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

January 26, 2009

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

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THE BANK OF NEW YORK MELLON

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

January 26, 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	24,336.82	24,336.82	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	15,602.74	15,602.74	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	47,918.41	47,918.41	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	37,942.91	37,942.91	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	24,628.12	24,628.12	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	25,542.59	25,542.59	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	23,843.32	23,843.32	0.00	0.00	24,917,000.00
M6	23,406,000.00	23,406,000.00	0.00	23,808.29	23,808.29	0.00	0.00	23,406,000.00
M7	21,141,000.00	21,141,000.00	0.00	30,970.83	30,970.83	0.00	0.00	21,141,000.00
M8	18,876,000.00	16,893,364.74	3,700,821.13	27,221.19	3,728,042.32	0.00	0.00	13,192,543.61
M9	15,101,000.00	8,449,544.23	0.00	16,889.41	16,889.41	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	27,961.94	27,961.94	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	330,373,020.33	3,700,821.13	326,666.57	4,027,487.70	0.00	0.00	326,672,199.20

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	348,849,264.75	0.00	0.00	0.00	0.00	0.00	344,508,951.47

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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	0.03971096	0.03971096	65.76250496	0.701250%
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	0.38898906	0.38898906	550.05088579	0.821250%
M1	46626lae0	1,000.00000000	0.00000000	0.79329862	0.79329862	1,000.00000000	0.921250%
M2	46626laf7	1,000.00000000	0.00000000	0.81052080	0.81052080	1,000.00000000	0.941250%
M3	46626lag5	1,000.00000000	0.00000000	0.83635413	0.83635413	1,000.00000000	0.971250%
M4	46626lah3	1,000.00000000	0.00000000	0.93968766	0.93968766	1,000.00000000	1.091250%
M5	46626laj9	1,000.00000000	0.00000000	0.95690974	0.95690974	1,000.00000000	1.111250%
M6	46626lak6	1,000.00000000	0.00000000	1.01718747	1.01718747	1,000.00000000	1.181250%
M7	46626lal4	1,000.00000000	0.00000000	1.46496523	1.46496523	1,000.00000000	1.701250%
M8	46626lam2	894.96528608	196.05960638	1.44210585	197.50171223	698.90567970	1.871250%
M9	46626lan0	559.53541024	0.00000000	1.11842991	1.11842991	559.53541024	2.321250%
M10	46626lap5	619.46459705	0.00000000	1.85166148	1.85166148	619.46459705	3.471250%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		226.00856887	2.53173606	0.22347298	2.75520904	223.47683281	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	231.01142156	0.00000000	0.00000000	0.00000000	228.13722333	0.000000%

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Dates:

Record Date	01/24/09
Determination Date	01/15/09
Distribution Date	01/25/09

Trigger Event

Trigger Event	NO
TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	
Delinquency Percentage	27.20631%
36% of of Senior Enhancement Percetage	29.48301%
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	3.53076%
Required Cumulative Loss %	4.08333%

O/C Reporting

Targeted Overcollateralization Amount	22,048,572.89
Ending Overcollateralization Amount	17,836,752.28
Ending Overcollateralization Deficiency	4,211,820.62
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,603,896.79
Payment to Class C	0.00

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Non Recoverables from Losses	36,000.56
Group 1	31,627.98
Group 2	4,372.58
Subsequent Losses	33,264.36
Group 1	19,440.75
Group 2	13,823.61
Subsequent Recoveries	5,188.89
Group 1	5,188.89
Group 2	0.00
Current Net Realized Losses	2,243,388.94
Group 1	1,296,083.65
Group 2	983,305.85
Cumulative Net Realized Losses	53,317,784.19
Group 1	32,446,073.60
Group 2	20,871,710.59
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	December 26, 2008
End Date	January 26, 2009
Number of Days in Accrual Period	31

Basis Risk Certificate Interest Carryover

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

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Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occured this distribution 0.00

Deferred Certificate Amounts

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

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Available Net Funds Cap to Libor Certificates 6.412602

One-Month LIBOR for Such Distribution Date 0.471250

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.701250	0.619380
A2	0.561250	0.479380
A3	0.681250	0.599380
A4	0.821250	0.739380
M1	0.921250	0.839380
M2	0.941250	0.859380
M3	0.971250	0.889380
M4	1.091250	1.009380
M5	1.111250	1.029380
M6	1.181250	1.099380
M7	1.701250	1.619380
M8	1.871250	1.789380
M9	2.321250	2.239380
M10	3.471250	3.389380

Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

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

Collateral Information - Summary — Total

Interest Collections

Scheduled Interest	2,106,609.74
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**2,106,609.74**

Fee Summary

Servicer Fee (1)	179,404.94
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	872.12
Total Fees	**180,277.06**
Total Fees (Withheld)	**179,404.93**

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	(1,227.56)
NonRecoverable Servicer Advance	5,458.20
Total Other Interest Adjust.	**4,230.64**

Summary

(+) Total Principal Collected	4,340,313.28
(-) Total Losses	2,243,388.94
(+) Total Interest Collected	2,106,609.74
(+) Total Other Interest Adjust. Collected	4,230.64
(-) Total Fees (Withheld)	179,404.93
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**4,028,359.79**

Summary

	Balance	Count
Beginning Pool	348,849,264.76	2,074
Scheduled Principal	303,671.45	
UnScheduled Principal	4,036,641.83	
Ending Pool	344,508,951.48	2,043

Characteristics

Weighted Average Coupon Rate (WAC)	7.7181068
Weighted Average Net Rate (NetWAC)	7.0651068
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	3,543,345.02
Net Liquidation Proceeds	1,364,032.11
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal

Scheduled Principal	303,671.45
Total Scheduled Principal	**303,671.45**

UnScheduled Principal

(+) Curtailments	19,154.63
(+) Curtailment Adjustment	(464,497.07)
(+) Principal Payoff	2,302,671.36
(+) Principal Adjustment	2,179,312.91
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**4,036,641.83**

Losses

(+) Initial (Current) Loss	2,179,312.91
(+) Non-Recoverable Advances	36,000.56
(+) Subsequent Loss	33,264.36
(-) Subsequent Gain	5,188.89
Total Losses	**2,243,388.94**
Cumulative Losses	**53,317,784.19**

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	938,639.25	8
REO Disposal	1,364,032.11	18
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**2,302,671.36**	**26**

Deal Code:	JPM05OPT1
Distribution Date:	01/25/2009
Pay Date:	01/26/2009

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2005-OPT1

Collateral Information - Summary — Group 1

Interest Collections	
Scheduled Interest	1,119,758.30
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**1,119,758.30**

Fee Summary	
Servicer Fee (1)	94,758.91
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	459.94
Total Fees	**95,218.85**
Total Fees (Withheld)	**94,758.91**

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	(135.20)
NonRecoverable Servicer Advance	992.16
Total Other Interest Adjust.	**856.96**

Summary	
(+) Total Principal Collected	2,757,600.91
(-) Total Losses	1,291,711.07
(+) Total Interest Collected	1,119,758.30
(+) Total Other Interest Adjust. Collected	856.96
(-) Total Fees (Withheld)	94,758.91
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**2,491,746.19**

Summary	Balance	Count
Beginning Pool	183,974,101.26	1,340
Scheduled Principal	168,968.24	
UnScheduled Principal	2,588,632.67	
Ending Pool	181,216,500.35	1,317

Characteristics	
Weighted Average Coupon Rate (WAC)	7.7634602
Weighted Average Net Rate (NetWAC)	7.1104602
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	2,066,958.52
Net Liquidation Proceeds	821,127.29
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	168,968.24
Total Scheduled Principal	**168,968.24**

UnScheduled Principal	
(+) Curtailments	14,727.48
(+) Curtailment Adjustment	(267,531.15)
(+) Principal Payoff	1,595,605.11
(+) Principal Adjustment	1,245,831.23
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**2,588,632.67**

Losses	
(+) Initial (Current) Loss	1,245,831.23
(+) Non-Recoverable Advances	31,627.98
(+) Subsequent Loss	19,440.75
(-) Subsequent Gain	5,188.89
Total Losses	**1,291,711.07**
Cumulative Losses	**32,446,073.60**

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	774,477.82	7
REO Disposal	821,127.29	12
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**1,595,605.11**	**19**

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2005-OPT1

Collateral Information - Summary — Group 2

Interest Collections	
Scheduled Interest	986,851.44
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**986,851.44**

Fee Summary	
Servicer Fee (1)	84,646.03
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	412.18
Total Fees	**85,058.21**
Total Fees (Withheld)	**84,646.02**

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	(1,092.36)
NonRecoverable Servicer Advance	4,466.04
Total Other Interest Adjust.	**3,373.68**

Summary	
(+) Total Principal Collected	1,582,712.37
(-) Total Losses	951,677.87
(+) Total Interest Collected	986,851.44
(+) Total Other Interest Adjust. Collected	3,373.68
(-) Total Fees (Withheld)	84,646.02
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**1,536,613.60**

Summary	Balance	Count
Beginning Pool	164,875,163.50	734
Scheduled Principal	134,703.21	
UnScheduled Principal	1,448,009.16	
Ending Pool	163,292,451.13	726

Characteristics	
Weighted Average Coupon Rate (WAC)	7.6674997
Weighted Average Net Rate (NetWAC)	7.0144997
Weighted Average Remaining Term	313

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

Other Considerations for Losses	
Balance Due Trust	1,476,386.50
Net Liquidation Proceeds	542,904.82
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	134,703.21
Total Scheduled Principal	**134,703.21**

UnScheduled Principal	
(+) Curtailments	4,427.15
(+) Curtailment Adjustment	(196,965.92)
(+) Principal Payoff	707,066.25
(+) Principal Adjustment	933,481.68
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**1,448,009.16**

Losses	
(+) Initial (Current) Loss	933,481.68
(+) Non-Recoverable Advances	4,372.58
(+) Subsequent Loss	13,823.61
(-) Subsequent Gain	0.00
Total Losses	**951,677.87**
Cumulative Losses	**20,871,710.59**

