Losses	1,499,675.84
Cumulative Losses	33,945,749.44

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	537,156.30	4
REO Disposal	750,943.82	14
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,288,100.12	18

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Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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

Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	958,924.74
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	958,924.74

Fee Summary	
Servicer Fee (1)	83,293.19
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	408.22
Total Fees	83,701.41
Total Fees (Withheld)	83,293.18

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	(4,218.13)
NonRecoverable Servicer Advance	817.12
Total Other Interest Adjust.	(3,401.01)

Summary	
(+) Total Principal Collected	845,265.11
(-) Total Losses	273,517.97
(+) Total Interest Collected	958,924.74
(+) Total Other Interest Adjust. Collected	(3,401.01)
(-) Total Fees (Withheld)	83,293.18
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	1,443,977.69

Summary		
	Balance	Count
Beginning Pool	163,292,451.13	726
Scheduled Principal	136,458.74	
UnScheduled Principal	708,806.37	
Ending Pool	162,447,186.02	720

Characteristics	
Weighted Average Coupon Rate (WAC)	7.5838195
Weighted Average Net Rate (NetWAC)	6.9308195
Weighted Average Remaining Term	312

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

Other Considerations for Losses	
Balance Due Trust	661,601.68
Net Liquidation Proceeds	294,156.90
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	136,458.74
Total Scheduled Principal	136,458.74

UnScheduled Principal	
(+) Curtailments	15,455.55
(+) Curtailment Adjustment	(136,489.71)
(+) Principal Payoff	462,395.75
(+) Principal Adjustment	367,444.78
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	708,806.37

Losses	
(+) Initial (Current) Loss	367,444.78
(+) Non-Recoverable Advances	(16,458.30)
(+) Subsequent Loss	17,053.50
(-) Subsequent Gain	94,522.01
Total Losses	273,517.97
Cumulative Losses	21,145,228.56

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	168,238.85	1
REO Disposal	294,156.90	2
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	462,395.75	3



Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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
Jan 2008	6.73%	3.76%	25.64%	15.03%	6.09%	3.96%	15,534,786.94	3.49%	0.2948152	19.03275%	7.63650%
Feb 2008	4.77%	4.09%	26.29%	15.90%	7.18%	3.94%	17,747,888.82	4.07%	0.2886155	17.00423%	11.64271%
Mar 2008	5.57%	2.89%	27.32%	16.05%	7.62%	4.39%	20,175,756.42	4.72%	0.2828594	15.26428%	10.84606%
Apr 2008	4.82%	3.25%	27.78%	16.64%	8.08%	4.12%	23,210,137.43	5.59%	0.2749624	21.62451%	15.29303%
May 2008	4.23%	2.62%	28.18%	16.68%	8.49%	4.14%	26,174,588.44	6.46%	0.2684765	17.29950%	14.22974%
Jun 2008	4.99%	2.41%	27.00%	15.81%	8.62%	3.77%	31,050,020.75	7.90%	0.2604370	18.76250%	23.00833%
Jul 2008	4.43%	2.78%	26.83%	15.00%	8.39%	3.92%	34,363,852.34	8.93%	0.2547370	14.20624%	17.20380%
Aug 2008	5.11%	3.57%	25.17%	15.03%	7.30%	3.63%	39,633,739.77	10.61%	0.2474718	15.60594%	25.35821%
Sep 2008	5.82%	2.74%	25.60%	14.63%	7.64%	3.66%	42,736,751.55	11.65%	0.2429091	10.63767%	13.88614%
Oct 2008	5.19%	2.98%	25.44%	14.23%	7.35%	4.11%	45,592,241.47	12.65%	0.2386829	10.08268%	14.97929%
Nov 2008	5.37%	2.39%	25.16%	13.51%	7.31%	4.28%	48,701,343.81	13.75%	0.2345242	9.12118%	14.68293%
Dec 2008	5.36%	3.37%	23.07%	10.80%	7.38%	4.45%	51,074,395.25	14.64%	0.2310114	8.54212%	11.86394%
Jan 2009	7.02%	3.24%	23.07%	9.13%	7.99%	4.21%	53,317,784.19	15.48%	0.2281372	6.00221%	11.53030%
Feb 2009	5.91%	3.47%	22.81%	9.18%	7.92%	3.88%	55,090,978.00	16.16%	0.2257723	5.08297%	9.48745%

Percentages of Ending Scheduled Balance

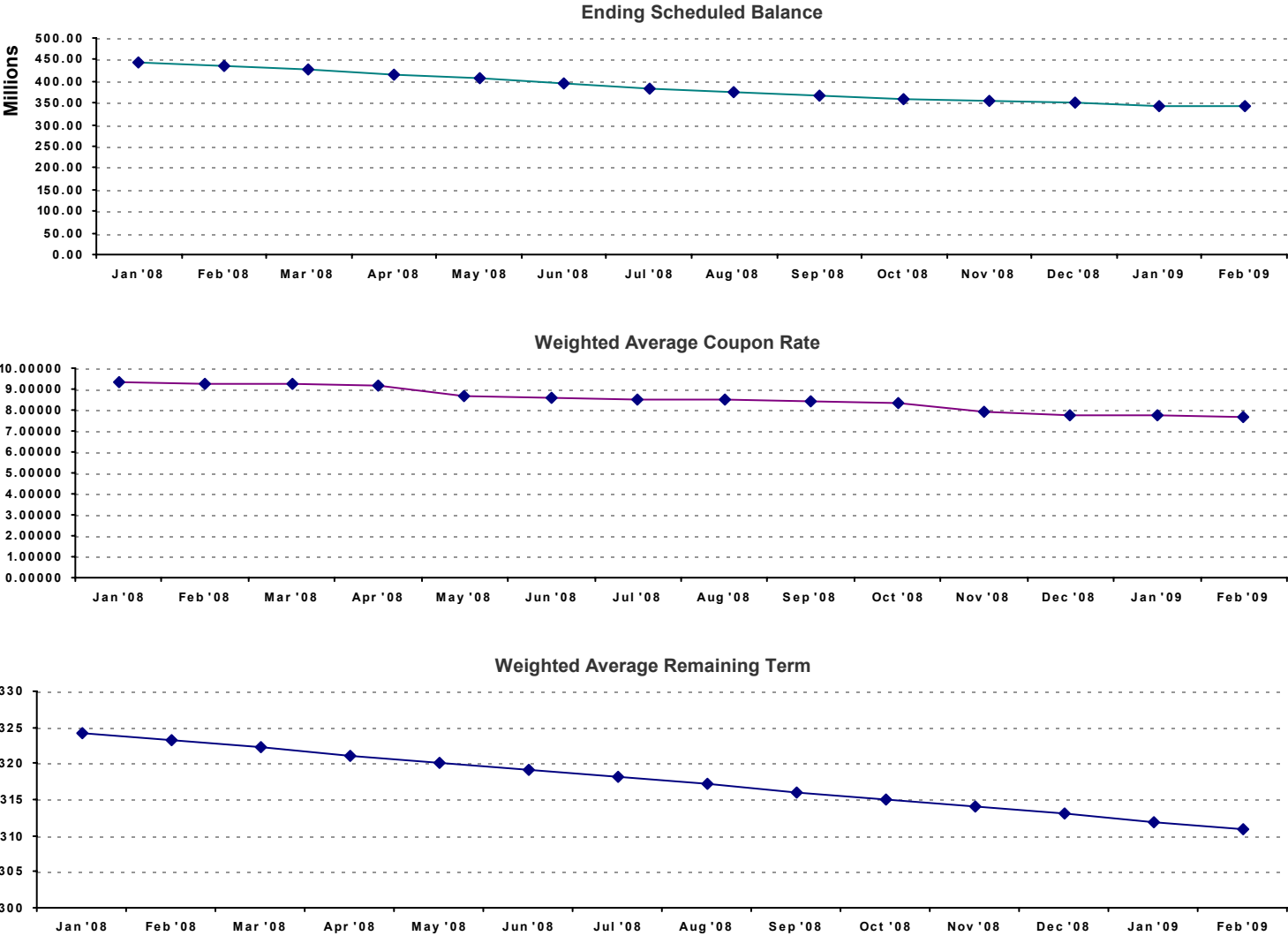
Calculation Methodology:

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

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

General Trends - Total

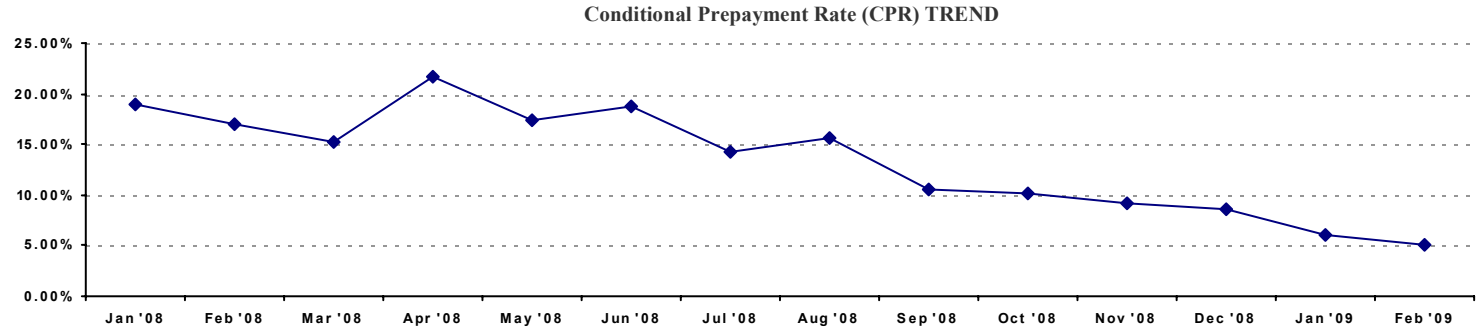


Deal Code: JPM05OPT1
 Distribution Date: 02/25/2009
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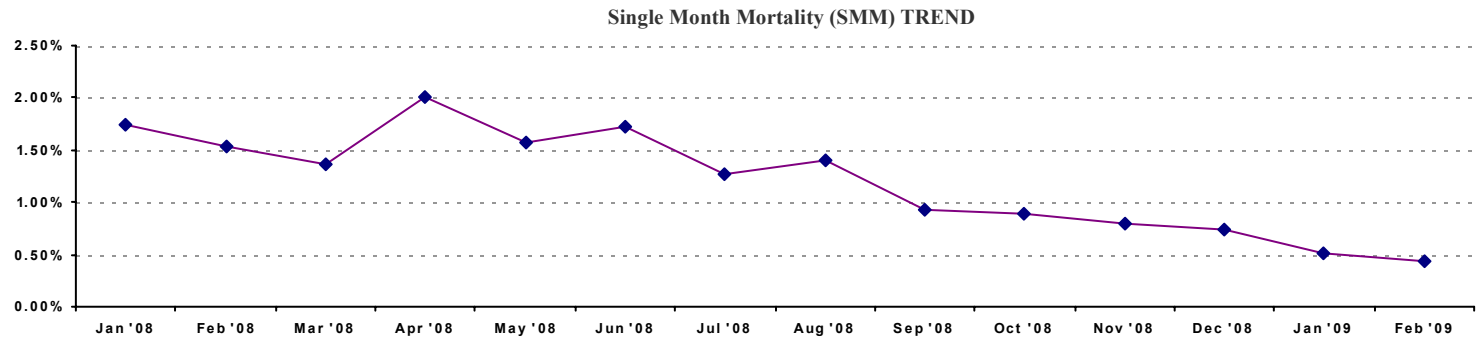
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

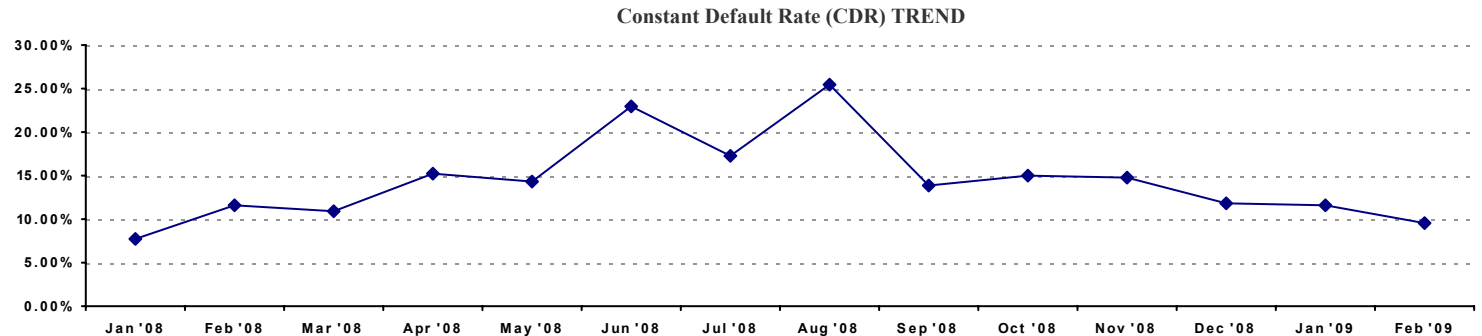
Conditional Prepayment Rate (CPR)	Value
Current Period	5.08297%
3-Month Average	6.54243%
6-Month Average	8.24481%
12-Month Average	12.68598%
Average Since Cut-off	27.87192%



Single Month Mortality (SMM)	Value
Current Period	0.43378%
3-Month Average	0.56320%
6-Month Average	0.71635%
12-Month Average	1.13656%
Average Since Cut-off	2.94154%



Constant Default Rate (CDR)	Value
Current Period	9.48745%
3-Month Average	10.96056%
6-Month Average	12.73834%
12-Month Average	15.19743%