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	164,161.43	1
REO Disposal	542,904.82	6
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**707,066.25**	**7**

Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

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
Dec 2007	6.41%	3.68%	23.68%	13.85%	5.40%	3.97%	14,105,276.12	3.10%	0.3012044	21.50308%	1.94239%
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%

Percentages of Ending Scheduled Balance

Calculation Methodology:

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

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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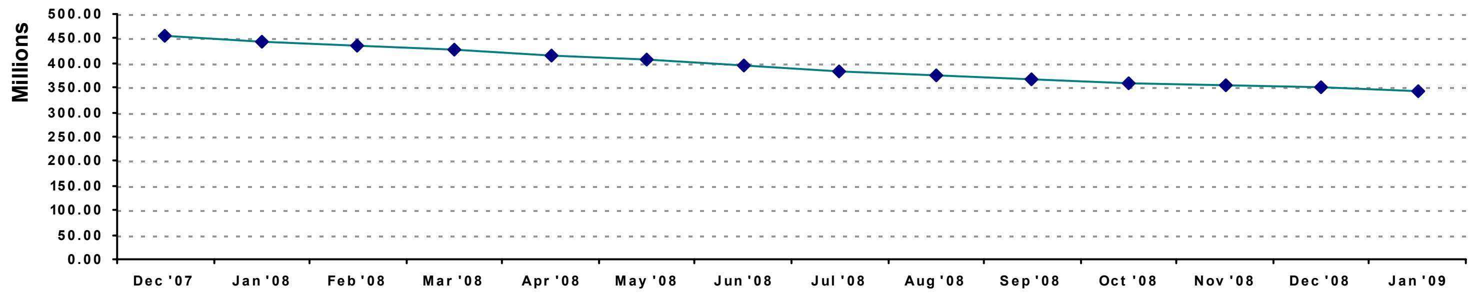
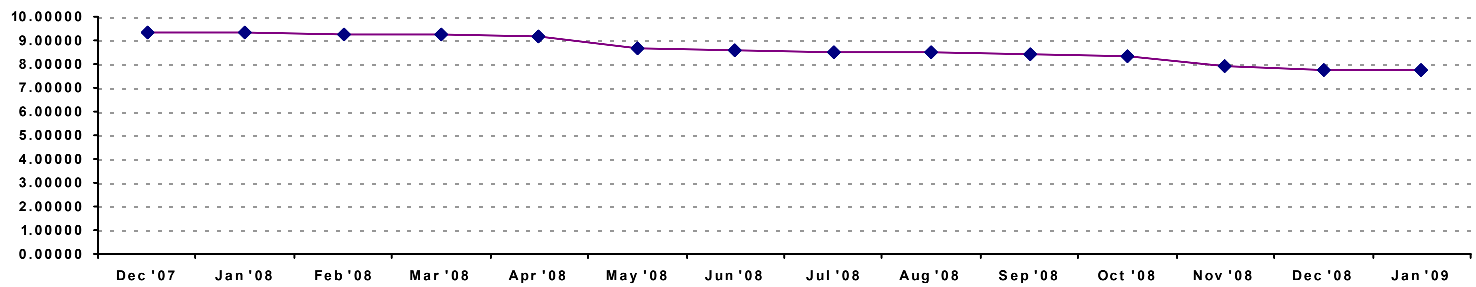
General Trends - Total

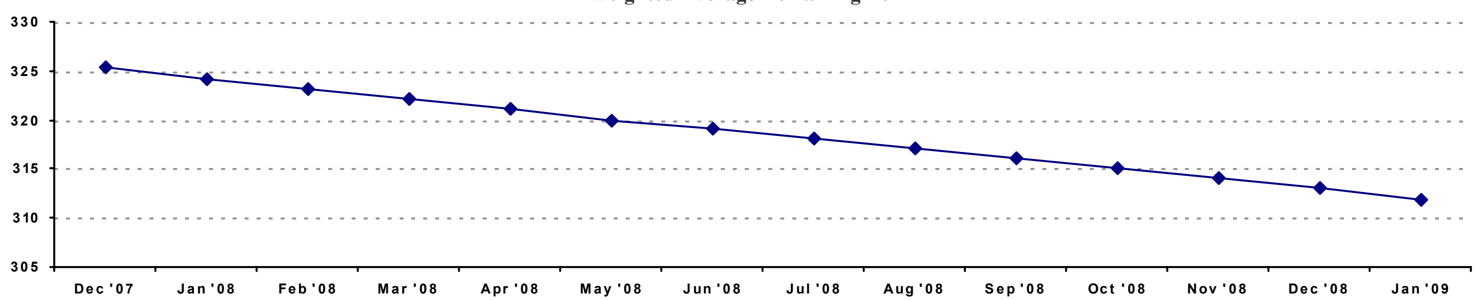
Ending Scheduled Balance



Weighted Average Coupon Rate



Weighted Average Remaining Term



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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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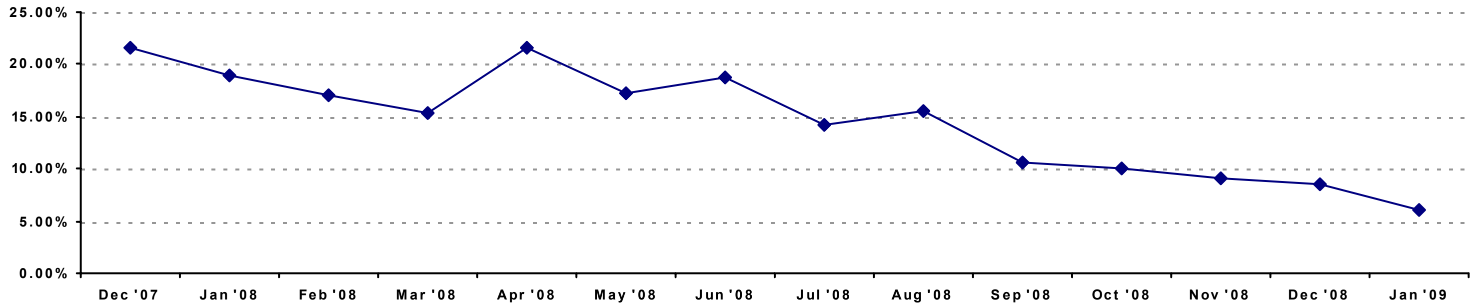
Prepayments - Rates

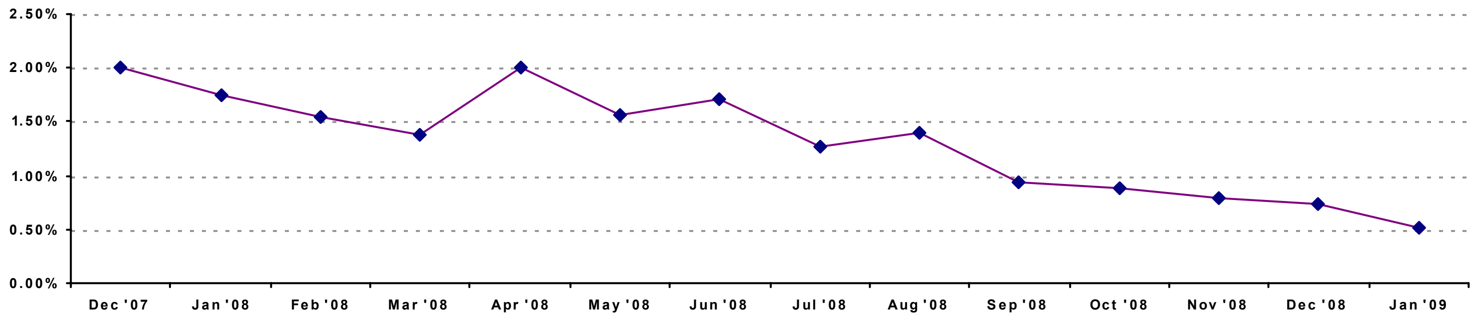
Conditional Prepayment Rate (CPR)	Value
Currrent Period	6.00221%
3-Month Average	7.88850%
6-Month Average	9.99863%
12-Month Average	13.67942%
Average Since Cut-off	28.40189%

Conditional Prepayment Rate (CPR) TREND



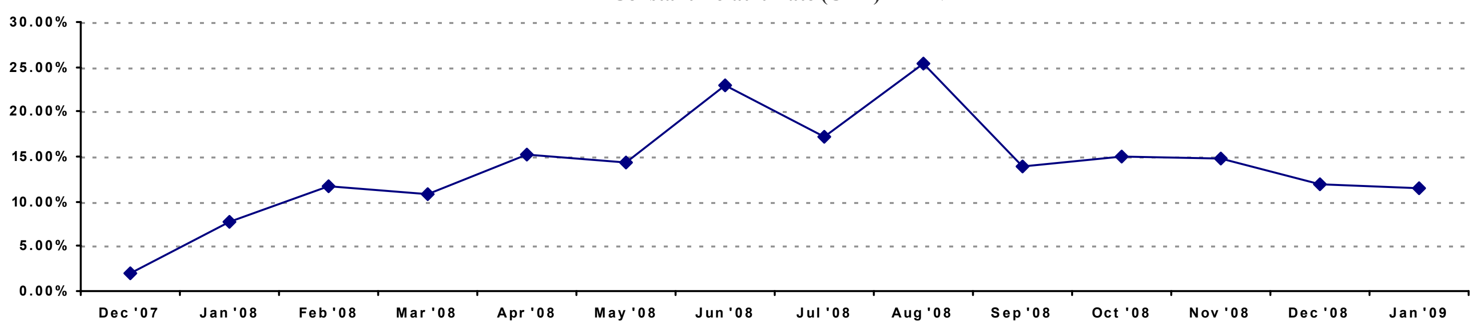
Single Month Mortality (SMM)	Value
Currrent Period	0.51450%
3-Month Average	0.68323%
6-Month Average	0.87805%
12-Month Average	1.22885%
Average Since Cut-off	2.99986%

Single Month Mortality (SMM) TREND



Constant Default Rate (CDR)	Value
Currrent Period	11.53030%
3-Month Average	12.69239%
6-Month Average	15.38347%
12-Month Average	15.37704%

Constant Default Rate (CDR) TREND



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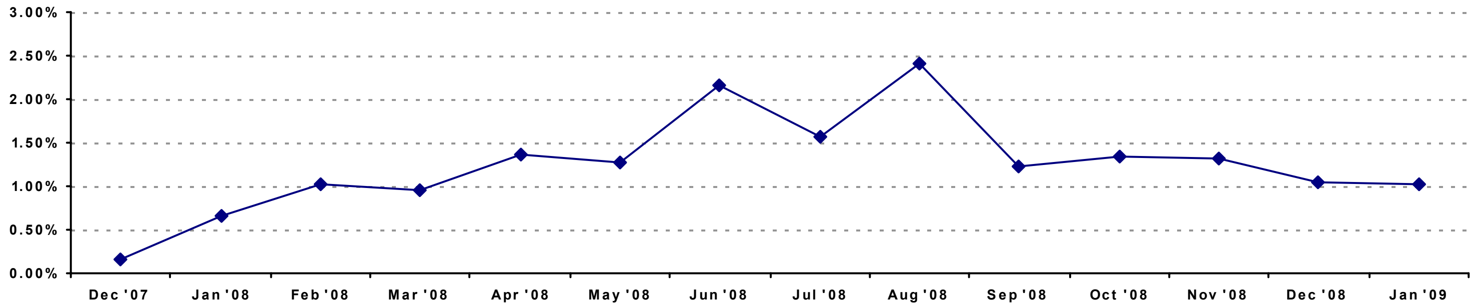
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments - Rates

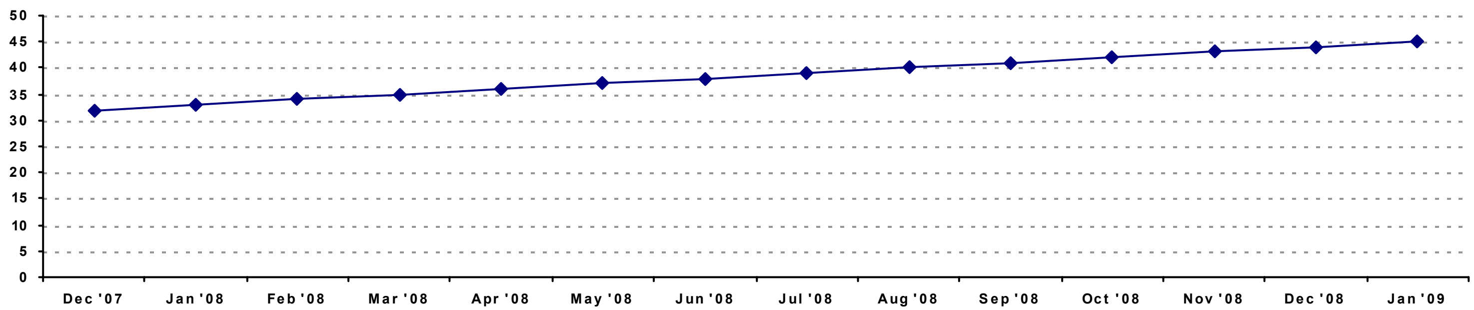
Monthly Default Rate (MDR)	Value
Currrent Period	1.01572%
3-Month Average	1.12573%
6-Month Average	1.39438%
12-Month Average	1.39213%

Monthly Default Rate (MDR) TREND



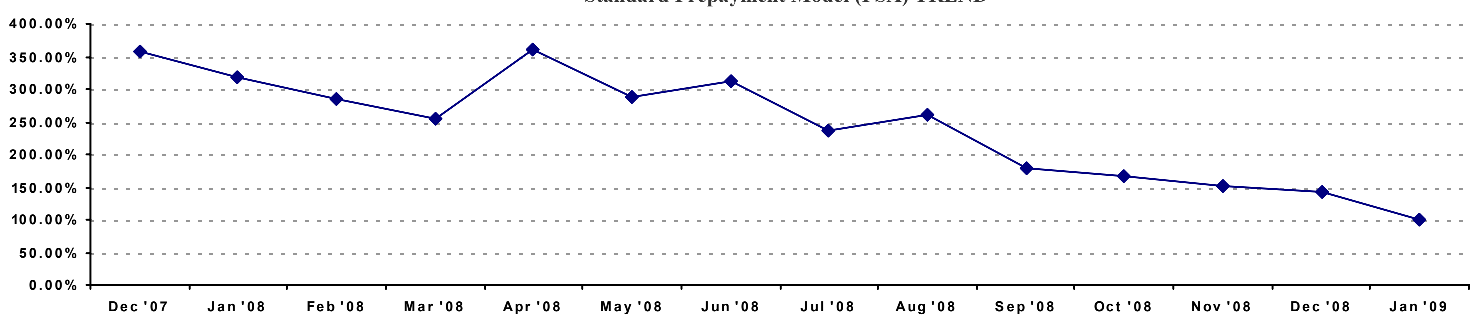
Weighted Average Seasoning (WAS)	Value
Currrent Period	45.00
3-Month Average	44.00
6-Month Average	42.50
12-Month Average	39.50

Weighted Average Seasoning (WAS) TREND



Standard Prepayment Model (PSA)	Value
Currrent Period	100.04%
3-Month Average	394.43%
6-Month Average	999.86%
12-Month Average	2735.88%

Standard Prepayment Model (PSA) TREND



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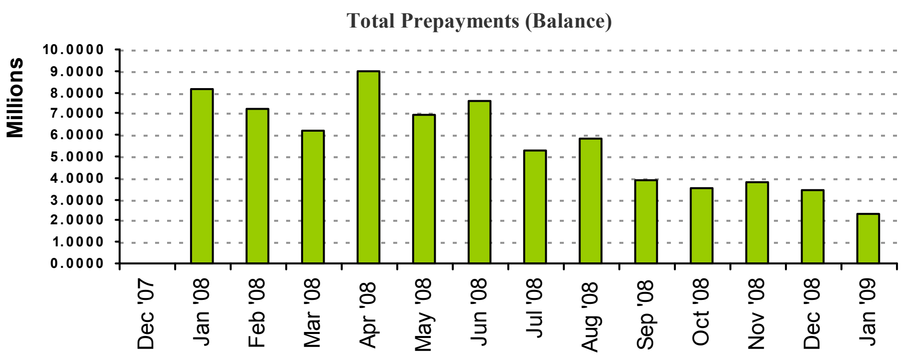
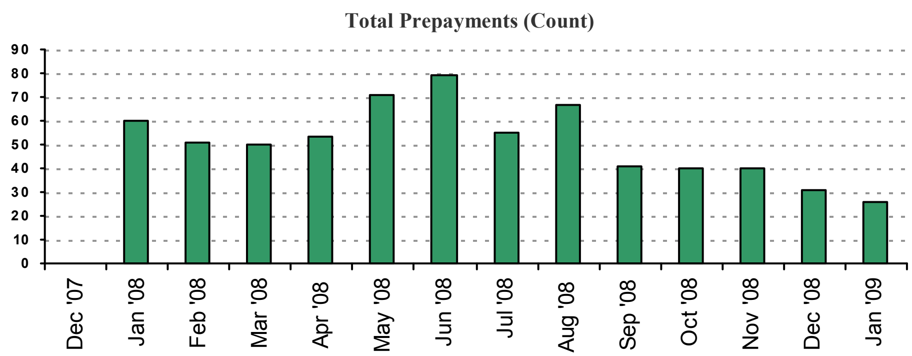
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	7	774,477.82	0	0.00	12	821,127.29	0	0.00	0	0.00	19	1,595,605.11
2	1	164,161.43	0	0.00	6	542,904.82	0	0.00	0	0.00	7	707,066.25
TOTAL	8	938,639.25	0	0.00	18	1,364,032.11	0	0.00	0	0.00	26	2,302,671.36

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

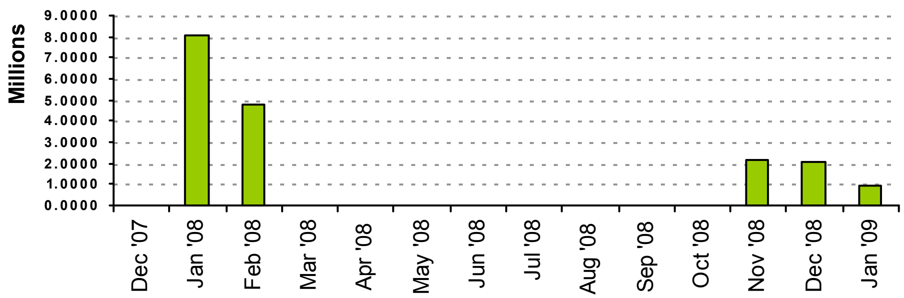




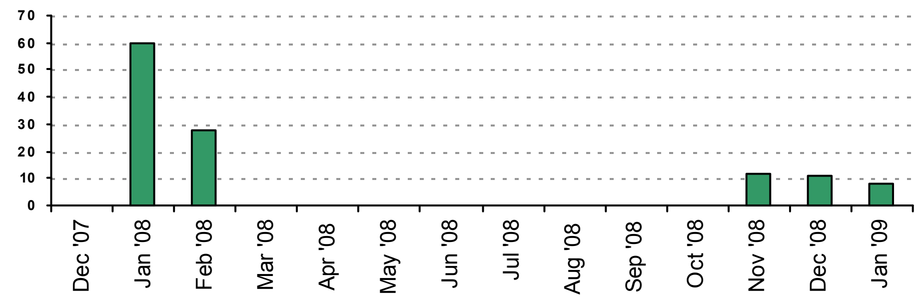
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments and Liquidations - Summary