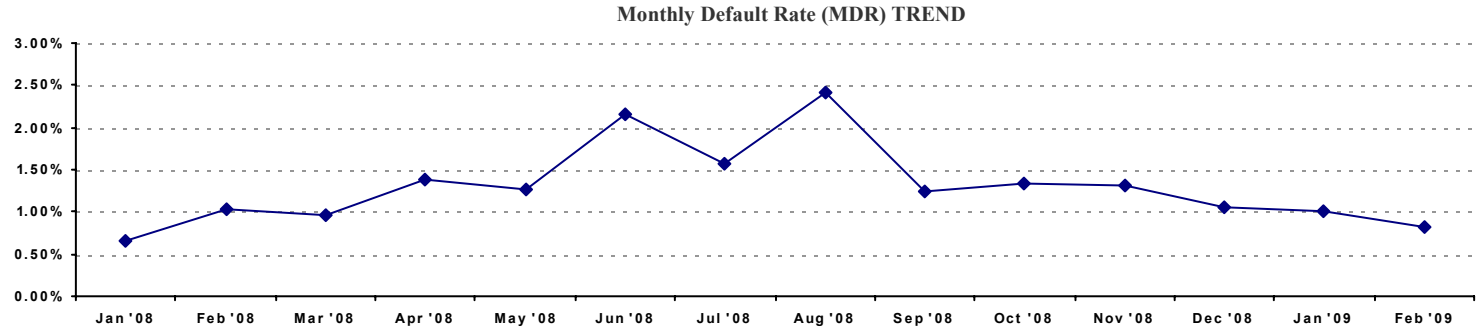


Deal Code: JPM05OPT1
 Distribution Date: 02/25/2009
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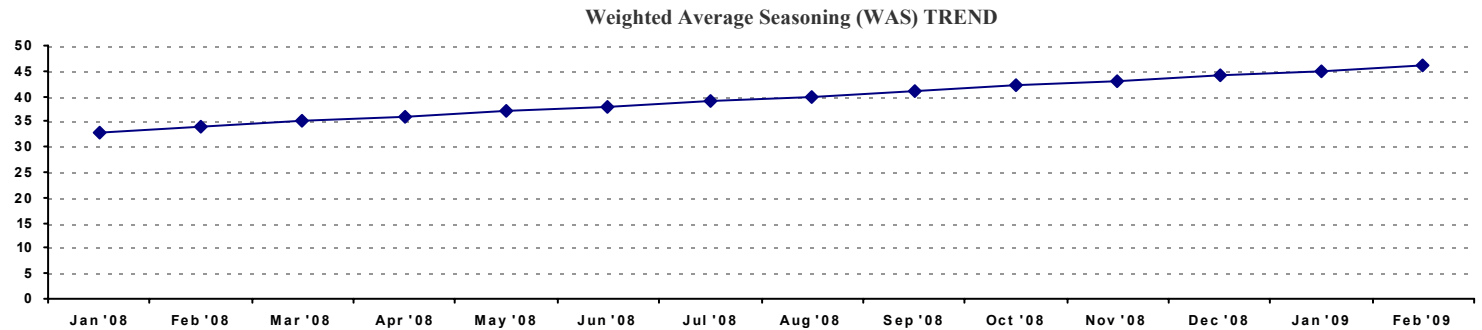
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

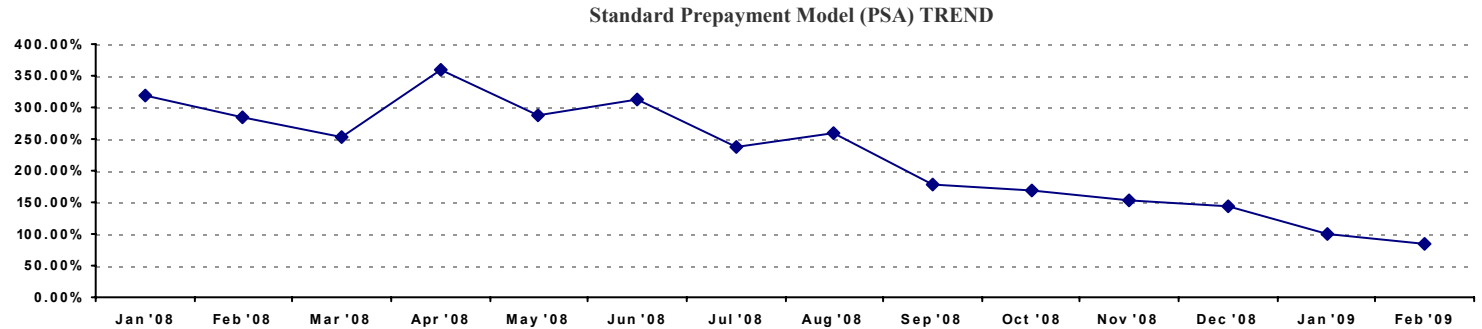
Monthly Default Rate (MDR)	Value
Current Period	0.82724%
3-Month Average	0.96328%
6-Month Average	1.13095%
12-Month Average	1.37555%



Weighted Average Seasoning (WAS)	Value
Current Period	46.00
3-Month Average	45.00
6-Month Average	43.50
12-Month Average	40.50



Standard Prepayment Model (PSA)	Value
Current Period	84.72%
3-Month Average	327.12%
6-Month Average	824.48%
12-Month Average	2537.20%



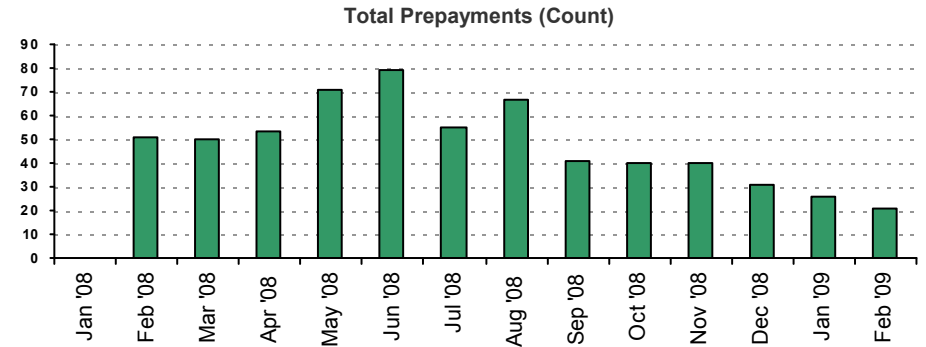
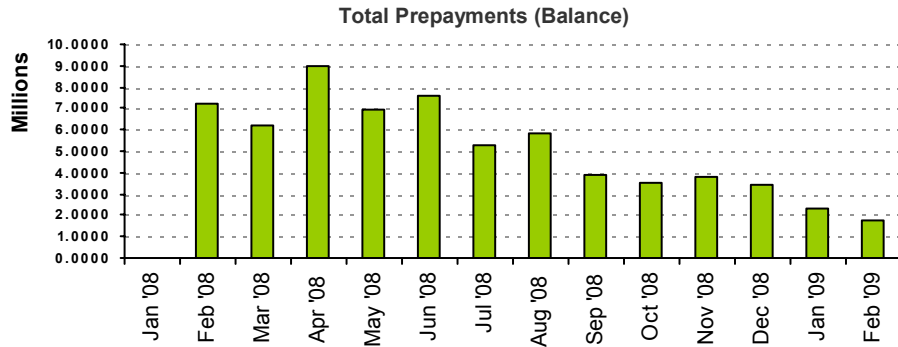
Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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	4	537,156.30	0	0.00	14	750,943.82	0	0.00	0	0.00	18	1,288,100.12
2	1	168,238.85	0	0.00	2	294,156.90	0	0.00	0	0.00	3	462,395.75
TOTAL	5	705,395.15	0	0.00	16	1,045,100.72	0	0.00	0	0.00	21	1,750,495.87

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

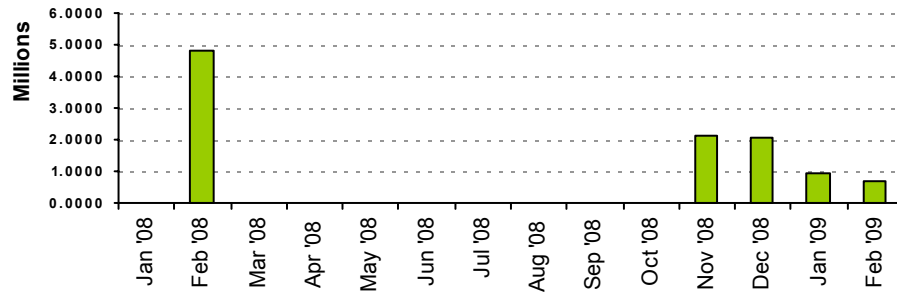


Deal Code: JPM05OPT1
 Distribution Date: 02/25/2009
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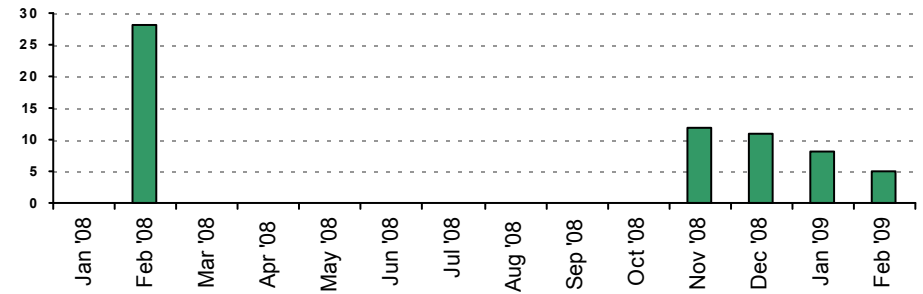
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments and Liquidations - Summary

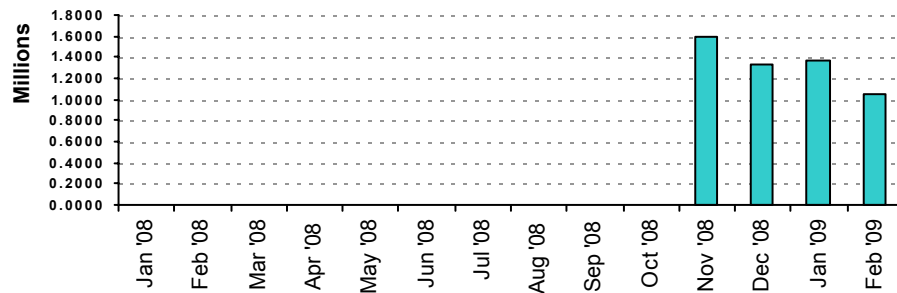
Total Prepayments in Full (Balance)



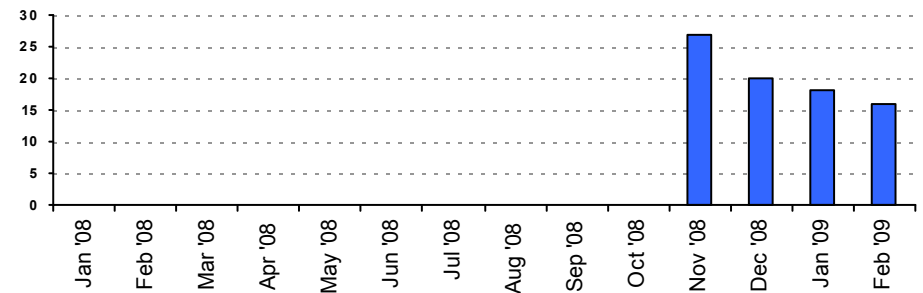
Total Prepayments in Full (Count)



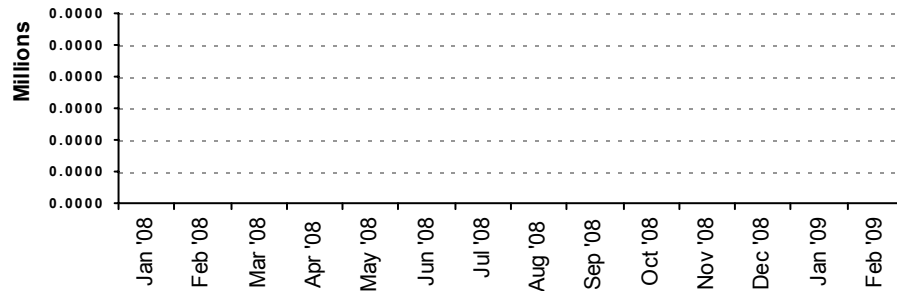
Total Liquidations (Balance)



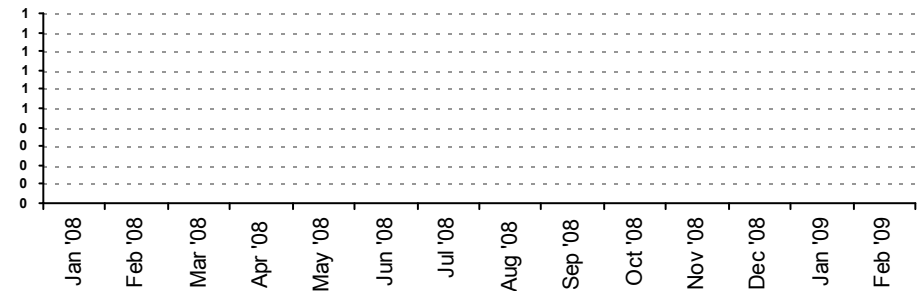
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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	521024272	132,000.00	68,364.18	REO Disposal	02-01-2009	8.2500
1	CT	381020867	135,000.00	129,002.53	Prepayment	02-01-2009	6.8300
1	FL	71065544	235,000.00	57,776.40	REO Disposal	02-01-2009	6.9900
1	IL	41065238	135,000.00	89,461.09	REO Disposal	02-01-2009	9.5000
1	MA	161040475	104,000.00	389.80	REO Disposal	02-01-2009	8.8750
1	MI	511034844	125,711.00	27,734.49	REO Disposal	02-01-2009	9.4500
1	MI	841004041	238,000.00	183,297.06	REO Disposal	02-01-2009	7.6250
1	MI	841004831	101,080.00	10,083.78	REO Disposal	02-01-2009	9.2500
1	MI	841004840	140,720.00	35,525.32	REO Disposal	02-01-2009	8.2500
1	MI	841004865	195,000.00	195,527.73	Prepayment	02-01-2009	5.0000
1	NC	341023307	100,000.00	99,974.58	Prepayment	02-01-2009	7.6250
1	OH	61057498	103,200.00	5,411.16	REO Disposal	02-01-2009	9.1250
1	OH	61057849	66,400.00	6,352.63	REO Disposal	02-01-2009	8.7500
1	OK	641008134	118,400.00	112,651.46	Prepayment	02-01-2009	7.5500
1	SC	341023661	136,000.00	95,189.67	REO Disposal	02-01-2009	8.5000
1	TX	101046731	138,400.00	107,477.39	REO Disposal	02-01-2009	7.5000
1	TX	351025213	94,500.00	23,731.00	REO Disposal	02-01-2009	9.7500
1	TX	641006898	96,000.00	40,149.85	REO Disposal	02-01-2009	9.2500
TOTAL Group 1		18	2,394,411.00	1,288,100.12			

Deal Code: JPM05OPT1
 Distribution Date: 02/25/2009
 Pay Date: 02/25/2009

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

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	FL	291000192	175,750.00	168,238.85	Prepayment	02-01-2009	9.0000
2	WA	581000272	127,500.00	85,137.84	REO Disposal	02-01-2009	9.0000
2	WA	581000487	300,284.00	209,019.06	REO Disposal	02-01-2009	8.1250
TOTAL Group 2		3	603,534.00	462,395.75			

TOTAL	21	2,997,945.00	1,750,495.87			
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Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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