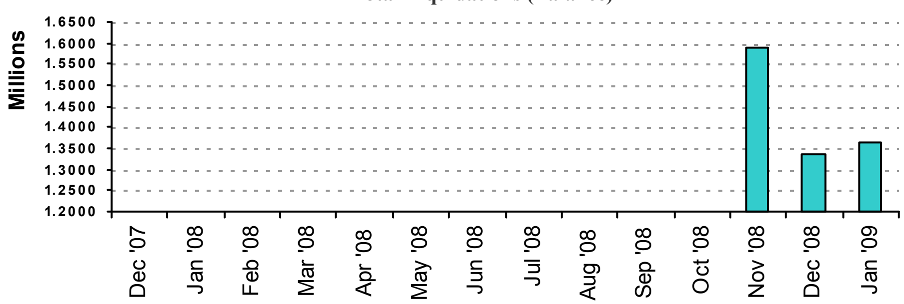
Total Prepayments in Full (Balance)



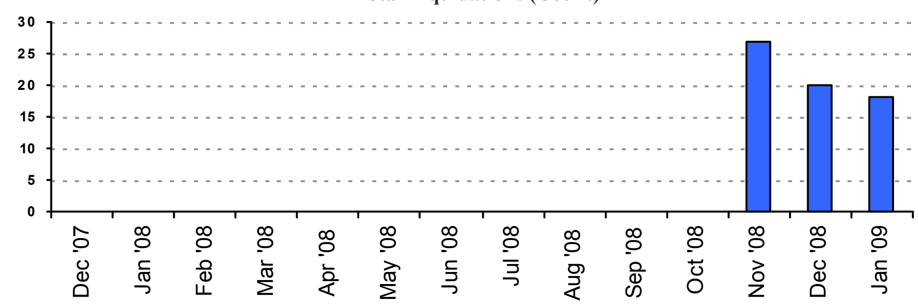
Total Prepayments in Full (Count)



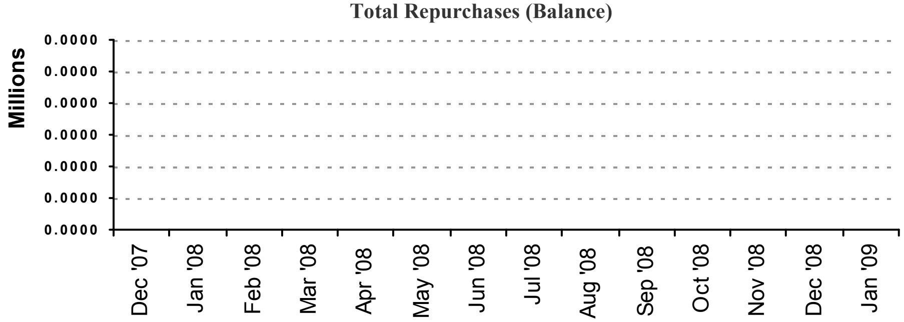
Total Liquidations (Balance)



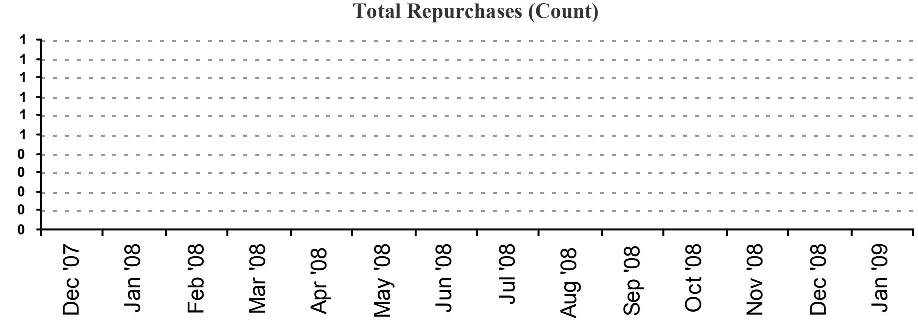
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



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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	321024745	90,900.00	3,492.15	REO Disposal	01-01-2009	9.4000
1	CO	661005965	328,500.00	255,103.83	REO Disposal	01-01-2009	8.6250
1	FL	261051279	87,750.00	23,941.07	REO Disposal	01-01-2009	10.2500
1	FL	371025325	270,750.00	139,328.45	REO Disposal	01-01-2009	9.6250
1	FL	561002038	231,200.00	222,104.01	Prepayment	01-01-2009	7.8750
1	GA	271020872	124,000.00	120,518.98	Prepayment	01-01-2009	9.3750
1	IN	41066042	169,600.00	115,232.75	REO Disposal	01-01-2009	8.5000
1	IN	521024002	75,200.00	72,519.82	Prepayment	01-01-2009	9.0000
1	MA	681005401	175,000.00	16,750.37	REO Disposal	01-01-2009	8.7500
1	NC	341023358	139,920.00	87,563.61	REO Disposal	01-01-2009	8.7500
1	OH	131031974	92,700.00	89,660.60	Prepayment	01-01-2009	8.2250
1	OH	61057880	114,950.00	1,440.73	REO Disposal	01-01-2009	9.5000
1	PA	281014357	137,700.00	133,398.14	Prepayment	01-01-2009	9.3000
1	TN	731009831	52,000.00	51,040.60	Prepayment	01-01-2009	11.5000
1	TX	101046720	136,288.00	77,366.45	REO Disposal	01-01-2009	8.0000
1	TX	551005704	52,200.00	20,586.82	REO Disposal	01-01-2009	10.2500
1	TX	771004620	92,000.00	23,332.24	REO Disposal	01-01-2009	8.5000
1	TX	771004759	104,450.00	56,988.82	REO Disposal	01-01-2009	8.0000
1	VA	81055044	87,550.00	85,235.67	Prepayment	01-01-2009	10.0000
TOTAL Group 1		19	2,562,658.00	1,595,605.11			

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	CO	321024806	170,000.00	164,161.43	Prepayment	01-01-2009	8.2500
2	CO	321024944	220,899.20	144,213.51	REO Disposal	01-01-2009	8.5000
2	FL	261051374	100,000.00	14,479.62	REO Disposal	01-01-2009	8.0000
2	FL	71065634	310,500.00	103,672.97	REO Disposal	01-01-2009	8.7500
2	NV	21063345	408,000.00	133,657.40	REO Disposal	01-01-2009	8.8750
2	TX	551005763	297,547.00	137,873.83	REO Disposal	01-01-2009	9.2500
2	TX	641007789	57,600.00	9,007.49	REO Disposal	01-01-2009	8.6000
TOTAL Group 2		7	1,564,546.20	707,066.25			
TOTAL		26	4,127,204.20	2,302,671.36			

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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Delinquency Summary - Total

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,401	227,314,398.25	1	437,012.67	0	0.00	13	1,958,671.93	0	0.00	1,415	229,710,082.85
	68.58%	*65.98%*	*0.05%*	*0.13%*	*0.00%*	*0.00%*	*0.64%*	*0.57%*	*0.00%*	*0.00%*	*69.26%*	*66.68%*
Payment 1	117	23,466,384.86	0	0.00	0	0.00	6	720,315.44	0	0.00	123	24,186,700.30
	5.73%	*6.81%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.29%*	*0.21%*	*0.00%*	*0.00%*	*6.02%*	*7.02%*
Payment 2	45	8,318,770.10	16	1,906,307.73	0	0.00	10	920,460.39	0	0.00	71	11,145,538.22
	2.20%	*2.41%*	*0.78%*	*0.55%*	*0.00%*	*0.00%*	*0.49%*	*0.27%*	*0.00%*	*0.00%*	*3.48%*	*3.24%*
Payment 3+	57	11,914,237.42	162	29,118,123.32	143	27,530,308.55	72	10,903,960.82	0	0.00	434	79,466,630.11
	2.79%	*3.46%*	*7.93%*	*8.45%*	*7.00%*	*7.99%*	*3.52%*	*3.17%*	*0.00%*	*0.00%*	*21.24%*	*23.07%*
TOTAL	1,620	271,013,790.63	179	31,461,443.72	143	27,530,308.55	101	14,503,408.58	0	0.00	2,043	344,508,951.48
	79.30%	*78.67%*	*8.76%*	*9.13%*	*7.00%*	*7.99%*	*4.94%*	*4.21%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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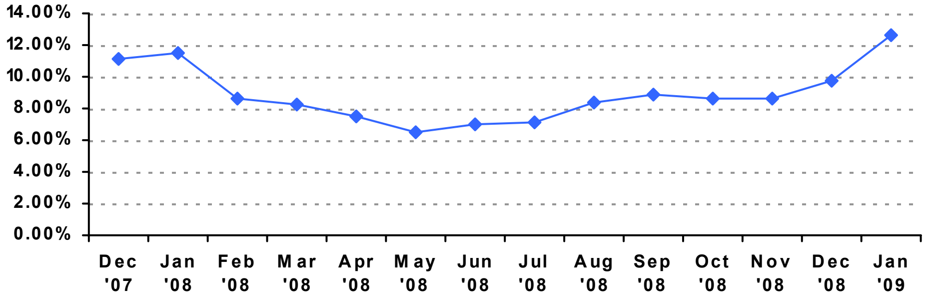
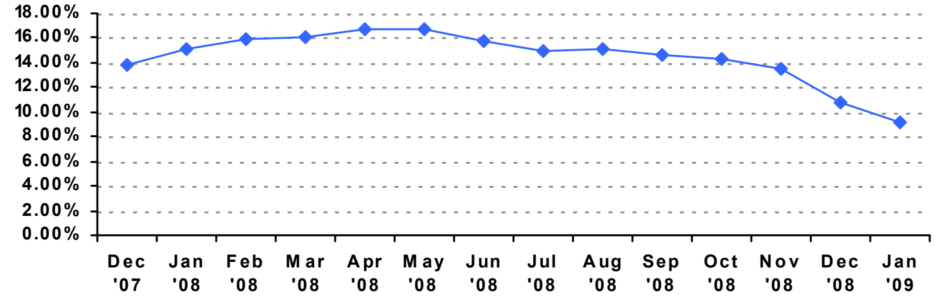
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Delinquency Trends - Summary

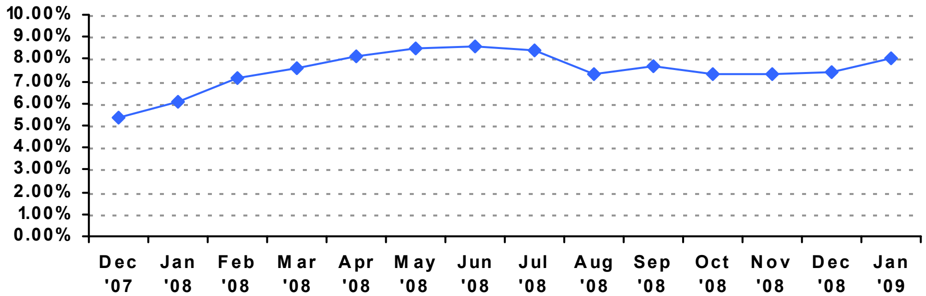
Delinquent (% of Amount)



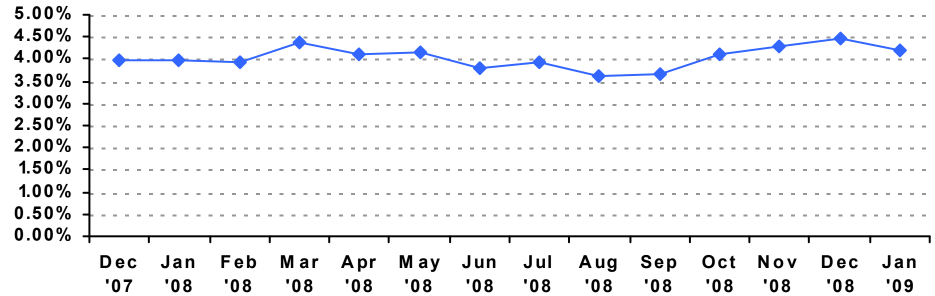
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



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	944	129,132,376.83	0	0.00	0	0.00	8	996,835.26	0	0.00	952	130,129,212.09
	71.68%	*71.26%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.61%*	*0.55%*	*0.00%*	*0.00%*	*72.29%*	*71.81%*
Payment 1	69	9,979,052.35	0	0.00	0	0.00	6	720,315.44	0	0.00	75	10,699,367.79
	5.24%	*5.51%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.46%*	*0.40%*	*0.00%*	*0.00%*	*5.69%*	*5.90%*
Payment 2	22	3,237,842.18	9	721,003.25	0	0.00	5	506,487.91	0	0.00	36	4,465,333.34
	1.67%	*1.79%*	*0.68%*	*0.40%*	*0.00%*	*0.00%*	*0.38%*	*0.28%*	*0.00%*	*0.00%*	*2.73%*	*2.46%*
Payment 3+	34	5,251,244.93	94	14,031,656.51	84	11,970,593.82	42	4,669,091.87	0	0.00	254	35,922,587.13
	2.58%	*2.90%*	*7.14%*	*7.74%*	*6.38%*	*6.61%*	*3.19%*	*2.58%*	*0.00%*	*0.00%*	*19.29%*	*19.82%*
TOTAL	1,069	147,600,516.29	103	14,752,659.76	84	11,970,593.82	61	6,892,730.48	0	0.00	1,317	181,216,500.35
	81.17%	*81.45%*	*7.82%*	*8.14%*	*6.38%*	*6.61%*	*4.63%*	*3.80%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	457	98,182,021.42	1	437,012.67	0	0.00	5	961,836.67	0	0.00	463	99,580,870.76
	62.95%	*60.13%*	*0.14%*	*0.27%*	*0.00%*	*0.00%*	*0.69%*	*0.59%*	*0.00%*	*0.00%*	*63.77%*	*60.98%*
Payment 1	48	13,487,332.51	0	0.00	0	0.00	0	0.00	0	0.00	48	13,487,332.51
	6.61%	*8.26%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*6.61%*	*8.26%*
Payment 2	23	5,080,927.92	7	1,185,304.48	0	0.00	5	413,972.48	0	0.00	35	6,680,204.88
	3.17%	*3.11%*	*0.96%*	*0.73%*	*0.00%*	*0.00%*	*0.69%*	*0.25%*	*0.00%*	*0.00%*	*4.82%*	*4.09%*
Payment 3+	23	6,662,992.49	68	15,086,466.81	59	15,559,714.73	30	6,234,868.95	0	0.00	180	43,544,042.98
	3.17%	*4.08%*	*9.37%*	*9.24%*	*8.13%*	*9.53%*	*4.13%*	*3.82%*	*0.00%*	*0.00%*	*24.79%*	*26.67%*
TOTAL	551	123,413,274.34	76	16,708,783.96	59	15,559,714.73	40	7,610,678.10	0	0.00	726	163,292,451.13
	75.90%	*75.58%*	*10.47%*	*10.23%*	*8.13%*	*9.53%*	*5.51%*	*4.66%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

Deal Code:	JPM05OPT1
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Pay Date:	01/26/2009

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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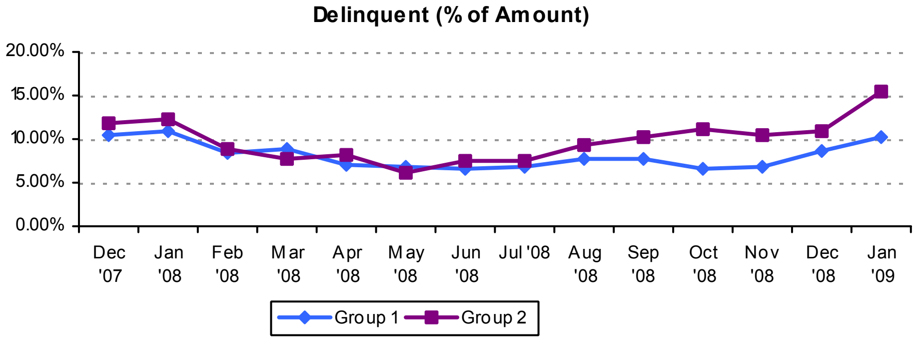
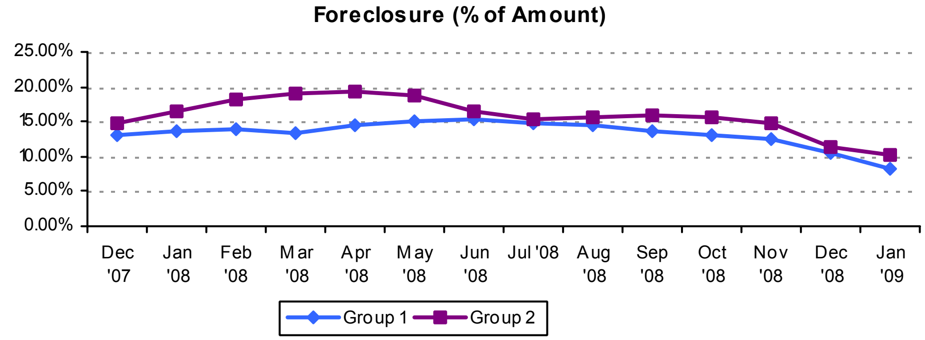
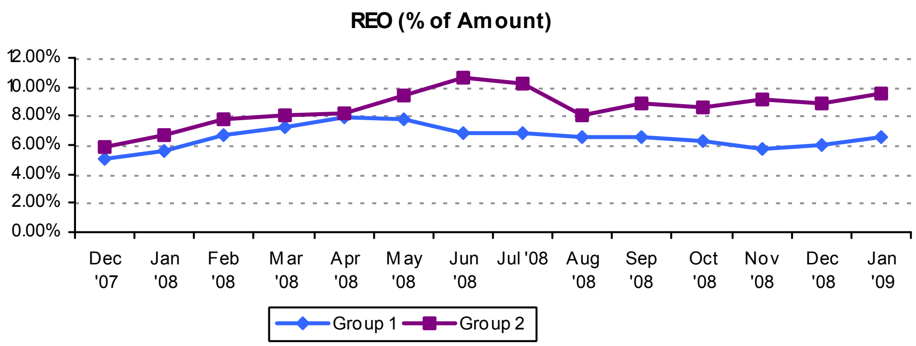
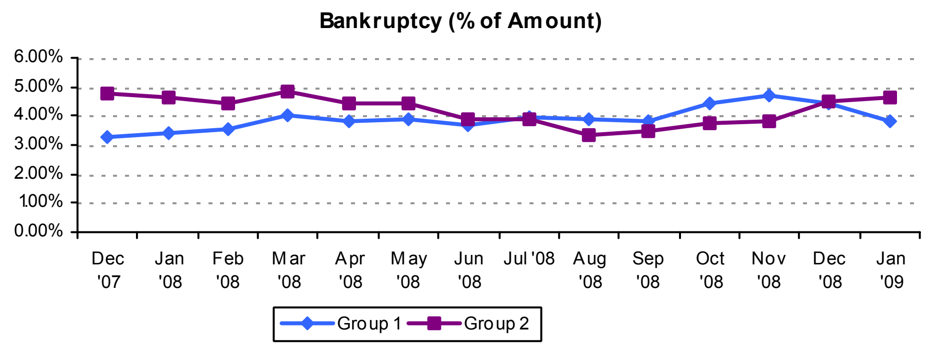
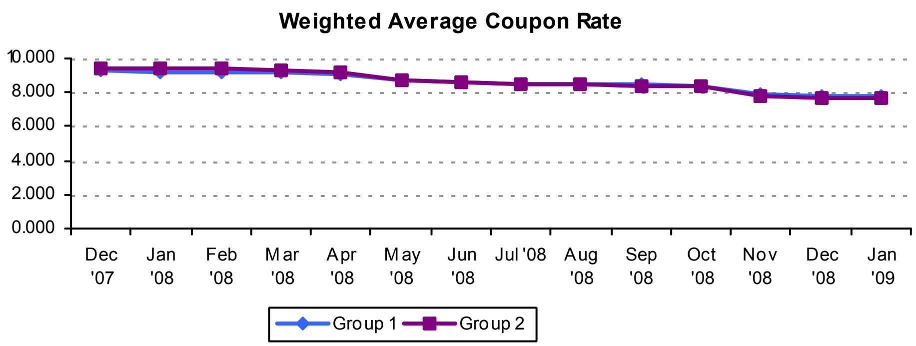
Delinquency Trends - By Groups