Delinquency Summary - Total

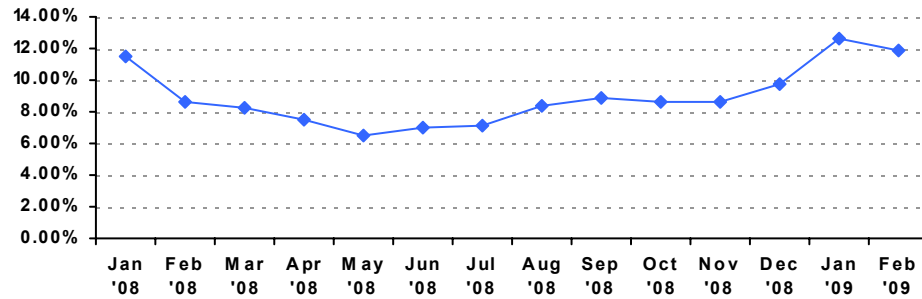
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,392	228,794,214.52	3	651,094.27	0	0.00	14	1,746,280.15	0	0.00	1,409	231,191,588.94
	69.12%	67.11%	0.15%	0.19%	0.00%	0.00%	0.70%	0.51%	0.00%	0.00%	69.96%	67.81%
Payment 1	110	19,060,281.22	0	0.00	0	0.00	9	1,084,913.14	0	0.00	119	20,145,194.36
	5.46%	5.59%	0.00%	0.00%	0.00%	0.00%	0.45%	0.32%	0.00%	0.00%	5.91%	5.91%
Payment 2	43	8,755,964.56	16	2,505,049.62	0	0.00	5	559,410.07	0	0.00	64	11,820,424.25
	2.14%	2.57%	0.79%	0.73%	0.00%	0.00%	0.25%	0.16%	0.00%	0.00%	3.18%	3.47%
Payment 3+	62	12,776,677.66	158	28,156,253.03	132	27,008,405.31	70	9,839,197.23	0	0.00	422	77,780,533.23
	3.08%	3.75%	7.85%	8.26%	6.55%	7.92%	3.48%	2.89%	0.00%	0.00%	20.95%	22.81%
TOTAL	1,607	269,387,137.96	177	31,312,396.92	132	27,008,405.31	98	13,229,800.59	0	0.00	2,014	340,937,740.78
	79.79%	79.01%	8.79%	9.18%	6.55%	7.92%	4.87%	3.88%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 02/25/2009
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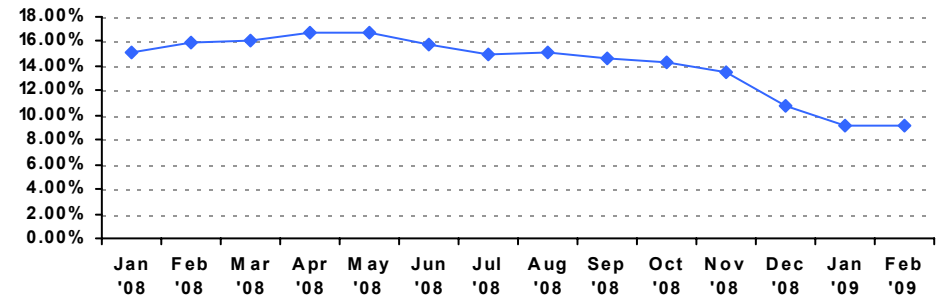
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Delinquency Trends - Summary

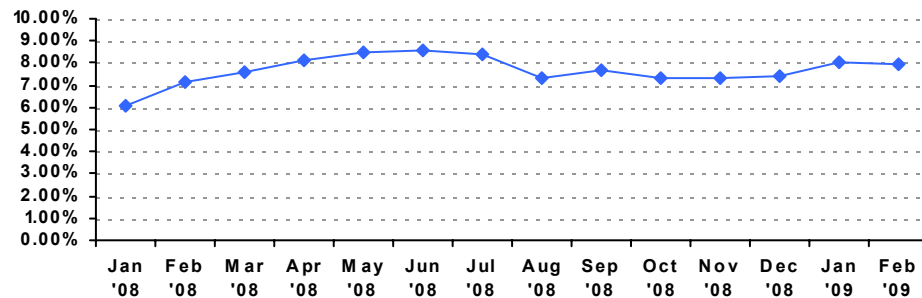
Delinquent (% of Amount)



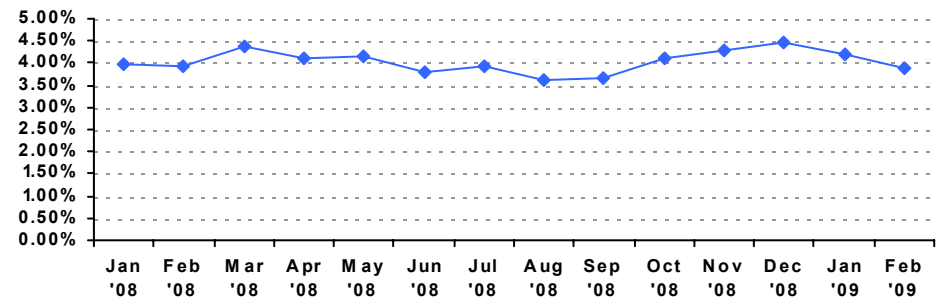
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

**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
Current	941	128,477,844.77	2	430,106.29	0	0.00	9	1,188,778.46	0	0.00	952	130,096,729.52
	72.72%	71.98%	0.15%	0.24%	0.00%	0.00%	0.70%	0.67%	0.00%	0.00%	73.57%	72.89%
Payment 1	61	9,273,827.28	0	0.00	0	0.00	8	990,678.29	0	0.00	69	10,264,505.57
	4.71%	5.20%	0.00%	0.00%	0.00%	0.00%	0.62%	0.56%	0.00%	0.00%	5.33%	5.75%
Payment 2	28	4,049,993.57	7	910,523.69	0	0.00	3	405,037.36	0	0.00	38	5,365,554.62
	2.16%	2.27%	0.54%	0.51%	0.00%	0.00%	0.23%	0.23%	0.00%	0.00%	2.94%	3.01%
Payment 3+	34	4,923,414.57	88	12,438,931.94	72	10,779,822.19	41	4,621,596.35	0	0.00	235	32,763,765.05
	2.63%	2.76%	6.80%	6.97%	5.56%	6.04%	3.17%	2.59%	0.00%	0.00%	18.16%	18.36%
TOTAL	1,064	146,725,080.19	97	13,779,561.92	72	10,779,822.19	61	7,206,090.46	0	0.00	1,294	178,490,554.76
	82.23%	82.20%	7.50%	7.72%	5.56%	6.04%	4.71%	4.04%	0.00%	0.00%	100.00%	100.00%

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Distribution Date: 02/25/2009
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**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1**

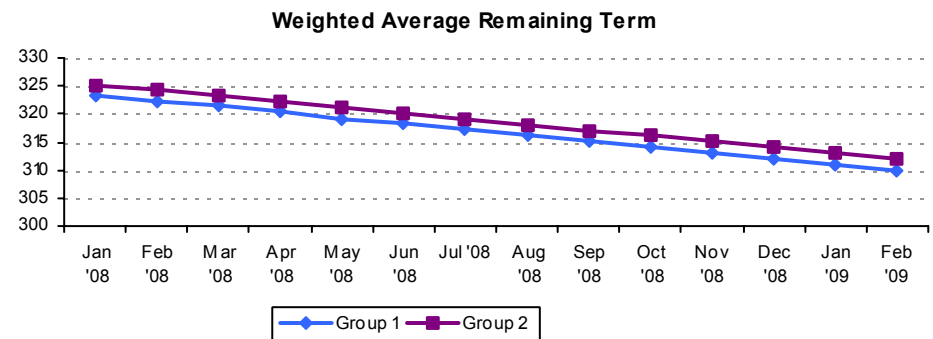
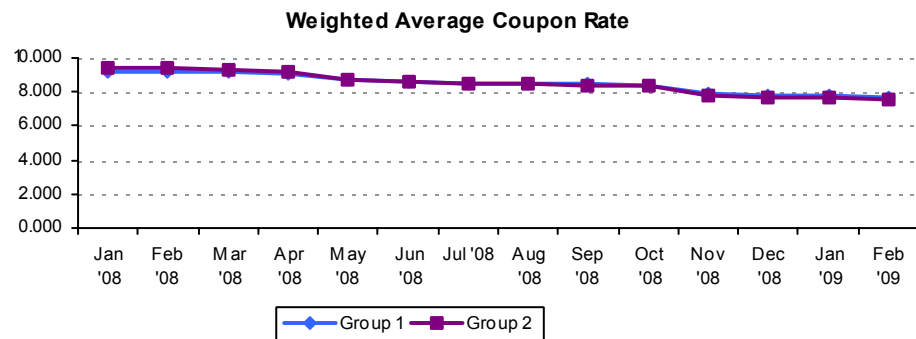
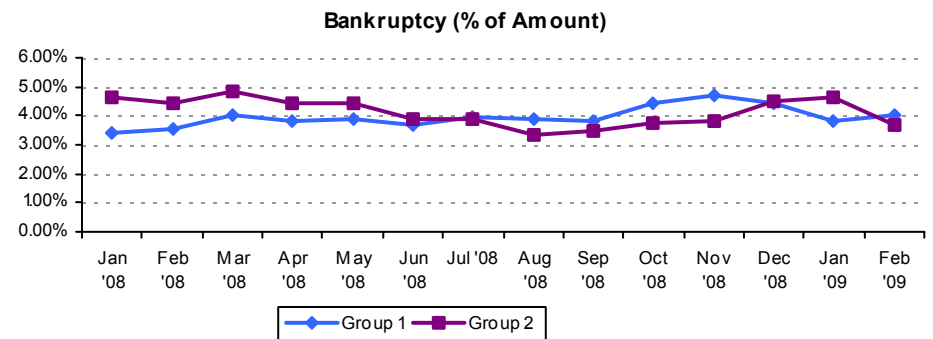
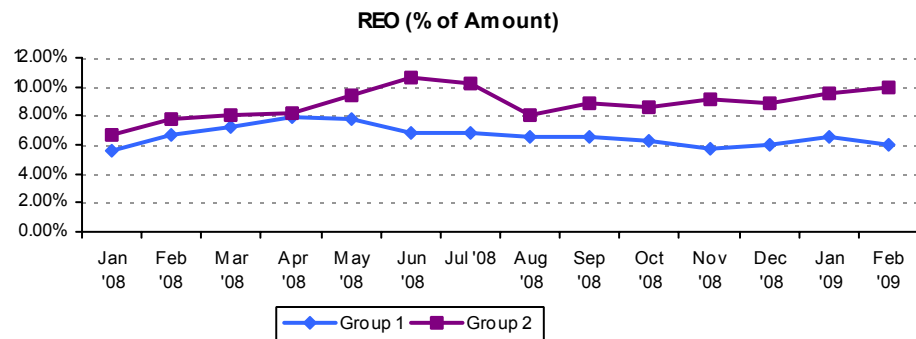
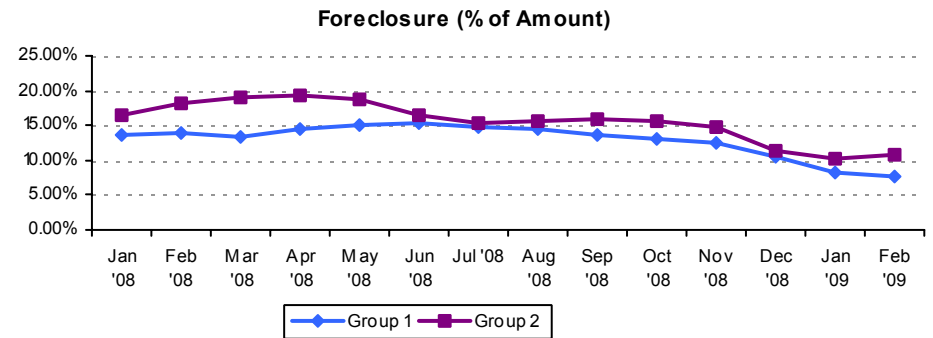
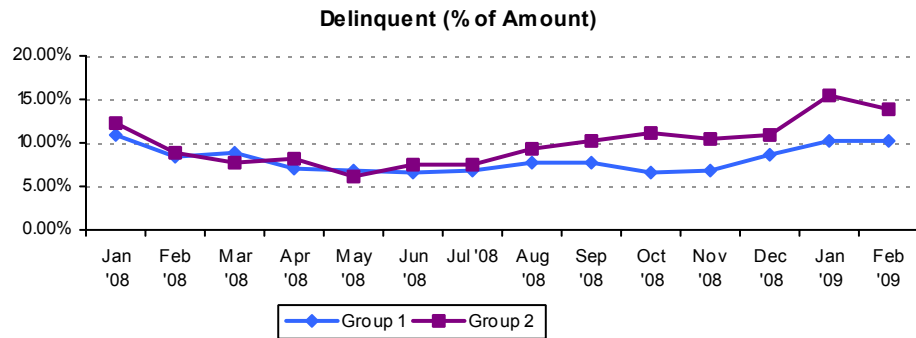
Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	451	100,316,369.75	1	220,987.98	0	0.00	5	557,501.69	0	0.00	457	101,094,859.42
	62.64%	61.75%	0.14%	0.14%	0.00%	0.00%	0.69%	0.34%	0.00%	0.00%	63.47%	62.23%
Payment 1	49	9,786,453.94	0	0.00	0	0.00	1	94,234.85	0	0.00	50	9,880,688.79
	6.81%	6.02%	0.00%	0.00%	0.00%	0.00%	0.14%	0.06%	0.00%	0.00%	6.94%	6.08%
Payment 2	15	4,705,970.99	9	1,594,525.93	0	0.00	2	154,372.71	0	0.00	26	6,454,869.63
	2.08%	2.90%	1.25%	0.98%	0.00%	0.00%	0.28%	0.10%	0.00%	0.00%	3.61%	3.97%
Payment 3+	28	7,853,263.09	70	15,717,321.09	60	16,228,583.12	29	5,217,600.88	0	0.00	187	45,016,768.18
	3.89%	4.83%	9.72%	9.68%	8.33%	9.99%	4.03%	3.21%	0.00%	0.00%	25.97%	27.71%
TOTAL	543	122,662,057.77	80	17,532,835.00	60	16,228,583.12	37	6,023,710.13	0	0.00	720	162,447,186.02
	75.42%	75.51%	11.11%	10.79%	8.33%	9.99%	5.14%	3.71%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 02/25/2009
 Pay Date: 02/25/2009

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

Delinquency Trends - By Groups



Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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

Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	636	105,390,574.76	1	80,106.29	0	0.00	6	652,137.92	0	0.00	643	106,122,818.97
	84.46%	83.94%	0.13%	0.06%	0.00%	0.00%	0.80%	0.52%	0.00%	0.00%	85.39%	84.52%
Payment 1	34	6,781,582.08	0	0.00	0	0.00	1	248,474.47	0	0.00	35	7,030,056.55
	4.52%	5.40%	0.00%	0.00%	0.00%	0.00%	0.13%	0.20%	0.00%	0.00%	4.65%	5.60%
Payment 2	15	2,216,712.30	3	206,564.21	0	0.00	1	48,316.71	0	0.00	19	2,471,593.22
	1.99%	1.77%	0.40%	0.16%	0.00%	0.00%	0.13%	0.04%	0.00%	0.00%	2.52%	1.97%
Payment 3+	13	2,482,220.25	27	5,196,136.35	6	741,621.40	10	1,508,500.57	0	0.00	56	9,928,478.57
	1.73%	1.98%	3.59%	4.14%	0.80%	0.59%	1.33%	1.20%	0.00%	0.00%	7.44%	7.91%
TOTAL	698	116,871,089.39	31	5,482,806.85	6	741,621.40	18	2,457,429.67	0	0.00	753	125,552,947.31
	92.70%	93.09%	4.12%	4.37%	0.80%	0.59%	2.39%	1.96%	0.00%	0.00%	100.00%	100.00%

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

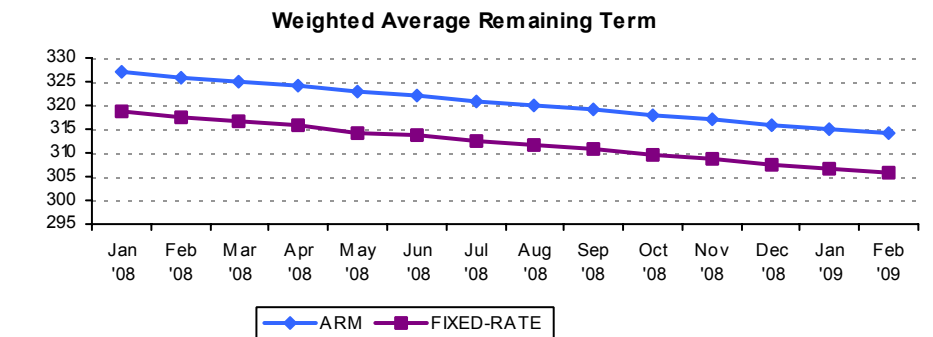
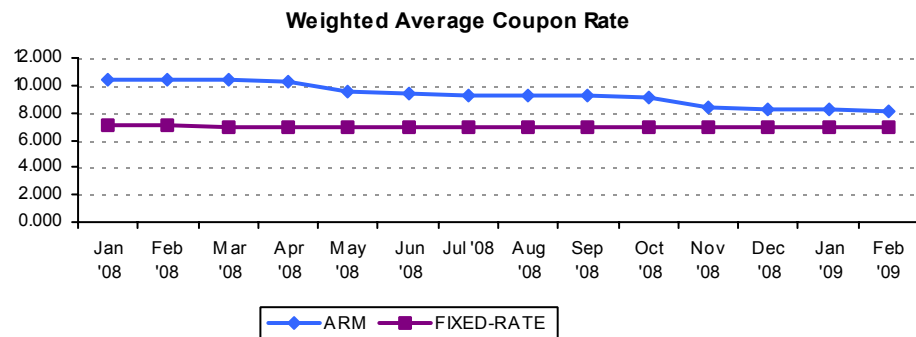
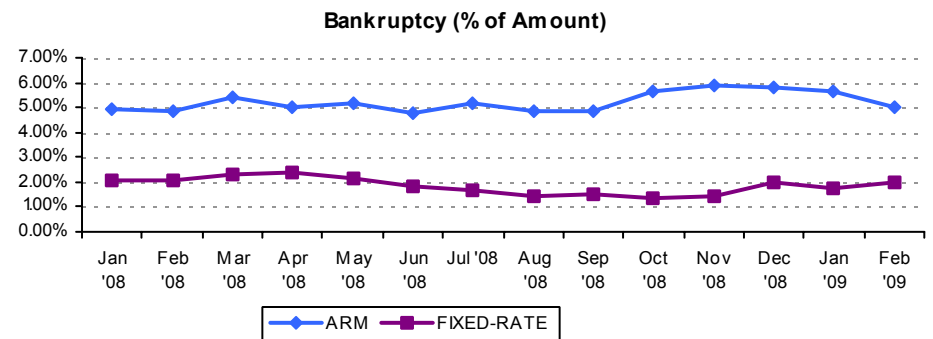
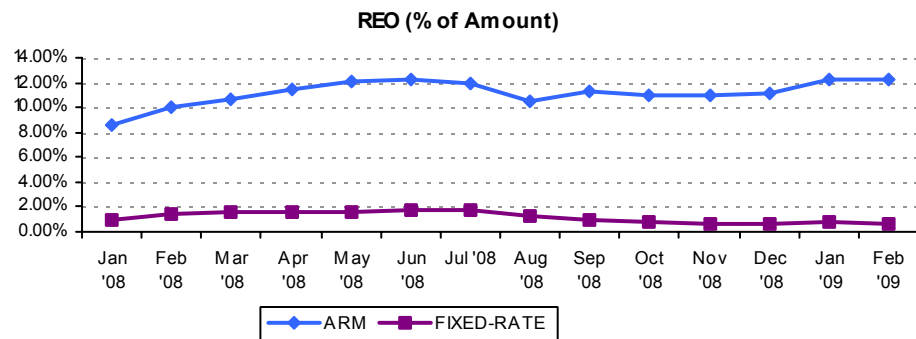
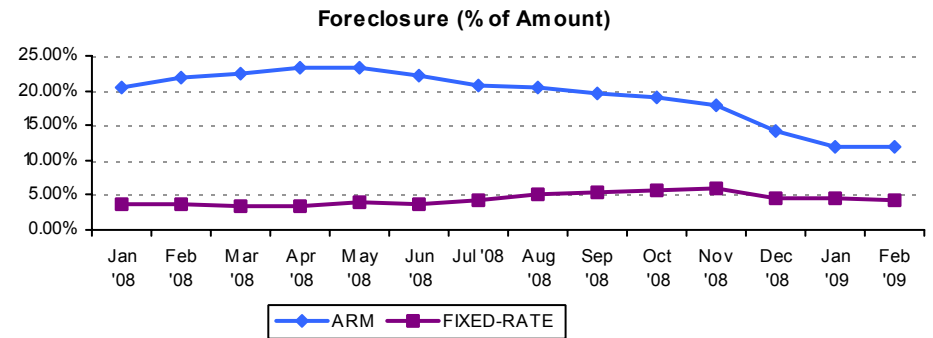
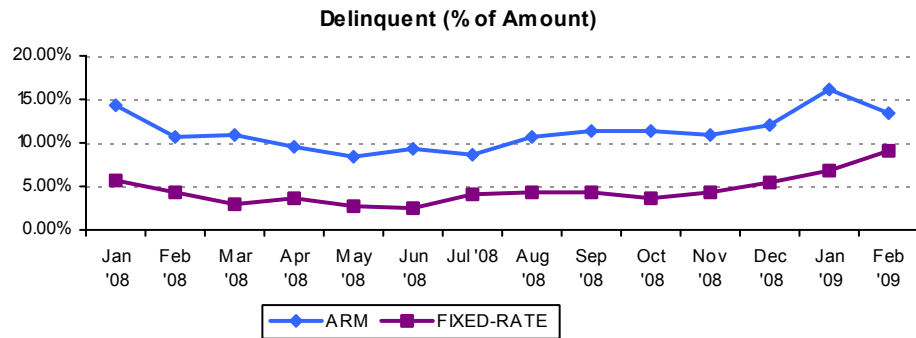
Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	756	123,403,639.76	2	570,987.98	0	0.00	8	1,094,142.23	0	0.00	766	125,068,769.97
	59.95%	57.29%	0.16%	0.27%	0.00%	0.00%	0.63%	0.51%	0.00%	0.00%	60.75%	58.07%
Payment 1	76	12,278,699.14	0	0.00	0	0.00	8	836,438.67	0	0.00	84	13,115,137.81
	6.03%	5.70%	0.00%	0.00%	0.00%	0.00%	0.63%	0.39%	0.00%	0.00%	6.66%	6.09%
Payment 2	28	6,539,252.26	13	2,298,485.41	0	0.00	4	511,093.36	0	0.00	45	9,348,831.03
	2.22%	3.04%	1.03%	1.07%	0.00%	0.00%	0.32%	0.24%	0.00%	0.00%	3.57%	4.34%
Payment 3+	49	10,294,457.41	131	22,960,116.68	126	26,266,783.91	60	8,330,696.66	0	0.00	366	67,852,054.66
	3.89%	4.78%	10.39%	10.66%	9.99%	12.20%	4.76%	3.87%	0.00%	0.00%	29.02%	31.50%
TOTAL	909	152,516,048.57	146	25,829,590.07	126	26,266,783.91	80	10,772,370.92	0	0.00	1,261	215,384,793.47
	72.09%	70.81%	11.58%	11.99%	9.99%	12.20%	6.34%	5.00%	0.00%	0.00%	100.00%	100.00%

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

Delinquency Trends - By Loan Type



Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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	CA	11074239		0.00			7.37		0.00	0.00
1	CA	21063247		0.00			165.07		0.00	0.00
1	CA	21063650		0.00			201.97		0.00	0.00
1	CA	21063801		0.00			295.44		0.00	0.00
1	CO	321024967		0.00			35.00		0.00	0.00
1	CO	321025013		0.00			485.00		0.00	0.00
1	CO	321025112		0.00			400.00		0.00	0.00
1	CO	321025224		0.00			61.56		0.00	0.00
1	CO	321025466		0.00			554.73		0.00	0.00
1	CO	521024272	127,346.98	114.36	58,868.44	46.27%			0.00	68,364.18
1	FL	261051232		0.00			170.00		0.00	0.00
1	FL	371024755		0.00			553.09		0.00	0.00
1	FL	371024970		0.00			1,881.46		0.00	0.00
1	FL	381020818		0.00			344.96		0.00	0.00
1	FL	561001752		0.00			167.88		0.00	0.00
1	FL	561001863						1,124.46	0.00	0.00
1	FL	561002038		0.00			9.60		0.00	0.00
1	FL	71065544	225,352.06	0.00	167,575.66	74.36%			0.00	57,776.40
1	FL	71065666		0.00			0.00		223.22	0.00
1	GA	211027820		0.00			181.39		0.00	0.00
1	GA	211028312						242.23	0.00	0.00
1	GA	51055874	65,584.62	0.00	65,584.62	100.00%			1,702.01	0.00
1	GA	51055938		0.00			111.68		0.00	0.00
1	GA	51056720		0.00			85.00		0.00	0.00
1	GA	51056854						41.35	0.00	0.00
1	IA	521024214	49,322.67	0.00	49,322.67	100.00%			4,737.40	0.00
1	IA	791001759		0.00			85.00		0.00	0.00
1	IL	41065238	130,920.52	94.33	41,365.10	31.62%			0.00	89,461.09
1	IL	41065895		0.00			85.00		0.00	0.00
1	IL	41066028		0.00			0.00		21.25	0.00
1	IL	761008804		0.00			400.00		0.00	0.00

Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State									
1	IL 761009115		0.00			1,395.47		0.00	0.00
1	IN 841003674		0.00			0.00		412.66	0.00
1	KY 131031456		0.00			540.89		0.00	0.00
1	MA 161040025		0.00			287.82		0.00	0.00
1	MA 161040475	101,374.95	0.00	100,985.15	99.62%			0.00	389.80
1	MA 231064337						2,988.62	0.00	0.00
1	MA 231064823		0.00			221.98		0.00	0.00
1	MA 381020041		0.00			325.00		0.00	0.00
1	MI 361023897		0.00			0.00		85.00	0.00
1	MI 511034844	121,980.79	0.00	94,246.30	77.26%			0.00	27,734.49
1	MI 781002704		0.00			0.00		27.25	0.00
1	MI 781002777		0.00			0.00		4,580.90	0.00
1	MI 781002854		0.00			0.00		95.00	0.00
1	MI 781002951						58.24	0.00	0.00
1	MI 841003657		0.00			85.00		0.00	0.00
1	MI 841004041	228,369.02	228.38	44,843.58	19.66%			0.00	183,297.06
1	MI 841004173						500.00	0.00	0.00
1	MI 841004321		0.00			0.00		200.00	0.00
1	MI 841004381		0.00			49.60		0.00	0.00
1	MI 841004459						300.00	0.00	0.00
1	MI 841004477		0.00			14.51		0.00	0.00
1	MI 841004629		0.00			400.00		0.00	0.00
1	MI 841004818	106,080.18	90.49	105,989.69	100.00%			20,258.19	0.00
1	MI 841004831	97,697.60	0.00	87,613.82	89.68%			0.00	10,083.78
1	MI 841004840	135,479.70	0.00	99,954.38	73.78%			0.00	35,525.32
1	MN 251035994		0.00			0.00		2,434.57	0.00
1	MN 651009274		0.00			1,796.28		0.00	0.00
1	MO 41065178		0.00			255.52		0.00	0.00
1	MO 41065711		0.00			0.00		10.00	0.00
1	MO 41066545		0.00			497.13		0.00	0.00
1	MO 91031148		0.00			0.00		243.26	0.00

Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	NC	261051471						44.92	0.00	0.00
1	NC	341023871		0.00			388.27		0.00	0.00
1	NC	741010295		0.00			85.00		0.00	0.00
1	NH	231063917		0.00			353.27		0.00	0.00
1	NH	401000407		0.00			214.68		0.00	0.00
1	NV	171025111						24.85	0.00	0.00
1	NV	511035211		0.00			76.00		0.00	0.00
1	NV	661006106		0.00			85.00		0.00	0.00
1	NY	331035309						35.00	0.00	0.00
1	OH	131030538		0.00			599.68		0.00	0.00
1	OH	131031558						35.33	0.00	0.00
1	OH	131031677						925.00	0.00	0.00
1	OH	131031686						59.00	0.00	0.00
1	OH	261051673		0.00			85.00		0.00	0.00
1	OH	61056983		0.00			0.00		494.35	0.00
1	OH	61057157		0.00			44.98		0.00	0.00
1	OH	61057397		0.00			0.00		26.25	0.00
1	OH	61057473		0.00				173.93	0.00	0.00
1	OH	61057498	100,549.98	0.00	95,138.82	94.62%			0.00	5,411.16
1	OH	61057598						293.19	0.00	0.00
1	OH	61057849	64,631.34	0.00	58,278.71	90.17%			0.00	6,352.63
1	PA	231064108		0.00			85.00		0.00	0.00
1	PA	281014356		0.00			0.00		25.53	0.00
1	PA	61057643	63,760.66	0.00	63,760.66	100.00%			8,406.88	0.00
1	PA	61057710		0.00			0.00		47.42	0.00
1	RI	381020302		0.00			68.00		0.00	0.00
1	SC	341023661	131,362.22	112.94	36,059.61	27.47%			0.00	95,189.67
1	TN	391011366		0.00			400.00		0.00	0.00
1	TN	391011698		0.00			181.31		0.00	0.00
1	TN	391011783						100.08	0.00	0.00
1	TX	101046731	150,131.83	153.38	42,501.06	28.34%			0.00	107,477.39