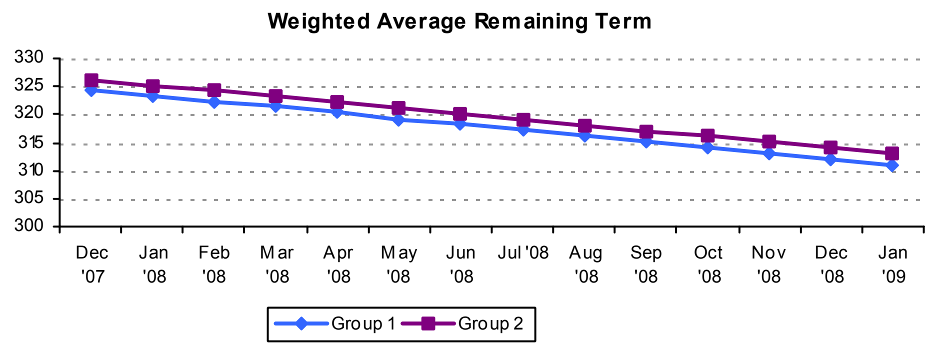












THE BANK OF NEW YORK MELLON

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	649	108,876,586.02	0	0.00	0	0.00	6	664,719.26	0	0.00	655	109,541,305.28
	85.62%	*86.19%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.79%*	*0.53%*	*0.00%*	*0.00%*	*86.41%*	*86.71%*
Payment 1	30	4,969,929.49	0	0.00	0	0.00	0	0.00	0	0.00	30	4,969,929.49
	3.96%	*3.93%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*3.96%*	*3.93%*
Payment 2	14	1,989,225.75	4	237,868.59	0	0.00	2	118,097.83	0	0.00	20	2,345,192.17
	1.85%	*1.57%*	*0.53%*	*0.19%*	*0.00%*	*0.00%*	*0.26%*	*0.09%*	*0.00%*	*0.00%*	*2.64%*	*1.86%*
Payment 3+	9	1,769,950.95	28	5,340,492.88	7	916,723.93	9	1,440,472.30	0	0.00	53	9,467,640.06
	1.19%	*1.40%*	*3.69%*	*4.23%*	*0.92%*	*0.73%*	*1.19%*	*1.14%*	*0.00%*	*0.00%*	*6.99%*	*7.49%*
TOTAL	702	117,605,692.21	32	5,578,361.47	7	916,723.93	17	2,223,289.39	0	0.00	758	126,324,067.00
	92.61%	*93.10%*	*4.22%*	*4.42%*	*0.92%*	*0.73%*	*2.24%*	*1.76%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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

Delinquency Summary - ARM

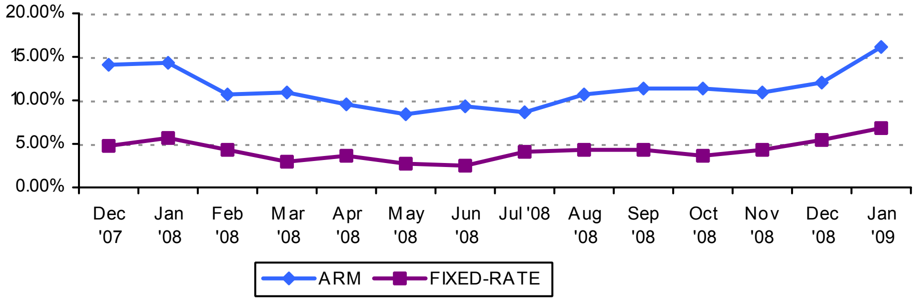
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	752	118,437,812.23	1	437,012.67	0	0.00	7	1,293,952.67	0	0.00	760	120,168,777.57
	58.52%	*54.28%*	*0.08%*	*0.20%*	*0.00%*	*0.00%*	*0.54%*	*0.59%*	*0.00%*	*0.00%*	*59.14%*	*55.08%*
Payment 1	87	18,496,455.37	0	0.00	0	0.00	6	720,315.44	0	0.00	93	19,216,770.81
	6.77%	*8.48%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.47%*	*0.33%*	*0.00%*	*0.00%*	*7.24%*	*8.81%*
Payment 2	31	6,329,544.35	12	1,668,439.14	0	0.00	8	802,362.56	0	0.00	51	8,800,346.05
	2.41%	*2.90%*	*0.93%*	*0.76%*	*0.00%*	*0.00%*	*0.62%*	*0.37%*	*0.00%*	*0.00%*	*3.97%*	*4.03%*
Payment 3+	48	10,144,286.47	134	23,777,630.44	136	26,613,584.62	63	9,463,488.52	0	0.00	381	69,998,990.05
	3.74%	*4.65%*	*10.43%*	*10.90%*	*10.58%*	*12.20%*	*4.90%*	*4.34%*	*0.00%*	*0.00%*	*29.65%*	*32.08%*
TOTAL	918	153,408,098.42	147	25,883,082.25	136	26,613,584.62	84	12,280,119.19	0	0.00	1,285	218,184,884.48
	71.44%	*70.31%*	*11.44%*	*11.86%*	*10.58%*	*12.20%*	*6.54%*	*5.63%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

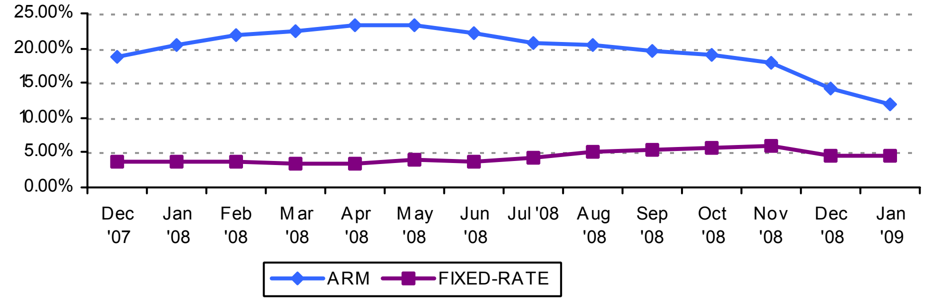
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Delinquency Trends - By Loan Type

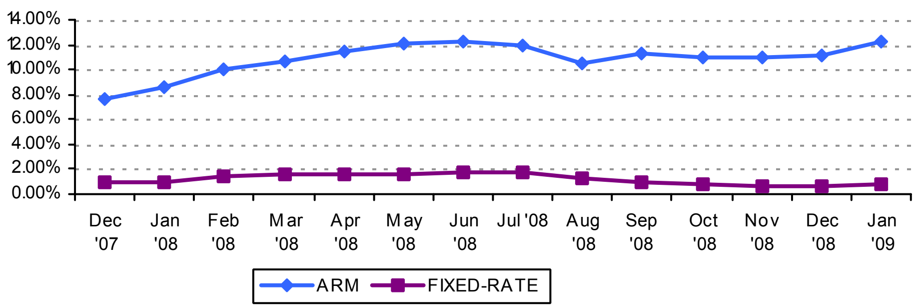
Delinquent (% of Amount)



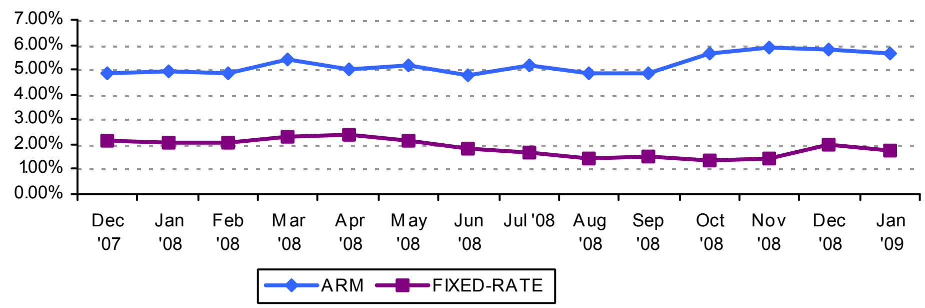
Foreclosure (% of Amount)



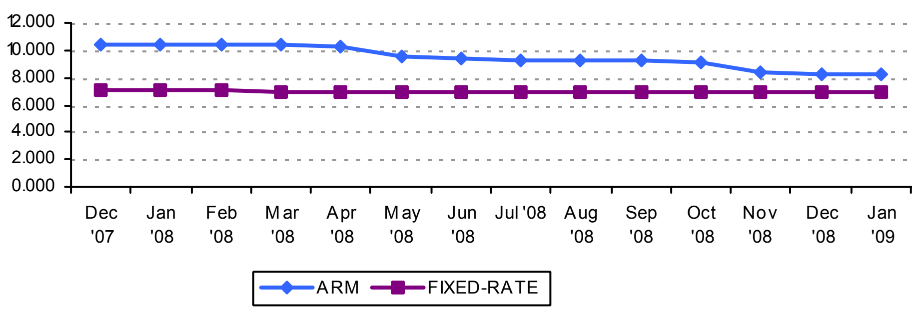
REO (% of Amount)



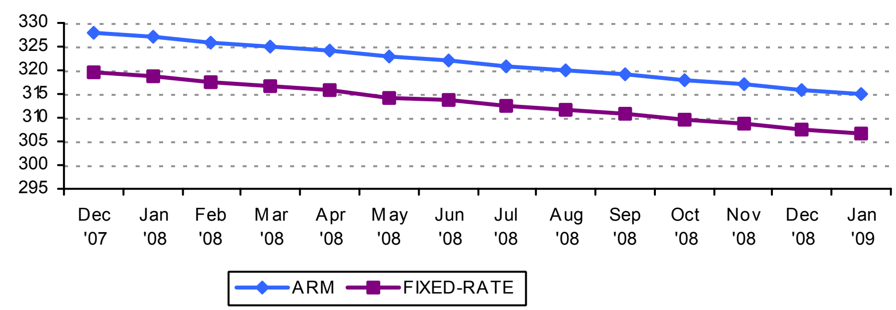
Bankruptcy (% of Amount)



Weighted Average Coupon Rate



Weighted Average Remaining Term



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

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	CA	21063171		0.00			556.06		0.00	0.00
1	CA	631006993						2,512.38	0.00	0.00
1	CO	321024745	88,423.17	0.00	84,931.02	96.05%			0.00	3,492.15
1	CO	321025421						454.32	0.00	0.00
1	CO	661005965	317,341.96	264.81	61,973.32	19.55%			0.00	255,103.83
1	FL	261051279	85,768.19	0.00	61,827.12	72.09%			0.00	23,941.07
1	FL	371025325	262,087.27	181.46	122,577.36	46.80%			0.00	139,328.45
1	FL	561001863		0.00			582.39		0.00	0.00
1	GA	211028838		0.00			97.87		0.00	0.00
1	GA	51056252		0.00			401.90		0.00	0.00
1	IL	41066227		0.00			0.00		1,778.69	0.00
1	IL	761009041		0.00			520.72		0.00	0.00
1	IN	41066042	162,650.50	138.74	47,279.01	29.09%			0.00	115,232.75
1	IN	41066117		0.00			928.04		0.00	0.00
1	MA	231064337		0.00			3,887.06		0.00	0.00
1	MA	681005401	170,630.51	0.00	153,880.14	90.18%			0.00	16,750.37
1	MI	361024048						334.48	0.00	0.00
1	MI	781002854		0.00			0.00		1,818.52	0.00
1	MI	841003815		0.00			0.00		4,159.51	0.00
1	MI	841004291		0.00			3,828.16		0.00	0.00
1	MI	841004381						418.75	0.00	0.00
1	MI	841004680		0.00			300.00		0.00	0.00
1	MI	841004936	74,604.54	0.00	74,604.54	100.00%			5,618.61	0.00
1	MN	651009274						1,005.70	0.00	0.00
1	MN	661005355						463.26	-3,736.74	0.00
1	MO	41065711		0.00			0.00		686.18	0.00
1	MO	41065762		0.00			0.89		0.00	0.00
1	NC	341023358	135,443.51	110.56	47,769.34	35.30%			0.00	87,563.61
1	NY	331034021	102,500.83	0.00	102,500.83	100.00%			12,844.26	0.00
1	OH	131031237		0.00			167.75		0.00	0.00
1	OH	61056670		0.00			770.48		0.00	0.00

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

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	OH	61057397		0.00			0.00		239.69	0.00
1	OH	61057735	85,777.28	0.00	85,777.28	100.00%			2,218.92	0.00
1	OH	61057880	112,104.25	0.00	110,663.52	98.71%			0.00	1,440.73
1	OH	741010772		0.00			376.00		0.00	0.00
1	OH	741010795		0.00			802.23		0.00	0.00
1	TN	211028946		0.00			30.26		899.78	0.00
1	TN	51055561	74,405.57	0.00	74,405.57	100.00%			5,100.56	0.00
1	TX	101046720	135,980.53	0.00	58,614.08	43.10%			0.00	77,366.45
1	TX	351024842		0.00			1,240.82		0.00	0.00
1	TX	351024967		0.00			1,011.80		0.00	0.00
1	TX	551005264		0.00			572.53		0.00	0.00
1	TX	551005704	49,664.23	30.96	29,046.45	58.52%			0.00	20,586.82
1	TX	641007802		0.00			1,770.03		0.00	0.00
1	TX	771004620	88,899.44	0.00	65,567.20	73.75%			0.00	23,332.24
1	TX	771004759	121,517.72	114.45	64,414.45	53.06%			0.00	56,988.82
1	WI	121037542		0.00			9.60		0.00	0.00
1	WI	121039170		0.00			1,586.16		0.00	0.00
TOTAL Group 1		**48**	**2,067,799.50**	**840.98**	**1,245,831.23**		**19,440.75**	**5,188.89**	**31,627.98**	**821,127.29**

Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

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

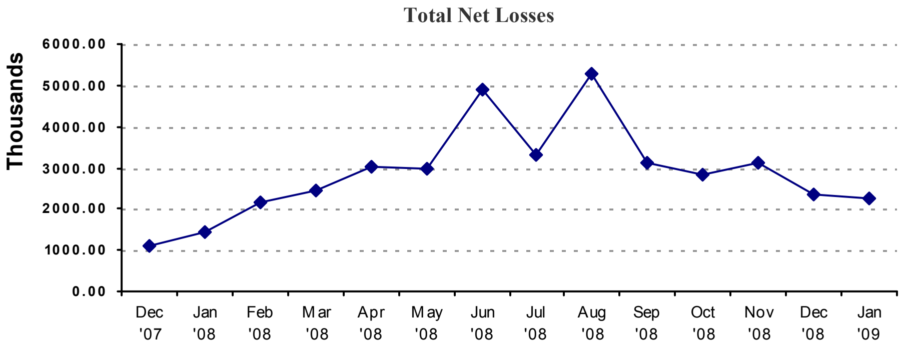
Losses - Details

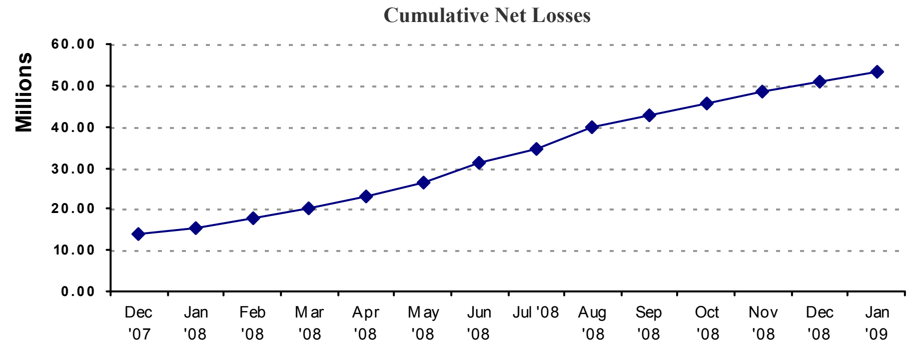
Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	CA	171025106		0.00			1,834.08		0.00	0.00
2	CA	21063385		0.00			740.18		0.00	0.00
2	CA	31033417		0.00			1,969.96		0.00	0.00
2	CA	401000818		0.00			601.56		0.00	0.00
2	CA	631006599		0.00			383.61		0.00	0.00
2	CO	321024944	217,513.90	185.54	73,114.85	33.64%			0.00	144,213.51
2	CO	321025441		0.00			2,123.73		0.00	0.00
2	FL	261051374	96,258.12	0.00	81,778.50	84.96%			0.00	14,479.62
2	FL	371025242		0.00			421.27		0.00	0.00
2	FL	71065634	298,540.76	243.70	194,624.09	65.25%			0.00	103,672.97
2	ME	681005236		0.00			28.50		0.00	0.00
2	MI	841003607		0.00			0.00		10.00	0.00
2	MI	841004505		0.00			589.75		0.00	0.00
2	MN	271021427		0.00			656.36		0.00	0.00
2	NV	21063345	408,000.00	0.00	274,342.60	67.24%			0.00	133,657.40
2	NY	331035529	111,624.04	0.00	111,624.04	100.00%			4,186.58	0.00
2	OH	61057629		0.00			0.00		176.00	0.00
2	OK	641008184		0.00			656.33		0.00	0.00
2	PA	231064324		0.00			3,017.20		0.00	0.00
2	TX	551005620		0.00			801.08		0.00	0.00
2	TX	551005763	289,054.76	215.92	150,965.01	52.27%			0.00	137,873.83
2	TX	641007789	56,040.08	0.00	47,032.59	83.93%			0.00	9,007.49
TOTAL Group 2		**22**	**1,477,031.66**	**645.16**	**933,481.68**		**13,823.61**		**4,372.58**	**542,904.82**
TOTAL		**70**	**3,544,831.16**	**1,486.14**	**2,179,312.91**		**33,264.36**	**5,188.89**	**36,000.56**	**1,364,032.11**

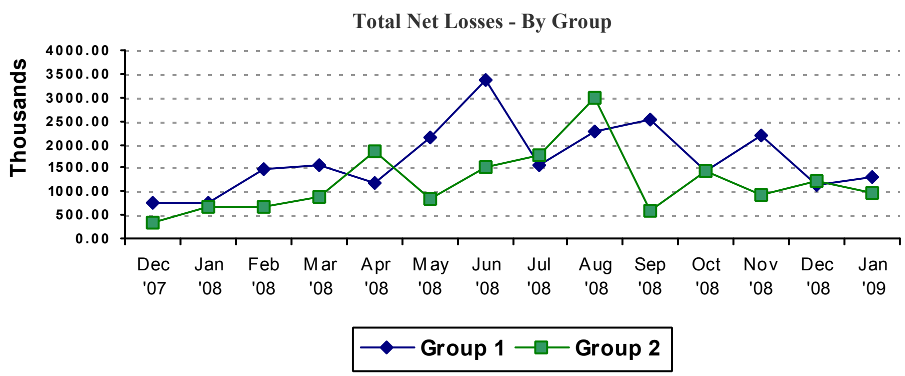
Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

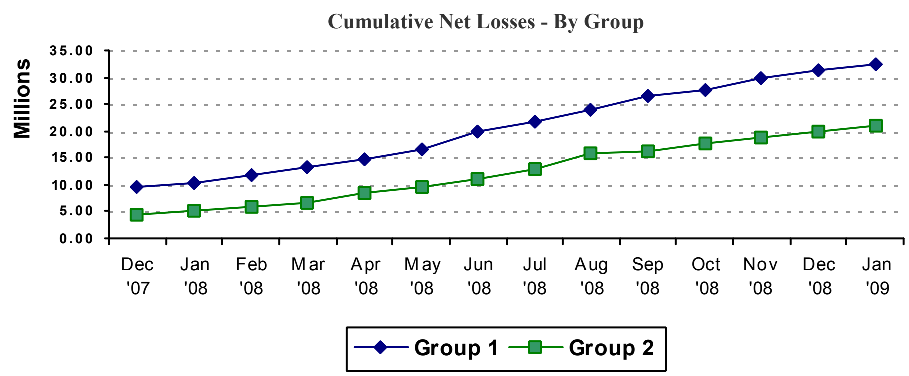
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Losses Trends