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

Losses - Details

Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	TX	351024842		0.00			26.44		0.00	0.00
1	TX	351025213	91,896.88	0.00	68,165.88	74.18%			0.00	23,731.00
1	TX	351025389		0.00			435.00		0.00	0.00
1	TX	551004749		0.00			344.63		0.00	0.00
1	TX	551005407		0.00			244.01		0.00	0.00
1	TX	641006898	93,300.38	0.00	53,150.53	56.97%			0.00	40,149.85
1	TX	641007549		0.00			303.26		0.00	0.00
1	TX	641007969						1,797.06	0.00	0.00
1	TX	641008072		0.00			169.83		0.00	0.00
1	TX	641008223		0.00			68.42		0.00	0.00
1	TX	641008322		0.00			77.46		0.00	0.00
1	TX	771004443		0.00			339.12		0.00	0.00
1	TX	771004908		0.00			454.86		0.00	0.00
1	VA	81053955	103,965.38	0.00	103,965.38	100.00%			7,635.27	0.00
1	VA	81055044		0.00			100.00		0.00	0.00
1	WA	31033434		0.00			1,485.53		0.00	0.00
1	WI	521024485		0.00			517.48		0.00	0.00
TOTAL Group 1		110	2,189,107.76	793.88	1,437,370.06		19,382.63	8,743.26	51,666.41	750,943.82

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

Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State									
2	AZ 511035225		0.00			306.16		0.00	0.00
2	CA 171025106		0.00			399.50		0.00	0.00
2	CA 21063072						289.33	0.00	0.00
2	CA 21063444		0.00				87,980.39	-44,539.99	0.00
2	CA 21063467		0.00			1,420.78		0.00	0.00
2	CA 31033025						516.10	0.00	0.00
2	CA 31033417		0.00			400.00		0.00	0.00
2	CA 31033590		0.00			494.57		0.00	0.00
2	CA 401000818						176.14	0.00	0.00
2	CA 631007092		0.00			85.00		0.00	0.00
2	CA 631007197						277.11	0.00	0.00
2	CA 661005599		0.00			485.00		0.00	0.00
2	CA 661006039		0.00			492.56		0.00	0.00
2	CA 671002874						818.97	0.00	0.00
2	FL 11074368						3.07	0.00	0.00
2	FL 271021162		0.00			220.00		0.00	0.00
2	FL 371024269		0.00			557.09		0.00	0.00
2	FL 371024829		0.00			28.40		0.00	0.00
2	FL 71065037		0.00			679.65		0.00	0.00
2	FL 71065215						3,707.68	0.00	0.00
2	MA 161040667		0.00			425.00		0.00	0.00
2	MI 361023683		0.00			0.00		27.25	0.00
2	MI 361023885		0.00			116.83		0.00	0.00
2	MI 361024016		0.00			4,863.70		0.00	0.00
2	MI 361024052		0.00			0.00		168.95	0.00
2	MI 651009192		0.00			0.00		85.00	0.00
2	MI 841003607		0.00			0.00		27.25	0.00
2	MI 841003854						0.00	-372.74	0.00
2	MI 841004013		0.00			0.00		85.00	0.00
2	MI 841004509		0.00			0.00		133.00	0.00
2	NC 261051368		0.00			0.00		1,093.75	0.00

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

Losses - Details

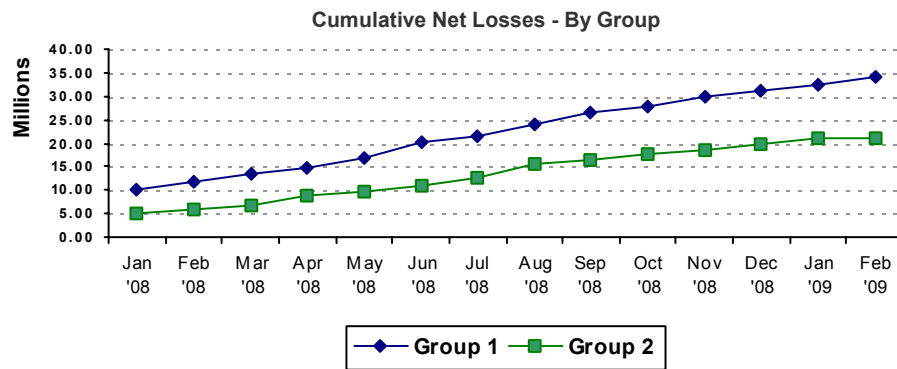
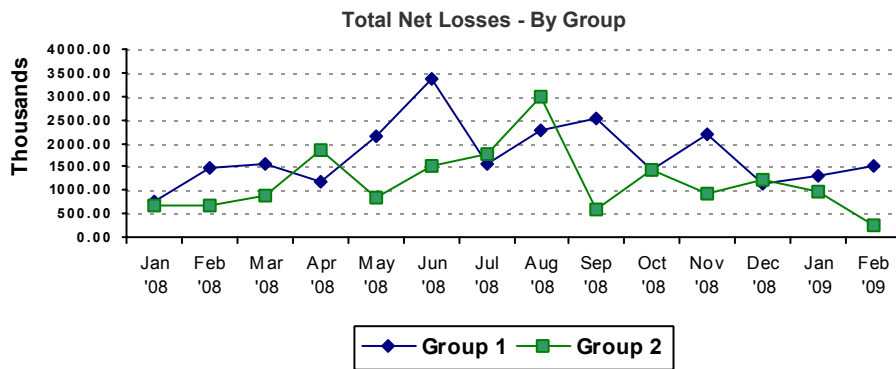
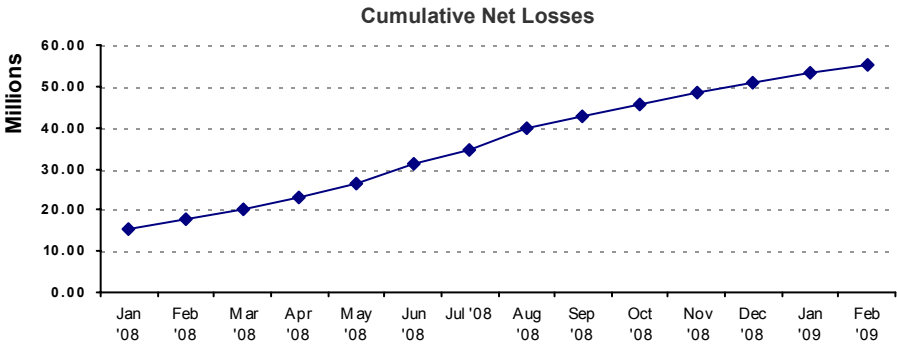
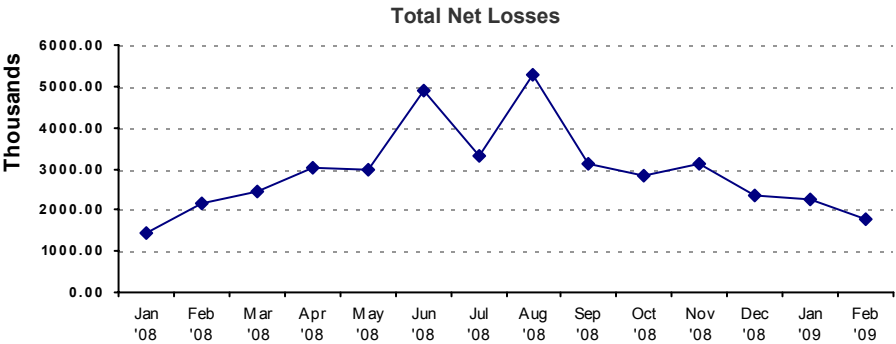
Group		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State										
2	NH	681005489		0.00			233.22		0.00	0.00
2	NJ	331036116		0.00			139.90		0.00	0.00
2	NJ	781002842		0.00			3,389.60		0.00	0.00
2	OH	131031824						0.00	-335.00	0.00
2	OH	61057621	78,861.75	0.00	78,861.75	100.00%			8,761.54	0.00
2	OH	741009871	56,831.03	0.00	56,831.03	100.00%			7,318.62	0.00
2	PA	231064778		0.00			718.33		0.00	0.00
2	TN	391011580	101,681.41	0.00	101,681.41	100.00%			11,089.07	0.00
2	TX	101047125		0.00			74.07		0.00	0.00
2	TX	351024769						9.00	0.00	0.00
2	TX	551005620		0.00			400.00		0.00	0.00
2	TX	551005763		0.00			109.76		0.00	0.00
2	TX	771004653		0.00			177.16		0.00	0.00
2	VA	81054642		0.00			192.97		0.00	0.00
2	VA	81054765		0.00			244.25		0.00	0.00
2	VA	81054911						744.22	0.00	0.00
2	WA	581000272	123,943.49	0.00	38,805.65	31.31%			0.00	85,137.84
2	WA	581000487	300,284.00	0.00	91,264.94	30.39%			0.00	209,019.06
2	WY	511033867		0.00			400.00		0.00	0.00
TOTAL Group 2		50	661,601.68	0.00	367,444.78		17,053.50	94,522.01	-16,458.30	294,156.90

TOTAL	160	2,850,709.44	793.88	1,804,814.84		36,436.13	103,265.27	35,208.11	1,045,100.72
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Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED
PASS THROUGH CERTIFICATES
2005-OPT1

Losses Trends



Deal Code: JPM05OPT1
Distribution Date: 02/25/2009
Pay Date: 02/25/2009

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	154	31,869,334.60	9.348%	314	4.72%
5.5000 to less than 5.7500	26	6,792,726.86	1.992%	314	5.56%
5.7500 to less than 6.0000	88	23,226,741.81	6.813%	308	5.89%
6.0000 to less than 6.2500	68	15,133,261.03	4.439%	307	6.09%
6.2500 to less than 6.5000	81	17,530,560.27	5.142%	310	6.34%
6.5000 to less than 6.7500	93	18,793,272.34	5.512%	308	6.59%
6.7500 to less than 7.0000	105	20,546,374.41	6.026%	308	6.86%
7.0000 to less than 7.2500	67	11,357,948.53	3.331%	314	7.07%
7.2500 to less than 7.5000	48	8,753,197.76	2.567%	306	7.34%
7.5000 to less than 7.7500	82	16,769,581.81	4.919%	308	7.57%
7.7500 to less than 8.0000	101	17,584,662.00	5.158%	307	7.85%
8.0000 to less than 8.2500	101	17,118,976.98	5.021%	312	8.08%
8.2500 to less than 8.5000	107	20,087,699.44	5.892%	314	8.33%
8.5000 to less than 8.7500	120	18,416,862.20	5.402%	314	8.57%
8.7500 to less than 9.0000	105	16,294,924.52	4.779%	311	8.83%
9.0000 to less than 9.2500	111	14,183,027.07	4.160%	313	9.06%
9.2500 to less than 9.5000	95	12,395,687.77	3.636%	313	9.32%
9.5000 to less than 9.7500	101	14,316,319.80	4.199%	314	9.55%
9.7500 to less than 10.0000	83	10,682,621.55	3.133%	310	9.82%
10.0000 to less than 10.2500	66	6,248,824.92	1.833%	309	10.06%
10.2500 to less than 10.5000	50	6,193,142.62	1.817%	314	10.31%
10.5000 to less than 10.7500	43	4,522,833.71	1.327%	314	10.58%
10.7500 to less than 11.0000	32	3,879,297.53	1.138%	312	10.83%
11.0000 to less than 11.2500	20	2,227,859.97	0.653%	314	11.08%
11.2500 to less than 11.5000	23	1,793,653.85	0.526%	314	11.28%
11.5000 to less than 11.7500	18	1,615,282.54	0.474%	305	11.55%
11.7500 to less than 12.0000	7	1,104,235.65	0.324%	314	11.76%
Greater than; equal to 12.0000	19	1,498,829.24	0.440%	310	12.36%
TOTAL	2,014	340,937,740.78			

Distribution by Note Rate (Cut-off)

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

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Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	2	20,640.05	0.006%	314	10.35%
20,000.00 to less than 40,000.0	1	38,950.16	0.011%	135	7.10%
40,000.00 to less than 60,000.0	182	9,540,039.65	2.769%	292	9.41%
60,000.00 to less than 80,000.0	263	18,430,930.65	5.350%	308	8.85%
80,000.00 to less than 100,000.	241	21,904,191.09	6.358%	309	8.33%
100,000.00 to less than 120,000	215	23,586,230.39	6.846%	310	8.25%
120,000.00 to less than 140,000	219	28,511,084.12	8.276%	311	7.89%
140,000.00 to less than 160,000	156	23,229,781.70	6.743%	310	7.79%
160,000.00 to less than 180,000	110	18,665,611.48	5.418%	311	7.72%
180,000.00 to less than 200,000	100	18,915,809.06	5.491%	309	7.71%
200,000.00 to less than 220,000	72	15,093,534.25	4.381%	313	7.36%
220,000.00 to less than 240,000	73	16,830,092.74	4.885%	308	7.28%
240,000.00 to less than 260,000	56	13,944,270.71	4.048%	314	7.38%
260,000.00 to less than 280,000	42	11,321,965.60	3.286%	314	7.08%
280,000.00 to less than 300,000	44	12,716,866.69	3.691%	314	7.37%
300,000.00 to less than 320,000	34	10,525,444.78	3.055%	314	7.41%
320,000.00 to less than 340,000	25	8,246,619.41	2.394%	300	7.87%
340,000.00 to less than 360,000	30	10,480,171.78	3.042%	314	7.13%
360,000.00 to less than 380,000	16	5,915,944.42	1.717%	314	6.87%
380,000.00 to less than 400,000	16	6,231,444.62	1.809%	314	7.24%
400,000.00 to less than 420,000	19	7,833,035.65	2.274%	314	7.18%
420,000.00 to less than 440,000	18	7,765,330.79	2.254%	314	7.80%
440,000.00 to less than 460,000	6	2,714,331.75	0.788%	314	6.19%
460,000.00 to less than 480,000	8	3,756,318.47	1.090%	314	7.32%
480,000.00 to less than 500,000	9	4,431,352.55	1.286%	314	6.65%
500,000.00 to less than 520,000	10	5,123,604.84	1.487%	314	6.26%
520,000.00 to less than 540,000	1	527,805.71	0.153%	315	6.75%
Greater than; equal to 540,000.	46	34,636,337.67	10.054%	314	6.95%
TOTAL	2,014	340,937,740.78			

Distribution by Ending Scheduled Balance (Cut-off)

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

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Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,261	215,384,793.47	14.263%	314	8.10%
2	FIXED-RATE - First Mortgag	731	124,173,664.03	8.223%	306	6.82%
3	FIXED-RATE - Subordinate	22	1,379,283.28	0.091%	302	10.59%
	TOTAL	2,014	340,937,740.78			

Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,636	268,937,782.96	17.809%	311	7.61%
2	Multi-Family (including 3 or	137	32,701,005.94	2.165%	310	7.61%
3	Plan Unit Development (PU	84	18,107,526.77	1.199%	311	7.86%
4	Low Rise Condo	91	14,397,181.41	0.953%	313	7.93%
5	Manufactured Housing	60	6,076,202.19	0.402%	311	8.28%
6	High Rise Condo	6	718,041.51	0.048%	315	7.55%
	TOTAL	2,014	340,937,740.78			

Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	2,014	340,937,740.78	22.577%	311	7.65%
	TOTAL	2,014	340,937,740.78			

Distribution by Loan Type Characteristics (Cut-off)

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

Distribution by Property Type Characteristics (Cut-off)

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

Distribution by Amortization Characteristics (Cut-off)

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

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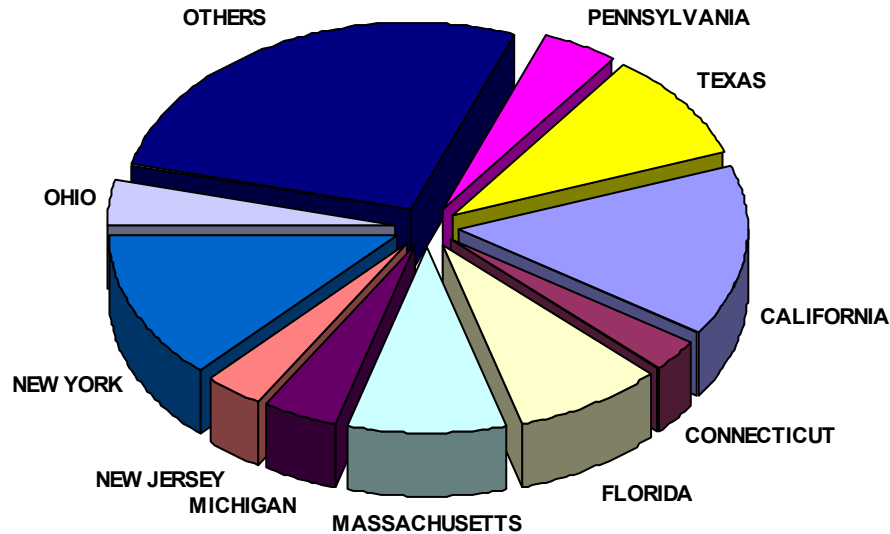
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	172	51,311,112.96	15.050%	314	7.06%
2	NEW YORK	170	44,210,929.90	12.967%	308	7.32%
3	TEXAS	271	32,452,918.00	9.519%	305	8.09%
4	MASSACHUSETTS	119	30,729,977.71	9.013%	314	7.06%
5	FLORIDA	165	27,706,046.44	8.126%	312	7.45%
6	MICHIGAN	119	14,630,043.00	4.291%	314	8.32%
7	PENNSYLVANIA	112	14,045,805.57	4.120%	311	8.06%
8	OHIO	117	12,876,207.70	3.777%	314	7.77%
9	NEW JERSEY	53	11,304,504.00	3.316%	314	8.16%
10	CONNECTICUT	47	9,553,919.44	2.802%	310	7.23%
	OTHERS	669	92,116,276.06	27.019%	310	8.02%
	TOTAL	2,014	340,937,740.78			

Top 10 State Concentration (Cut-off)

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

Top 10 Current State Concentration



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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	TX	101046519	10/11/2007	Other	69,025.31	7.20000	314	Loan Mods
1	TX	101046731	4/18/2007	Other	0.00	7.50000		Loan Mods
1	TX	101046760	2/5/2009	Other	131,588.12	9.12500	314	Stipulated Relief Workout
1	TX	101046973	12/29/2008	Other	88,073.94	10.00000	314	Stipulated Relief Workout
1	CA	11074373	11/3/2007	Other	129,089.35	5.00000	314	Loan Mods
1	IA	121038354	10/1/2008	Other	192,519.65	5.00000	314	I/O Legacy Five Year Mod
1	WI	121038485	8/28/2008	Other	158,635.13	10.25000	314	Loan Mods
1	WI	121038518	7/28/2008	Other	86,122.28	10.50000	314	Loan Mods
1	SD	121038782	10/1/2008	Other	134,556.47	5.00000	314	I/O Legacy Five Year Mod
1	WI	121038816	11/28/2007	Other	103,210.49	6.00000	314	Loan Mods
1	MN	121038860	1/1/2009	Other	141,306.92	3.00000	314	Loan Mods
1	WI	121039037	11/12/2008	Other	304,921.41	5.00000	314	I/O Legacy Five Year Mod
1	MN	121039183	7/23/2008	Other	88,451.65	9.99000	314	Loan Mods
1	OH	131030915	5/23/2008	Other	345,262.53	5.00000	314	Loan Mods
1	OH	131031234	1/1/2009	Other	110,136.60	5.25000	314	Loan Mods
1	OH	131031320	11/5/2008	Other	105,285.97	5.00000	314	Loan Mods
1	OH	131031382	1/19/2007	Other	97,265.24	8.90000	314	Loan Mods
1	OH	131031409	11/1/2008	Other	53,440.74	7.00000	314	Loan Mods
1	KY	131031538	9/4/2008	Other	84,079.75	7.50000	314	Loan Mods
1	OH	131031604	12/29/2008	Other	96,729.69	5.00000	314	Loan Mods
1	KY	131031620	12/6/2007	Other	119,258.05	10.75000	314	Loan Mods
1	OH	131031625	10/19/2007	Other	157,200.43	5.00000	315	Loan Mods
1	OH	131031690	8/1/2008	Other	64,136.07	11.00000	314	Loan Mods
1	OH	131031716	12/1/2008	Other	127,316.36	5.00000	314	Loan Mods
1	OH	131031835	11/1/2008	Other	107,543.67	8.12500	314	Stipulated Relief Workout
1	NY	141045847	5/8/2008	Other	119,243.79	8.55000	314	Streamline Mods
1	CT	141045963	7/23/2007	Other	112,215.61	10.60000	315	Loan Mods
1	NY	141046023	3/1/2009	Other	238,191.74	9.62500	315	Stipulated Relief Workout
1	PA	141046109	2/9/2009	Other	128,551.41	5.00000	315	I/O Legacy Five Year Mod
1	MA	141046480	11/24/2008	Other	289,000.17	5.00000	315	I/O Legacy Five Year Mod
1	CT	141046562	8/19/2008	Other	230,794.41	6.55000	315	Loan Mods
1	PA	151027481	9/24/2008	Other	73,546.39	9.00000	314	Stipulated Relief Workout
1	PA	151028031	8/7/2008	Other	95,802.62	9.50000	315	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
1	PA	151028039	10/31/2008	Other	109,505.48	5.00000	314	Loan Mods
1	PA	151028106	2/9/2009	Other	128,114.36	11.37500	314	Five Year Step Mod
1	MA	161040325	6/11/2008	Other	268,602.45	9.00000	314	Loan Mods
1	MA	161040432	1/28/2009	Other	350,117.51	5.77500	314	Balloon Modification 2nd PB
1	MA	161040454	5/19/2008	Other	203,658.46	7.75000	314	Streamline Mods
1	MA	161040576	10/30/2008	Other	319,261.76	5.00000	314	I/O Legacy Five Year Mod
1	MA	161040584	12/10/2008	Other	205,332.92	5.00000	314	I/O Legacy Five Year Mod
1	MA	161040613	4/22/2008	Other	270,032.56	7.50000	315	Loan Mods
1	RI	161040617	10/1/2008	Other	204,649.37	7.90000	314	Stipulated Relief Workout
1	MA	161040787	10/1/2008	Other	179,760.67	5.00000	314	I/O Legacy Five Year Mod
1	MA	161040828	8/26/2008	Other	236,813.30	6.00000	314	Loan Mods
1	TX	171024917	12/27/2007	Other	139,048.27	6.20000	314	Loan Mods
1	NV	171024996	11/20/2008	Other	322,393.31	5.00000	314	I/O Legacy Five Year Mod
1	TX	171025058	12/1/2008	Other	119,028.50	7.00000	314	Loan Mods
1	MT	191023478	6/30/2008	Other	98,626.23	5.75000	314	Loan Mods
1	HI	21063335	3/26/2008	Other	227,152.86	6.94000	314	Streamline Mods
1	CA	21063443	5/14/2008	Other	242,156.08	6.75000	314	Loan Mods
1	GA	211027620	9/11/2008	Other	76,319.05	8.55000	314	Loan Mods
1	TN	211027828	2/14/2009	Other	115,881.54	9.50000	314	Five Year Step Mod
1	GA	211028312	7/12/2007	Other		0.00000		Loan Mods
1	TN	211028391	12/10/2008	Other	82,406.51	5.00000	314	I/O Legacy Five Year Mod
1	CA	211028715	2/17/2009	Other	294,698.79	6.40000	314	Loan Mods
1	NY	231061781	2/1/2009	Other	330,850.00	10.37500	314	Stipulated Relief Workout
1	PA	231062509	1/15/2008	Other	72,614.17	7.00000	314	Loan Mods
1	NY	231062688	12/3/2007	Other	124,500.54	7.35000	314	Loan Mods
1	PA	231063470	4/18/2008	Other	163,888.54	5.00000	314	Loan Mods
1	CT	231063492	1/20/2009	Other	246,619.75	7.75000	314	Loan Mods
1	ME	231063649	12/1/2008	Other	54,746.30	5.00000	314	Loan Mods
1	VT	231063700	4/29/2008	Other	140,724.18	5.00000	314	Loan Mods
1	MA	231064415	1/17/2008	Other	99,507.86	6.00000	314	Loan Mods
1	ME	231064437	10/30/2008	Other	82,969.11	5.00000	314	I/O Legacy Five Year Mod
1	PA	231064722	6/19/2008	Other	213,172.91	5.20000	314	Loan Mods
1	VT	231064801	11/7/2008	Other	113,709.33	5.00000	315	I/O Legacy Five Year Mod



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Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	MA	231064827	2/11/2009	Other	168,024.90	6.50000	314	Five Year Step Mod
1	CT	231065807	1/8/2009	Other	322,738.01	5.00000	315	I/O Legacy Five Year Mod
1	MT	251035143	1/8/2008	Other	185,459.74	8.50000	313	Loan Mods
1	FL	261050976	6/20/2008	Other	88,048.83	5.00000	314	Loan Mods
1	NC	261051352	8/12/2008	Other	87,278.25	5.00000	314	Loan Mods
1	FL	261051595	8/20/2008	Other	80,554.16	5.00000	315	Loan Mods
1	NY	271020219	1/30/2009	Other	343,593.02	5.95000	314	Loan Mods
1	IL	271020606	1/28/2009	Other	172,032.35	10.75000	314	Loan Mods
1	FL	271021136	1/8/2009	Other	295,478.14	9.37500	315	Loan Mods
1	MS	271021151	4/7/2008	Other	72,429.39	7.00000	315	Loan Mods
1	MA	271021241	11/28/2008	Other	344,930.68	5.00000	314	I/O Legacy Five Year Mod
1	PA	281014244	4/3/2008	Other	54,577.97	5.00000	314	Loan Mods
1	DE	281014320	12/17/2007	Other	94,791.39	5.00000	314	Loan Mods
1	PA	281014598	2/4/2008	Other	69,033.78	9.00000	314	Loan Mods
1	FL	291000193	4/18/2008	Other	140,709.33	9.20000	314	Streamline Mods
1	ID	301000996	11/12/2007	Other	74,405.18	9.62500	315	Loan Mods
1	OR	301001054	4/7/2008	Other	162,919.76	5.45000	314	Loan Mods
1	NJ	311027021	11/21/2007	Other	245,636.83	5.50000	315	Loan Mods
1	CO	321024761	12/1/2008	Other	237,109.95	5.00000	314	Loan Mods
1	CO	321024819	6/12/2008	Other	138,418.41	5.00000	314	Loan Mods
1	CO	321024872	12/1/2008	Other	141,685.18	6.00000	314	Loan Mods
1	WY	321024905	6/24/2008	Other	98,999.99	10.37500	314	Loan Mods
1	UT	321025028	3/18/2008	Other	139,098.11	5.00000	314	Loan Mods
1	CO	321025062	3/1/2009	Other	61,197.29	7.50000	315	Stipulated Relief Workout
1	CO	321025107	1/23/2008	Other	134,575.28	6.00000	314	Loan Mods
1	CO	321025348	12/31/2008	Other	200,509.60	7.00000	315	Loan Mods
1	CO	321025374	12/31/2007	Other	216,749.01	5.50000	315	Loan Mods
1	PA	331035440	8/1/2008	Other	160,921.81	9.75000	314	Loan Mods
1	NC	341023312	5/8/2008	Other	155,799.79	4.00000	314	Loan Mods
1	NC	341023809	1/29/2009	Other	140,618.48	5.00000	314	I/O Legacy Five Year Mod
1	SC	341023868	11/30/2008	Other	73,974.01	3.00000	314	Loan Mods
1	TX	351023500	2/25/2008	Other	151,996.44	8.65000	314	Loan Mods
1	TX	351024410	10/30/2008	Other	128,880.48	5.00000	314	I/O Legacy Five Year Mod



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Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	TX	351024873	1/2/2008	Other	308,429.15	9.00000	314	Loan Mods
1	TX	351024955	9/30/2008	Other	60,539.70	9.25000	314	Stipulated Relief Workout
1	TX	351024965	2/12/2009	Other	122,431.50	9.90000	314	Loan Mods
1	TX	351025045	9/4/2008	Other	122,188.73	7.50000	314	Loan Mods
1	TX	351025160	8/27/2008	Other	129,249.35	7.15000	315	Loan Mods
1	TX	351025263	4/14/2008	Other	58,568.30	7.90000	314	ASF Loan
1	TX	351025267	12/2/2008	Other	116,131.30	5.00000	314	I/O Legacy Five Year Mod
1	TX	351025298	7/22/2008	Other	96,103.19	6.00000	314	Loan Mods
1	TX	351025383	9/10/2008	Other	158,026.64	9.75000	314	Loan Mods
1	TX	351025417	1/7/2008	Other	94,301.03	5.00000	314	Loan Mods
1	TX	351025466	9/27/2008	Other	75,502.60	10.75000	314	Stipulated Relief Workout
1	TX	351025502	11/1/2008	Other	95,231.12	9.25000	314	Stipulated Relief Workout
1	TX	351025566	2/1/2009	Other	128,139.21	6.95000	314	Loan Mods
1	TX	351025589	11/1/2008	Other	92,060.72	9.50000	314	Stipulated Relief Workout
1	TX	351025901	1/1/2009	Other	127,401.78	5.00000	315	Loan Mods
1	TX	351025912	11/1/2008	Other	63,082.26	11.50000	315	Stipulated Relief Workout
1	MI	361023062	1/18/2008	Other	107,888.28	6.00000	314	Loan Mods
1	MI	361023871	5/1/2008	Other	100,303.37	8.15000	314	Loan Mods
1	MI	361023940	4/10/2006	Other	265,224.43	7.00000	314	Loan Mods
1	MI	361024027	7/11/2008	Other	292,643.55	7.90000	314	Loan Mods
1	MI	361024266	12/1/2008	Other	143,072.58	10.62500	315	Stipulated Relief Workout
1	FL	371024557	2/8/2008	Other	147,307.59	9.00000	314	Loan Mods
1	FL	371024863	1/7/2008	Other	240,275.73	5.80000	314	Loan Mods
1	FL	371025016	1/16/2009	Other	75,666.05	9.00000	314	Loan Mods
1	FL	371025091	5/27/2008	Other	145,100.14	9.87500	315	Loan Mods
1	MA	381020175	1/23/2009	Other	332,786.71	5.50000	314	Loan Mods
1	MA	381020346	8/2/2008	Other	324,040.47	8.25000	314	Loan Mods
1	MA	381020375	4/14/2008	Other	196,353.48	5.70000	314	ASF Loan
1	MA	381020382	1/23/2009	Other	253,130.29	1.00000	314	Loan Mods
1	RI	381020485	9/10/2008	Other	225,685.26	4.00000	314	Loan Mods
1	RI	381020564	10/30/2008	Other	203,323.21	5.00000	314	I/O Legacy Five Year Mod
1	MA	381020629	10/1/2008	Other	269,306.38	6.45000	315	Loan Mods
1	RI	381020680	5/2/2006	Other	240,375.09	6.40000	314	Loan Mods



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1	MA	381020824	11/5/2008	Other	248,511.21	5.00000	314	I/O Legacy Five Year Mod
1	MA	381020826	12/1/2008	Other	251,800.03	5.00000	314	I/O Legacy Five Year Mod
1	MA	381020890	12/1/2008	Other	229,458.34	4.80000	315	Loan Mods
1	MS	391011241	4/9/2008	Other	122,831.36	5.00000	314	Loan Mods
1	TN	391011586	2/22/2008	Other	142,746.88	7.00000	314	Loan Mods
1	CO	401000619	11/17/2008	Other	126,254.14	5.00000	314	I/O Legacy Five Year Mod
1	NY	401000710	12/1/2008	Other	85,623.09	7.50000	315	Loan Mods
1	MI	401000733	12/31/2008	Other	208,171.75	5.00000	314	I/O Legacy Five Year Mod
1	GA	401000825	12/1/2008	Other	173,387.71	5.50000	314	Loan Mods
1	MO	401000833	1/1/2009	Other	158,107.49	7.25000	314	Loan Mods
1	IN	41064925	6/17/2008	Other	161,153.56	9.75000	314	Loan Mods
1	IN	41065057	1/7/2009	Other	135,342.04	5.00000	314	I/O Legacy Five Year Mod
1	IL	41065469	6/21/2006	Other	356,419.42	6.50000	314	Loan Mods
1	MO	41065691	4/15/2008	Other	108,456.50	6.00000	315	Loan Mods
1	IN	41065714	5/1/2008	Other	73,212.44	7.00000	314	Loan Mods
1	IN	41065731	12/15/2008	Other	146,504.77	5.00000	314	I/O Legacy Five Year Mod
1	IL	41065814	9/24/2008	Other	235,337.73	5.25000	314	Loan Mods
1	MO	41065874	3/25/2008	Other	99,782.50	9.00000	314	Loan Mods
1	IN	41066025	2/11/2008	Other	160,627.87	6.70000	314	Loan Mods
1	IN	41066450	9/23/2008	Other	87,923.52	5.00000	315	Loan Mods
1	GA	51055874	2/12/2008	Other	0.00	8.00000		Loan Mods
1	GA	51056237	1/8/2008	Other	135,774.61	6.25000	314	Loan Mods
1	GA	51056286	2/9/2009	Other	109,836.94	8.12500	314	Stipulated Relief Workout
1	GA	51056513	4/1/2008	Other	86,073.15	13.37500	314	Loan Mods
1	GA	51056549	11/13/2008	Other	62,164.36	5.00000	314	Loan Mods
1	GA	51056567	1/26/2009	Other	86,315.95	6.45000	314	Loan Mods
1	GA	51056875	11/1/2008	Other	117,295.06	9.62500	315	Stipulated Relief Workout
1	GA	51056996	1/17/2008	Other	163,261.40	8.87000	315	Loan Mods
1	CO	511035062	1/14/2009	Other	140,306.99	5.00000	314	I/O Legacy Five Year Mod
1	IN	521023756	10/1/2008	Other	102,441.10	5.00000	314	I/O Legacy Five Year Mod
1	IL	521024110	5/10/2008	Other	133,107.12	6.50000	314	Loan Mods
1	MI	521024295	1/14/2009	Other	103,501.55	5.00000	314	Loan Mods
1	OH	521024533	9/6/2007	Other	92,327.78	7.50000	314	Loan Mods



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1	OH	521024760	2/21/2008	Other	67,196.85	5.00000	314	Loan Mods
1	TX	551005259	1/1/2009	Other	96,044.10	9.62500	314	Stipulated Relief Workout
1	AR	551005415	8/29/2008	Other	142,122.75	9.00000	314	Loan Mods
1	TX	551005484	5/1/2008	Other	89,782.78	7.71500	314	Streamline Mods
1	OK	551005516	1/24/2009	Other	170,003.93	6.00000	314	Loan Mods
1	TX	551005518	2/28/2008	Other	136,480.96	8.50000	314	ASF Loan
1	TX	551005788	1/8/2009	Other	129,796.06	8.87500	314	Stipulated Relief Workout
1	AR	551005927	1/20/2009	Other	62,057.72	5.00000	314	Loan Mods
1	FL	561001912	12/8/2008	Other	225,761.75	5.00000	314	I/O Legacy Five Year Mod
1	OH	61057114	7/31/2008	Other	71,976.98	5.00000	314	Loan Mods
1	OH	61057387	11/17/2008	Other	99,682.76	5.00000	314	I/O Legacy Five Year Mod
1	PA	61057654	7/16/2008	Other	133,680.28	9.25000	314	Loan Mods
1	PA	61057711	12/8/2008	Other	190,956.60	5.00000	314	I/O Legacy Five Year Mod
1	PA	61057789	11/20/2008	Other	163,105.07	5.00000	314	I/O Legacy Five Year Mod
1	PA	61057840	1/20/2009	Other	74,720.46	9.00000	314	Loan Mods
1	OH	61058075	11/20/2008	Other	73,870.00	5.00000	315	I/O Legacy Five Year Mod
1	NY	611015727	9/17/2008	Other	434,895.57	5.00000	314	Loan Mods
1	NY	611015757	6/24/2008	Other	131,669.11	6.00000	315	Loan Mods
1	NY	611015946	5/17/2008	Other	233,985.11	7.80000	314	Loan Mods
1	FL	621007339	11/10/2008	Other	270,394.70	5.00000	314	I/O Legacy Five Year Mod
1	CA	631006598	12/1/2008	Other	146,444.79	3.00000	314	Loan Mods
1	CA	631006963	11/1/2008	Other	199,179.72	5.00000	314	Loan Mods
1	CA	631007001	11/20/2008	Other	364,423.06	5.00000	314	I/O Legacy Five Year Mod
1	TX	641007728	12/17/2008	Other	63,395.07	5.00000	314	I/O Legacy Five Year Mod
1	VA	651008760	4/24/2008	Other	282,171.03	7.00000	314	Loan Mods
1	IN	651008835	12/1/2008	Other	137,460.52	7.50000	314	Loan Mods
1	WI	651008840	8/20/2007	Other	193,839.32	5.00000	315	Loan Mods
1	FL	651008855	6/25/2008	Other	213,424.86	6.40000	315	Streamline Mods
1	VA	651008992	9/13/2008	Other	90,952.41	7.00000	314	Loan Mods
1	FL	651009025	2/5/2008	Other	138,602.22	6.25000	314	Loan Mods
1	PA	651009167	12/11/2008	Other	267,090.09	5.00000	314	I/O Legacy Five Year Mod
1	GA	651009273	3/11/2008	Other	113,033.61	6.75000	314	Loan Mods
1	CA	661004556	10/11/2007	Other	276,414.84	2.00000	313	Loan Mods



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1	CA	661006151	9/16/2008	Other	227,448.11	5.00000	314	Loan Mods
1	NH	681005071	5/16/2008	Other	113,559.00	10.37500	314	Loan Mods
1	ME	681005210	3/3/2008	Other	82,047.49	10.00000	315	Loan Mods
1	NH	681005231	1/26/2009	Other	305,189.20	8.00000	314	Loan Mods
1	ME	681005255	7/16/2008	Other	330,668.94	7.15000	314	Loan Mods
1	DE	691003113	12/20/2008	Other	281,489.23	5.00000	314	I/O Legacy Five Year Mod
1	FL	71065261	1/13/2009	Other	297,352.36	5.00000	314	I/O Legacy Five Year Mod
1	FL	71065337	9/27/2008	Other	104,471.58	7.50000	314	Stipulated Relief Workout
1	FL	71065669	11/1/2008	Other	76,233.60	9.50000	314	Stipulated Relief Workout
1	FL	71065796	12/18/2007	Other	107,160.35	7.00000	315	Loan Mods
1	OK	721006301	2/13/2009	Other	88,296.92	11.75000	314	Loan Mods
1	CA	721006680	7/19/2008	Other	218,194.86	5.75000	314	Loan Mods
1	GA	731009670	9/8/2008	Other	102,167.02	9.00000	314	Loan Mods
1	OH	741010165	6/29/2007	Other	76,001.05	7.00000	314	Loan Mods
1	KY	741010437	8/18/2008	Other	87,845.18	5.00000	314	Loan Mods
1	PA	741010448	3/28/2008	Other	135,635.66	7.25000	314	Loan Mods
1	OH	741010479	1/8/2009	Other	112,866.11	5.00000	314	I/O Legacy Five Year Mod
1	FL	741010527	7/17/2008	Other	124,477.41	5.50000	315	Loan Mods
1	OH	741010606	4/25/2008	Other	131,695.34	7.00000	314	Loan Mods
1	OH	741010701	2/27/2008	Other	186,571.83	5.00000	314	Loan Mods
1	OH	741010727	12/1/2008	Other	72,746.62	5.00000	314	Loan Mods
1	OH	741010775	9/24/2008	Other	76,015.23	10.00000	314	Stipulated Relief Workout
1	OH	741010832	9/24/2007	Other	90,512.00	5.00000	314	Loan Mods
1	IN	761008518	9/17/2008	Other	120,526.65	5.00000	314	Loan Mods
1	IN	761008591	12/26/2007	Other	79,925.90	9.00000	314	Loan Mods
1	TX	771004163	1/26/2009	Other	90,454.04	10.12500	314	Stipulated Relief Workout
1	TX	771004732	7/24/2008	Other	84,512.78	3.00000	314	Loan Mods
1	PA	781002875	7/1/2008	Other	74,191.38	7.00000	315	Loan Mods
1	CO	791001764	3/28/2008	Other	276,201.10	8.75000	314	Loan Mods
1	CO	791002034	5/27/2008	Other	157,074.97	7.50000	314	Loan Mods
1	NE	791002097	11/15/2007	Other	112,620.33	10.00000	314	Loan Mods
1	VA	81054049	1/27/2009	Other	59,125.98	7.75000	314	Five Year Step Mod
1	VA	81054178	7/22/2008	Other	120,831.40	7.25000	314	Loan Mods



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1	VA	81054249	11/28/2008	Other	170,627.90	5.00000	314	I/O Legacy Five Year Mod
1	MI	841003872	2/7/2007	Other	89,960.57	8.60000	314	Loan Mods
1	MI	841004468	1/13/2009	Other	93,984.30	5.00000	314	I/O Legacy Five Year Mod
1	MI	841004551	5/23/2008	Other	126,258.38	5.00000	314	Loan Mods
1	MI	841004659	9/24/2008	Other	114,305.21	10.62500	315	Stipulated Relief Workout
1	MI	841004786	1/15/2009	Other	158,852.22	5.00000	315	I/O Legacy Five Year Mod
1	MI	841004826	3/28/2008	Other	141,219.73	8.70000	315	Loan Mods
1	MI	841004865	10/30/2008	Other	0.00	5.00000		I/O Legacy Five Year Mod
1	NJ	851000685	8/5/2008	Other	182,577.92	9.00000	314	Loan Mods
1	NJ	851000781	9/29/2008	Other	336,579.85	7.35000	314	Loan Mods
1	NJ	871000610	7/10/2008	Other	247,576.52	6.50000	314	Loan Mods
1	NJ	871000766	2/29/2008	Other	257,267.52	7.50000	315	Loan Mods
2	TX	101046291	1/30/2009	Other	220,987.98	9.50000	314	Five Year Step Mod
2	TX	101046438	4/30/2008	Other	79,771.35	5.25000	314	Loan Mods
2	TX	101046504	10/11/2007	Other	193,543.37	6.00000	314	Loan Mods
2	TX	101046723	12/12/2008	Other	104,539.95	5.00000	314	I/O Legacy Five Year Mod
2	TX	101046757	1/27/2009	Other	348,717.01	9.75000	314	Stipulated Relief Workout
2	TX	101046924	4/22/2008	Other	370,257.76	5.55000	314	Loan Mods
2	TX	101047149	9/16/2008	Other	94,999.49	8.50000	314	Loan Mods
2	MN	101047160	10/9/2008	Other	204,756.77	5.75000	314	Loan Mods
2	IL	121039089	2/19/2008	Other	177,912.14	5.00000	314	Loan Mods
2	KY	131031015	12/1/2008	Other	79,110.85	5.00000	314	Loan Mods
2	OH	131031328	1/17/2008	Other	188,576.78	9.99000	314	Loan Mods
2	OH	131031468	9/12/2008	Other	197,625.89	9.37500	314	Stipulated Relief Workout
2	CT	141045618	4/1/2008	Other	194,494.16	5.00000	314	Loan Mods
2	CT	141045672	10/1/2008	Other	161,858.83	5.00000	314	I/O Legacy Five Year Mod
2	NY	141045705	1/1/2009	Other	122,368.93	5.00000	314	Loan Mods
2	MA	141045930	10/23/2007	Other	133,414.12	7.00000	314	Loan Mods
2	MA	141046058	1/9/2008	Other	408,766.95	5.85000	315	Loan Mods
2	NY	141046156	10/30/2008	Other	279,629.29	5.00000	314	I/O Legacy Five Year Mod
2	DE	151028163	4/11/2008	Other	189,791.97	6.00000	314	Loan Mods
2	PA	151028164	11/1/2008	Other	309,843.64	10.87500	314	Stipulated Relief Workout
2	MA	161039878	4/22/2008	Other	227,344.87	7.50000	314	Loan Mods



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2	MA	161040443	12/17/2007	Other	202,073.55	6.35000	314	Loan Mods
2	MA	161040858	1/13/2009	Other	253,048.42	5.00000	314	I/O Legacy Five Year Mod
2	MA	161041004	10/1/2008	Other	607,306.71	5.00000	314	I/O Legacy Five Year Mod
2	AZ	171022541	10/20/2008	Other	139,677.28	8.75000	314	Loan Mods
2	NV	171024841	6/10/2008	Other	306,717.67	5.75000	314	Loan Mods
2	AZ	171024903	8/25/2008	Other	225,089.10	6.00000	314	Loan Mods
2	WA	191023756	6/17/2008	Other	166,565.39	7.15000	313	Loan Mods
2	NV	21063117	1/1/2009	Other	156,951.95	3.00000	314	Loan Mods
2	CA	21063156	10/1/2008	Other	644,232.81	5.00000	314	I/O Legacy Five Year Mod
2	NV	21063193	3/31/2008	Other	225,565.17	6.00000	314	Loan Mods
2	CA	21063290	9/19/2008	Other	632,382.75	5.00000	314	Loan Mods
2	CA	21063403	1/1/2009	Other	575,525.37	4.00000	314	Loan Mods
2	CA	21063554	2/26/2008	Other	326,061.06	6.00000	314	Loan Mods
2	NV	21063833	5/12/2008	Other	614,888.54	6.10000	315	Loan Mods
2	VA	211027336	10/22/2008	Other	238,918.32	6.00000	313	Loan Mods
2	GA	211027833	2/22/2009	Other	115,941.98	10.25000	314	Stipulated Relief Workout
2	NC	211028216	9/17/2008	Other	186,247.03	7.37500	314	Loan Mods
2	MA	231061170	8/19/2008	Other	247,095.00	9.75000	314	Loan Mods
2	NJ	231062250	9/12/2008	Other	554,986.53	9.75000	314	Stipulated Relief Workout
2	NJ	231062558	9/13/2007	Other	365,278.18	7.50000	314	Loan Mods
2	MA	231062672	4/2/2008	Other	264,478.09	5.99000	314	Loan Mods
2	NH	231062861	12/17/2007	Other	275,690.41	5.00000	314	Loan Mods
2	CT	231063638	1/18/2009	Other	355,028.17	6.25000	314	Loan Mods
2	MA	231063846	1/22/2008	Other	557,013.53	5.50000	314	Streamline Mods
2	CT	231063918	2/13/2009	Other	175,490.13	6.70000	314	Five Year Step Mod
2	NY	231064017	11/1/2008	Other	109,144.55	7.75000	314	Loan Mods
2	NJ	231064272	1/27/2009	Other	176,354.65	9.25000	314	Five Year Step Mod
2	MA	231064357	1/1/2009	Other	436,566.23	7.50000	314	Loan Mods
2	FL	261051171	5/1/2008	Other	269,483.56	5.00000	314	Loan Mods
2	GA	271020451	11/1/2008	Other	386,002.25	9.50000	314	Stipulated Relief Workout
2	MA	271021175	2/21/2008	Other	389,545.53	4.00000	314	Loan Mods
2	NY	271021264	3/18/2008	Other	425,215.36	7.70000	314	Loan Mods
2	PA	281014247	1/13/2009	Other	234,510.13	7.00000	314	Loan Mods



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2	FL	291000398	8/7/2008	Other	178,314.67	10.12500	315	Loan Mods
2	WA	301000767	3/3/2008	Other	151,808.02	9.25000	313	Loan Mods
2	CA	31032796	3/19/2008	Other	387,294.07	7.00000	314	Loan Mods
2	CA	31033340	6/17/2008	Other	286,187.13	5.00000	314	Loan Mods
2	NY	311026596	1/21/2009	Other	514,643.18	5.00000	314	I/O Legacy Five Year Mod
2	CO	321024502	7/3/2008	Other	183,875.57	6.00000	314	Loan Mods
2	CO	321025102	2/21/2008	Other	179,382.01	6.50000	314	Loan Mods
2	CO	321025152	2/1/2008	Other	581,501.07	6.25000	314	Loan Mods
2	CO	321025631	1/1/2009	Other	249,066.96	5.00000	315	Loan Mods
2	NY	331034983	3/13/2008	Other	488,346.52	6.75000	314	Loan Mods
2	NY	331035110	10/1/2008	Other	351,426.48	5.00000	314	I/O Legacy Five Year Mod
2	NY	331035279	9/26/2007	Other	486,991.14	6.50000	314	Loan Mods
2	NY	331035450	2/7/2009	Other	391,074.82	7.50000	314	Loan Mods
2	NY	331035476	1/16/2009	Other	513,561.02	5.00000	315	I/O Legacy Five Year Mod
2	NY	331035615	6/23/2008	Other	357,383.80	5.95000	315	Loan Mods
2	NY	331035618	6/24/2008	Other	513,000.00	7.10000	314	Streamline Mods
2	PA	331035666	2/8/2008	Other	134,439.25	8.00000	314	Loan Mods
2	NY	331036028	12/24/2007	Other	483,278.58	2.40000	314	Loan Mods
2	NY	331036115	1/31/2008	Other	295,402.88	5.50000	314	Loan Mods
2	NJ	331036116	1/30/2007	Other		0.00000		Loan Mods
2	NC	341022281	11/17/2008	Other	93,351.88	9.37500	313	Stipulated Relief Workout
2	NC	341023934	10/23/2007	Other	173,850.02	8.37500	314	Loan Mods
2	TX	351025102	8/22/2008	Other	96,272.44	5.00000	314	Loan Mods
2	TX	351025273	9/11/2008	Other	76,449.86	7.00000	314	Loan Mods
2	TX	351025311	4/10/2008	Other	155,726.31	5.00000	314	Loan Mods
2	TX	351025426	11/5/2008	Other	75,926.08	5.00000	315	I/O Legacy Five Year Mod
2	MI	361023927	10/1/2008	Other	79,784.91	5.00000	314	I/O Legacy Five Year Mod
2	FL	371024579	12/6/2008	Other	65,803.08	10.00000	314	Stipulated Relief Workout
2	FL	371025218	8/1/2008	Other	201,778.31	5.00000	314	Loan Mods
2	FL	371025255	8/15/2008	Other	210,273.14	8.12500	314	Loan Mods
2	TN	391011102	3/1/2008	Other	56,040.31	9.35000	194	Loan Mods
2	LA	391011627	9/1/2008	Other	49,899.27	5.00000	314	Loan Mods
2	AL	391011691	7/1/2008	Other	162,646.62	6.00000	314	Loan Mods



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2	LA	391011757	12/21/2007	Other	104,367.02	10.00000	314	Loan Mods
2	NY	401000729	11/20/2008	Other	413,487.90	5.00000	314	I/O Legacy Five Year Mod
2	IL	41065100	10/30/2008	Other	56,723.23	5.00000	314	I/O Legacy Five Year Mod
2	GA	51056441	7/23/2008	Other	122,421.95	9.87500	314	Loan Mods
2	AZ	511035081	12/17/2007	Other	211,565.69	8.37500	314	Loan Mods
2	KS	521023825	10/27/2008	Other	213,703.13	5.50000	314	Loan Mods
2	KY	521024090	1/24/2009	Other	168,522.54	8.90000	314	Loan Mods
2	PA	521024269	5/16/2008	Other	230,423.59	10.00000	314	Loan Mods
2	MI	521024317	12/29/2006	Other	91,403.65	6.00000	314	Loan Mods
2	MO	521024418	3/31/2008	Other	69,348.19	5.00000	314	Loan Mods
2	WI	521024451	5/20/2008	Other	172,184.29	8.00000	314	Loan Mods
2	KS	521024679	5/21/2008	Other	310,284.67	5.75000	315	Loan Mods
2	OH	521024776	10/27/2007	Other	148,697.02	8.50000	314	Loan Mods
2	WI	521025087	11/12/2008	Other	155,102.53	5.00000	315	I/O Legacy Five Year Mod
2	TX	551004878	4/17/2008	Other	210,991.25	10.50000	314	Loan Mods
2	FL	561001715	11/20/2008	Other	280,562.52	5.00000	314	I/O Legacy Five Year Mod
2	FL	561001828	2/12/2009	Other	146,538.31	8.25000	314	Loan Mods
2	PA	61057204	8/25/2008	Other	62,265.23	7.00000	314	Loan Mods
2	KY	61057482	1/6/2009	Other	152,549.55	5.00000	314	I/O Legacy Five Year Mod
2	OH	61057545	7/18/2008	Other	124,761.54	5.70000	314	Loan Mods
2	OH	61057769	12/19/2008	Other	125,318.10	5.00000	314	I/O Legacy Five Year Mod
2	NY	611015001	11/14/2006	Other	425,019.20	10.99000	314	Loan Mods
2	NY	611015687	11/17/2008	Other	313,894.93	5.00000	314	I/O Legacy Five Year Mod
2	NY	611015838	2/7/2008	Other	265,210.65	3.50000	315	Loan Mods
2	FL	621006783	12/1/2008	Other	133,495.48	5.00000	314	Loan Mods
2	FL	621007011	12/12/2008	Other	232,505.92	5.00000	314	I/O Legacy Five Year Mod
2	FL	621007018	3/20/2008	Other	436,262.02	6.25000	314	Loan Mods
2	FL	621007147	4/16/2008	Other	873,384.28	2.50000	314	Loan Mods
2	FL	621007324	2/15/2008	Other	295,044.97	7.80000	314	Loan Mods
2	FL	621007343	3/18/2008	Other	107,339.12	6.50000	315	Loan Mods
2	FL	621007589	12/12/2008	Other	362,107.52	5.00000	315	I/O Legacy Five Year Mod
2	FL	621007609	12/1/2008	Other	130,388.12	5.00000	315	I/O Legacy Five Year Mod
2	CA	631006714	10/5/2007	Other	585,076.66	8.00000	314	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	CA	631006756	9/23/2008	Other	635,266.47	5.00000	314	Loan Mods
2	CA	631006834	6/11/2008	Other	435,018.79	5.00000	314	Loan Mods
2	CA	631006939	12/27/2008	Other	785,277.95	8.37500	314	Stipulated Relief Workout
2	CA	631007155	3/19/2008	Other	477,375.10	6.90000	315	Loan Mods
2	TX	641007864	10/1/2008	Other	52,079.03	5.00000	314	I/O Legacy Five Year Mod
2	VA	651008665	12/30/2008	Other	68,040.82	5.00000	314	I/O Legacy Five Year Mod
2	CT	651008905	11/14/2008	Other	517,598.64	5.00000	314	I/O Legacy Five Year Mod
2	CA	661005271	9/15/2008	Other	236,348.67	9.75000	314	Loan Mods
2	CA	661005326	2/7/2009	Other	430,310.23	9.00000	314	Loan Mods
2	CA	661005606	9/10/2008	Other	300,041.07	5.00000	314	Loan Mods
2	CA	661005864	8/4/2007	Other	491,715.82	5.50000	314	Loan Mods
2	CA	661005973	4/30/2008	Other	508,500.00	6.05000	314	Streamline Mods
2	CA	671003287	8/6/2008	Other	273,057.13	3.00000	314	Loan Mods
2	CA	671003637	8/14/2008	Other	450,231.84	5.00000	315	Loan Mods
2	ME	681005061	12/26/2007	Other	154,397.21	8.70000	314	Loan Mods
2	ME	681005271	3/14/2008	Other	178,272.74	7.00000	314	Loan Mods
2	VT	681005280	10/1/2007	Other	217,680.83	8.19000	314	Loan Mods
2	NH	681005367	1/8/2009	Other	89,292.45	5.00000	314	I/O Legacy Five Year Mod
2	ME	681005538	11/18/2008	Other	96,468.36	5.00000	314	I/O Legacy Five Year Mod
2	FL	71065259	12/30/2008	Other	77,841.97	5.00000	314	I/O Legacy Five Year Mod
2	FL	71065304	6/19/2008	Other	287,291.59	7.55000	314	Loan Mods
2	FL	71065365	11/12/2008	Other	395,817.47	5.00000	314	Loan Mods
2	MA	711006421	4/24/2008	Other	935,256.93	5.80000	314	Loan Mods
2	MA	711006506	10/23/2008	Other	453,951.17	4.10000	314	Loan Mods
2	VA	731009645	12/1/2008	Other	174,702.77	8.50000	314	Loan Mods
2	OH	741010341	2/29/2008	Other	131,241.76	7.00000	314	Loan Mods
2	IL	761009435	11/20/2008	Other	77,088.33	5.00000	315	I/O Legacy Five Year Mod
2	TX	771004572	4/23/2008	Other	70,139.61	8.50000	314	Loan Mods
2	TX	771004819	11/1/2008	Other	92,679.39	10.50000	314	Stipulated Relief Workout
2	PA	781002688	2/25/2008	Other	237,975.54	10.00000	314	Loan Mods
2	NJ	781002842	11/15/2008	Other		0.00000		I/O Legacy Five Year Mod
2	NY	781002972	5/29/2008	Other	527,805.71	6.75000	315	Loan Mods
2	VA	81054569	5/21/2008	Other	186,151.19	6.30000	314	Loan Mods



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2	VA	81055040	10/1/2008	Other	111,168.39	10.25000	315	Stipulated Relief Workout
2	MI	841003632	1/1/2009	Other	121,811.72	4.00000	314	Loan Mods
2	MI	841004245	6/2/2008	Other	96,496.09	5.00000	314	Loan Mods
2	MI	841004715	2/5/2009	Other	102,493.49	7.00000	315	Loan Mods
2	NJ	851000723	7/30/2008	Other	202,901.73	5.37500	314	Loan Mods
2	NJ	871000686	12/26/2007	Other	265,612.44	5.00000	314	Loan Mods
2	CA	911000178	1/25/2008	Other	321,792.14	5.99000	314	Loan Mods