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

Distribution by Note Rate (Current)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	143	29,135,327.21	8.457%	315	4.77%
5.5000 to less than 5.7500	25	6,470,140.92	1.878%	315	5.57%
5.7500 to less than 6.0000	88	23,234,074.61	6.744%	309	5.89%
6.0000 to less than 6.2500	66	15,031,480.83	4.363%	308	6.09%
6.2500 to less than 6.5000	81	17,334,919.17	5.032%	311	6.35%
6.5000 to less than 6.7500	93	18,800,212.63	5.457%	309	6.59%
6.7500 to less than 7.0000	107	20,925,662.84	6.074%	309	6.86%
7.0000 to less than 7.2500	65	10,964,234.45	3.183%	314	7.08%
7.2500 to less than 7.5000	50	9,580,343.08	2.781%	307	7.34%
7.5000 to less than 7.7500	86	17,294,567.04	5.020%	309	7.57%
7.7500 to less than 8.0000	101	17,664,561.96	5.127%	308	7.85%
8.0000 to less than 8.2500	102	17,348,814.92	5.036%	313	8.08%
8.2500 to less than 8.5000	111	20,729,763.08	6.017%	315	8.33%
8.5000 to less than 8.7500	124	19,262,422.14	5.591%	315	8.57%
8.7500 to less than 9.0000	109	17,043,178.85	4.947%	312	8.83%
9.0000 to less than 9.2500	115	14,429,768.99	4.189%	314	9.06%
9.2500 to less than 9.5000	100	13,046,829.98	3.787%	314	9.32%
9.5000 to less than 9.7500	106	14,836,107.50	4.306%	315	9.55%
9.7500 to less than 10.0000	88	11,547,811.51	3.352%	311	9.82%
10.0000 to less than 10.2500	66	6,251,316.60	1.815%	310	10.06%
10.2500 to less than 10.5000	53	6,651,711.19	1.931%	315	10.31%
10.5000 to less than 10.7500	43	4,525,302.08	1.314%	315	10.58%
10.7500 to less than 11.0000	32	3,867,321.60	1.123%	313	10.83%
11.0000 to less than 11.2500	20	2,228,868.68	0.647%	315	11.08%
11.2500 to less than 11.5000	24	1,849,217.29	0.537%	315	11.28%
11.5000 to less than 11.7500	18	1,616,297.69	0.469%	306	11.55%
11.7500 to less than 12.0000	7	1,104,463.39	0.321%	315	11.76%
Greater than; equal to 12.0000	20	1,734,231.25	0.503%	312	12.32%
TOTAL	**2,043**	**344,508,951.48**			

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**			

Deal Code: JPM05OPT1
Distribution Date: 01/25/2009
Pay Date: 01/26/2009

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	21,055.87	0.006%	315	10.33%
20,000.00 to less than 40,000.00	1	39,707.37	0.011%	136	7.10%
40,000.00 to less than 60,000.00	183	9,608,211.46	2.754%	293	9.42%
60,000.00 to less than 80,000.00	266	18,632,044.42	5.341%	309	8.88%
80,000.00 to less than 100,000.00	245	22,277,467.33	6.386%	311	8.35%
100,000.00 to less than 120,000.00	223	24,424,038.02	7.001%	310	8.29%
120,000.00 to less than 140,000.00	228	29,692,144.31	8.511%	313	7.95%
140,000.00 to less than 160,000.00	157	23,407,458.66	6.710%	311	7.86%
160,000.00 to less than 180,000.00	108	18,298,789.95	5.245%	312	7.75%
180,000.00 to less than 200,000.00	102	19,312,986.19	5.536%	310	7.70%
200,000.00 to less than 220,000.00	73	15,315,548.83	4.390%	314	7.47%
220,000.00 to less than 240,000.00	74	17,055,906.99	4.889%	309	7.29%
240,000.00 to less than 260,000.00	56	13,935,248.69	3.995%	315	7.57%
260,000.00 to less than 280,000.00	43	11,611,035.19	3.328%	315	7.14%
280,000.00 to less than 300,000.00	43	12,431,731.20	3.564%	315	7.33%
300,000.00 to less than 320,000.00	36	11,141,050.95	3.194%	315	7.35%
320,000.00 to less than 340,000.00	26	8,590,316.36	2.462%	308	7.87%
340,000.00 to less than 360,000.00	28	9,785,601.42	2.805%	309	7.20%
360,000.00 to less than 380,000.00	16	5,920,195.69	1.697%	315	6.87%
380,000.00 to less than 400,000.00	16	6,238,381.17	1.788%	315	7.24%
400,000.00 to less than 420,000.00	19	7,830,946.93	2.245%	315	7.32%
420,000.00 to less than 440,000.00	17	7,319,980.50	2.098%	315	7.71%
440,000.00 to less than 460,000.00	7	3,157,308.97	0.905%	315	6.44%
460,000.00 to less than 480,000.00	9	4,231,573.03	1.213%	315	7.45%
480,000.00 to less than 500,000.00	10	4,934,270.27	1.414%	315	6.98%
500,000.00 to less than 520,000.00	8	4,099,531.79	1.175%	315	6.57%
520,000.00 to less than 540,000.00	1	528,415.75	0.151%	316	6.75%
Greater than; equal to 540,000.00	46	34,668,004.17	9.938%	315	7.01%
TOTAL	**2,043**	**344,508,951.48**			

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

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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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	1,285	218,184,884.48	14.448%	315	8.18%
2	FIXED-RATE - First Mortgage	735	124,878,338.72	8.270%	307	6.84%
3	FIXED-RATE - Subordinate M	23	1,445,728.28	0.096%	304	10.47%
	TOTAL	**2,043**	**344,508,951.48**			

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 Mortgage	1,359	233,762,231.74	15.480%	347	7.06%
3	FIXED-RATE - Subordinate M	200	14,564,639.94	0.964%	350	10.57%
	TOTAL	**8,217**	**1,510,095,312.15**			

Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,659	271,974,819.65	18.010%	312	7.65%
2	Multi-Family (including 3 or 4	138	32,777,978.51	2.171%	311	7.71%
3	Plan Unit Development (PUD)	84	18,099,755.47	1.199%	312	7.86%
4	Low Rise Condo	95	14,729,628.50	0.975%	314	8.10%
5	Manufactured Housing	61	6,206,329.47	0.411%	313	8.38%
6	High Rise Condo	6	720,439.88	0.048%	316	7.55%
	TOTAL	**2,043**	**344,508,951.48**			

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 4	587	148,204,237.48	9.814%	355	7.18%
3	Plan Unit Development (PUD)	546	113,434,031.23	7.512%	356	7.35%
4	Low Rise Condo	413	67,858,778.95	4.494%	356	7.32%
5	Manufactured Housing	118	13,884,203.91	0.919%	354	7.83%
6	High Rise Condo	19	3,824,119.91	0.253%	357	7.20%
	TOTAL	**8,217**	**1,510,095,312.15**			

Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	2,043	344,508,951.48	22.814%	312	7.70%
	TOTAL	**2,043**	**344,508,951.48**			

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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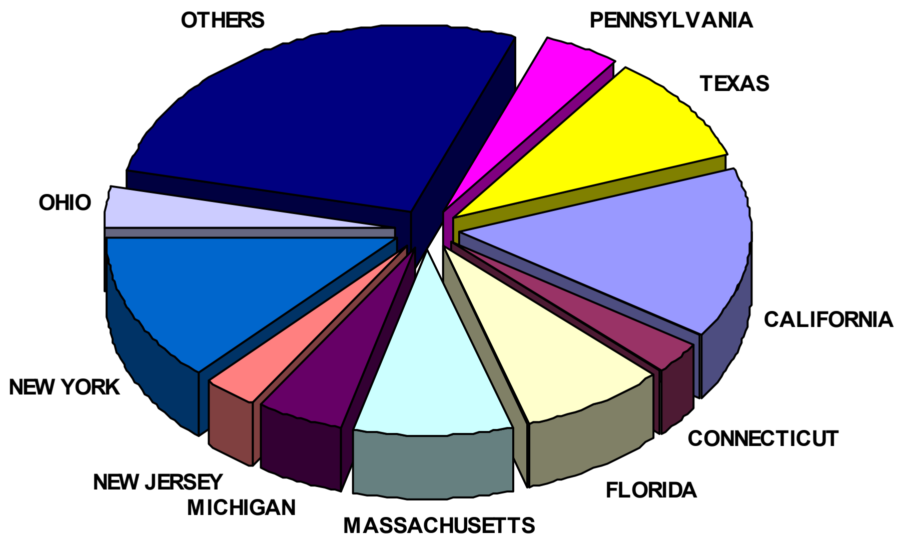
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	172	51,379,102.95	14.914%	315	7.10%
2	NEW YORK	170	44,186,916.18	12.826%	309	7.43%
3	TEXAS	274	32,778,416.13	9.515%	306	8.11%
4	MASSACHUSETTS	120	30,798,622.04	8.940%	315	7.16%
5	FLORIDA	167	28,107,298.20	8.159%	313	7.45%
6	MICHIGAN	125	15,526,597.98	4.507%	315	8.34%
7	PENNSYLVANIA	113	14,109,315.22	4.095%	312	8.15%
8	OHIO	121	13,191,285.81	3.829%	315	7.87%
9	NEW JERSEY	53	11,308,273.07	3.282%	315	8.16%
10	CONNECTICUT	48	9,652,255.17	2.802%	311	7.32%
	OTHERS	680	93,470,868.73	27.132%	311	8.06%
	TOTAL	**2,043**	**344,508,951.48**			

Top 10 State Concentration (Cut-off)

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

Top 10 Current State Concentration



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

Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments