

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

July 27, 2009

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

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

July 27, 2009

DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
A1	612,849,000.00	40,302,485.40	0.00	19,479.53	19,479.53	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	13,017.22	13,017.22	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	41,007.60	41,007.60	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	32,613.06	32,613.06	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	21,300.00	21,300.00	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	22,561.06	22,561.06	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	21,124.08	21,124.08	0.00	0.00	24,917,000.00
M6	23,406,000.00	18,634,862.70	3,722,927.20	16,957.73	3,739,884.93	0.00	0.00	14,911,935.50
M7	21,141,000.00	11,296,249.28	0.00	15,500.96	15,500.96	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	13,241.43	13,241.43	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	16,251.29	16,251.29	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	27,554.30	27,554.30	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	307,556,170.18	3,722,927.20	260,608.26	3,983,535.46	0.00	0.00	303,833,242.98

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	317,497,805.04	0.00	0.00	0.00	0.00	0.00	310,487,897.31

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

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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	0.03178520	0.03178520	65.76250496	0.543750%
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	0.32452993	0.32452993	550.05088579	0.663750%
M1	46626lae0	1,000.00000000	0.00000000	0.67888882	0.67888882	1,000.00000000	0.763750%
M2	46626laf7	1,000.00000000	0.00000000	0.69666674	0.69666674	1,000.00000000	0.783750%
M3	46626lag5	1,000.00000000	0.00000000	0.72333345	0.72333345	1,000.00000000	0.813750%
M4	46626lah3	1,000.00000000	0.00000000	0.83000000	0.83000000	1,000.00000000	0.933750%
M5	46626laj9	1,000.00000000	0.00000000	0.84777782	0.84777782	1,000.00000000	0.953750%
M6	46626lak6	796.15751090	159.05866872	0.72450355	159.78317226	637.09884218	1.023750%
M7	46626lal4	534.32899484	0.00000000	0.73321792	0.73321792	534.32899484	1.543750%
M8	46626lam2	460.50024423	0.00000000	0.70149555	0.70149555	460.50024423	1.713750%
M9	46626lan0	559.53541024	0.00000000	1.07617310	1.07617310	559.53541024	2.163750%
M10	46626lap5	619.46459705	0.00000000	1.82466724	1.82466724	619.46459705	3.313750%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		210.39953504	2.54685884	0.17828242	2.72514126	207.85267620	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	210.25017592	0.00000000	0.00000000	0.00000000	205.60814593	0.000000%

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

July 27, 2009

## Dates:

Record Date	07/24/09
Determination Date	07/15/09
Distribution Date	07/27/09

## Trigger Event

TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	NO
Delinquency Percentage	27.82278%
36% of of Senior Enhancement Percetage	28.76893%
OR	
TEST II - Trigger Event Occurrence	NO
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)	
Cumulative Realized Losses as % of Original Loan Bal	4.83494%
Required Cumulative Loss %	5.25000%

## O/C Reporting

Targeted Overcollateralization Amount	19,871,225.43
Ending Overcollateralization Amount	6,654,654.35
Ending Overcollateralization Deficiency	13,216,571.08
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,304,846.18
Payment to Class C	0.00

**J.P. Morgan Mortgage Acquisition Corporation, Series 2005-OPT1****July 27, 2009**

Non Recoverables from Losses	71,676.95
Group 1	54,829.05
Group 2	16,847.90
Subsequent Losses	14,000.15
Group 1	1,746.57
Group 2	12,253.58
Subsequent Recoveries	210,512.95
Group 1	10,106.10
Group 2	200,406.85
Current Net Realized Losses	4,591,826.71
Group 1	3,114,777.98
Group 2	1,548,725.68
Cumulative Net Realized Losses	73,012,172.53
Group 1	41,871,803.27
Group 2	31,140,369.26
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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

July 27, 2009

## Certificate Interest Carryforward Detail

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

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

July 27, 2009

Amounts Received with respect to the Yield Maintenance Agreement 0.00

**Basis Risk Reserve Fund Account:**

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

**Interest Accrual Period**

Start Date	June 25, 2009
End Date	July 27, 2009
Number of Days in Accrual Period	32

## Basis Risk Certificate Interest Carryover

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

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

July 27, 2009

## Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occurred this distribution

0.00

## Deferred Certificate Amounts

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



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

**July 27, 2009**

**Available Net Funds Cap to Libor Certificates**

5.515368

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

0.313750

**Pass Through Rates**

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.543750	0.515000
A2	0.403750	0.375000
A3	0.523750	0.495000
A4	0.663750	0.635000
M1	0.763750	0.735000
M2	0.783750	0.755000
M3	0.813750	0.785000
M4	0.933750	0.905000
M5	0.953750	0.925000
M6	1.023750	0.995000
M7	1.543750	1.515000
M8	1.713750	1.685000
M9	2.163750	2.135000
M10	3.313750	3.285000

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

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Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Collateral Information - Summary Total

Interest Collections	
Scheduled Interest	1,719,393.40
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>1,719,393.40</b>

Fee Summary	
Servicer Fee (1)	162,051.02
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	793.74
<b>Total Fees</b>	<b>162,844.76</b>
<b>Total Fees (Withheld)</b>	<b>162,051.02</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	8,905.85
NonRecoverable Servicer Advance	0.00
<b>Total Other Interest Adjust.</b>	<b>8,905.85</b>

Summary	
(+) Total Principal Collected	7,009,907.73
(-) Total Losses	4,591,826.71
(+) Total Interest Collected	1,719,393.40
(+) Total Other Interest Adjust. Collected	8,905.85
(-) Total Fees (Withheld)	162,051.02
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>3,984,329.25</b>

Summary		
	Balance	Count
Beginning Pool	317,497,805.06	1,888
Scheduled Principal	320,157.86	
UnScheduled Principal	6,689,749.87	
Ending Pool	310,487,897.33	1,846

Characteristics	
Weighted Average Coupon Rate (WAC)	7.2257945
Weighted Average Net Rate (NetWAC)	6.5727945
Weighted Average Remaining Term	306

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

Other Considerations for Losses	
Balance Due Trust	6,051,998.13
Net Liquidation Proceeds	1,335,335.57
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	320,157.86
<b>Total Scheduled Principal</b>	<b>320,157.86</b>

UnScheduled Principal	
(+) Curtailments	52,665.22
(+) Curtailment Adjustment	(689,432.35)
(+) Principal Payoff	2,609,854.43
(+) Principal Adjustment	4,716,662.57
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>6,689,749.87</b>

Losses	
(+) Initial (Current) Loss	4,716,662.56
(+) Non-Recoverable Advances	71,676.95
(+) Subsequent Loss	14,000.15
(-) Subsequent Gain	210,512.95
<b>Total Losses</b>	<b>4,591,826.71</b>
<b>Cumulative Losses</b>	<b>73,012,172.53</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,352,676.52	12
REO Disposal	1,068,127.90	21
Repurchase	0.00	0
Others	189,050.01	1
<b>Total Principal Payoff</b>	<b>2,609,854.43</b>	<b>34</b>

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	926,140.92
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>926,140.92</b>

Fee Summary	
Servicer Fee (1)	86,049.37
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	422.16
<b>Total Fees</b>	<b>86,471.53</b>
<b>Total Fees (Withheld)</b>	<b>86,049.37</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	6,534.42
NonRecoverable Servicer Advance	0.00
<b>Total Other Interest Adjust.</b>	<b>6,534.42</b>

Summary	
(+) Total Principal Collected	4,784,984.18
(-) Total Losses	3,097,930.08
(+) Total Interest Collected	926,140.92
(+) Total Other Interest Adjust. Collected	6,534.42
(-) Total Fees (Withheld)	86,049.37
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>2,533,680.07</b>

Summary		
	Balance	Count
Beginning Pool	168,865,905.33	1,225
Scheduled Principal	175,195.18	
UnScheduled Principal	4,609,789.00	
Ending Pool	164,080,921.15	1,194

Characteristics	
Weighted Average Coupon Rate (WAC)	7.5433920
Weighted Average Net Rate (NetWAC)	6.8903920
Weighted Average Remaining Term	305

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

Other Considerations for Losses	
Balance Due Trust	3,773,053.17
Net Liquidation Proceeds	721,592.61
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	175,195.18
<b>Total Scheduled Principal</b>	<b>175,195.18</b>

UnScheduled Principal	
(+) Curtailments	54,731.48
(+) Curtailment Adjustment	(225,954.20)
(+) Principal Payoff	1,729,551.16
(+) Principal Adjustment	3,051,460.56
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>4,609,789.00</b>

Losses	
(+) Initial (Current) Loss	3,051,460.56
(+) Non-Recoverable Advances	54,829.05
(+) Subsequent Loss	1,746.57
(-) Subsequent Gain	10,106.10
<b>Total Losses</b>	<b>3,097,930.08</b>
<b>Cumulative Losses</b>	<b>41,871,803.27</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,228,597.61	10
REO Disposal	500,953.55	14
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,729,551.16</b>	<b>24</b>

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Pay Date: 07/27/2009

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

## Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	793,252.48
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>793,252.48</b>

Fee Summary	
Servicer Fee (1)	76,001.65
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	371.58
<b>Total Fees</b>	<b>76,373.23</b>
<b>Total Fees (Withheld)</b>	<b>76,001.65</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	2,371.43
NonRecoverable Servicer Advance	0.00
<b>Total Other Interest Adjust.</b>	<b>2,371.43</b>

Summary	
(+) Total Principal Collected	2,224,923.55
(-) Total Losses	1,493,896.63
(+) Total Interest Collected	793,252.48
(+) Total Other Interest Adjust. Collected	2,371.43
(-) Total Fees (Withheld)	76,001.65
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>1,450,649.18</b>

Summary		
	Balance	Count
Beginning Pool	148,631,899.73	663
Scheduled Principal	144,962.68	
UnScheduled Principal	2,079,960.87	
Ending Pool	146,406,976.18	652

Characteristics	
Weighted Average Coupon Rate (WAC)	6.8649609
Weighted Average Net Rate (NetWAC)	6.2119609
Weighted Average Remaining Term	307

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

Other Considerations for Losses	
Balance Due Trust	2,278,944.96
Net Liquidation Proceeds	613,742.96
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	144,962.68
<b>Total Scheduled Principal</b>	<b>144,962.68</b>

UnScheduled Principal	
(+) Curtailments	(2,066.26)
(+) Curtailment Adjustment	(463,478.15)
(+) Principal Payoff	880,303.27
(+) Principal Adjustment	1,665,202.01
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>2,079,960.87</b>

Losses	
(+) Initial (Current) Loss	1,665,202.00
(+) Non-Recoverable Advances	16,847.90
(+) Subsequent Loss	12,253.58
(-) Subsequent Gain	200,406.85
<b>Total Losses</b>	<b>1,493,896.63</b>
<b>Cumulative Losses</b>	<b>31,140,369.26</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	124,078.91	2
REO Disposal	567,174.35	7
Repurchase	0.00	0
Others	189,050.01	1
<b>Total Principal Payoff</b>	<b>880,303.27</b>	<b>10</b>

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Pipeline Snapshot

Distribution	Delinquencies			Loan Status			Cumulative Losses		Other		
	Payment 1	Payment 2	Payment 3+	Foreclosure	REO	Bankruptcy	Amount	Percent	Pool Factor	CPR	CDR
Jun 2008	4.99%	2.41%	27.00%	15.81%	8.62%	3.77%	31,050,020.75	7.90%	0.2604370	18.76250%	23.00833%
Jul 2008	4.43%	2.78%	26.83%	15.00%	8.39%	3.92%	34,363,852.34	8.93%	0.2547370	14.20624%	17.20380%
Aug 2008	5.11%	3.57%	25.17%	15.03%	7.30%	3.63%	39,633,739.77	10.61%	0.2474718	15.60594%	25.35821%
Sep 2008	5.82%	2.74%	25.60%	14.63%	7.64%	3.66%	42,736,751.55	11.65%	0.2429091	10.63767%	13.88614%
Oct 2008	5.19%	2.98%	25.44%	14.23%	7.35%	4.11%	45,592,241.47	12.65%	0.2386829	10.08268%	14.97929%
Nov 2008	5.37%	2.39%	25.16%	13.51%	7.31%	4.28%	48,701,343.81	13.75%	0.2345242	9.12118%	14.68293%
Dec 2008	5.36%	3.37%	23.07%	10.80%	7.38%	4.45%	51,074,395.25	14.64%	0.2310114	8.54212%	11.86394%
Jan 2009	7.02%	3.24%	23.07%	9.13%	7.99%	4.21%	53,317,784.19	15.48%	0.2281372	6.00221%	11.53030%
Feb 2009	5.91%	3.47%	22.81%	9.18%	7.92%	3.88%	55,090,978.00	16.16%	0.2257723	5.08297%	9.48745%
Mar 2009	5.65%	3.12%	23.49%	9.76%	7.55%	3.76%	57,244,829.74	17.00%	0.2229440	6.19439%	10.67307%
Apr 2009	7.39%	2.13%	23.33%	10.69%	6.52%	3.73%	61,571,053.33	18.72%	0.2178273	10.48901%	19.92952%
May 2009	6.72%	3.84%	23.55%	11.45%	5.93%	3.62%	63,909,402.32	19.72%	0.2146266	7.65220%	12.21278%
Jun 2009	6.48%	3.45%	23.35%	12.07%	4.89%	4.01%	68,420,345.82	21.55%	0.2102502	6.38906%	20.93340%
Jul 2009	6.42%	3.93%	22.87%	12.46%	3.83%	4.50%	73,012,172.53	23.52%	0.2056081	7.65474%	20.62182%

*Percentages of Ending Scheduled Balance*

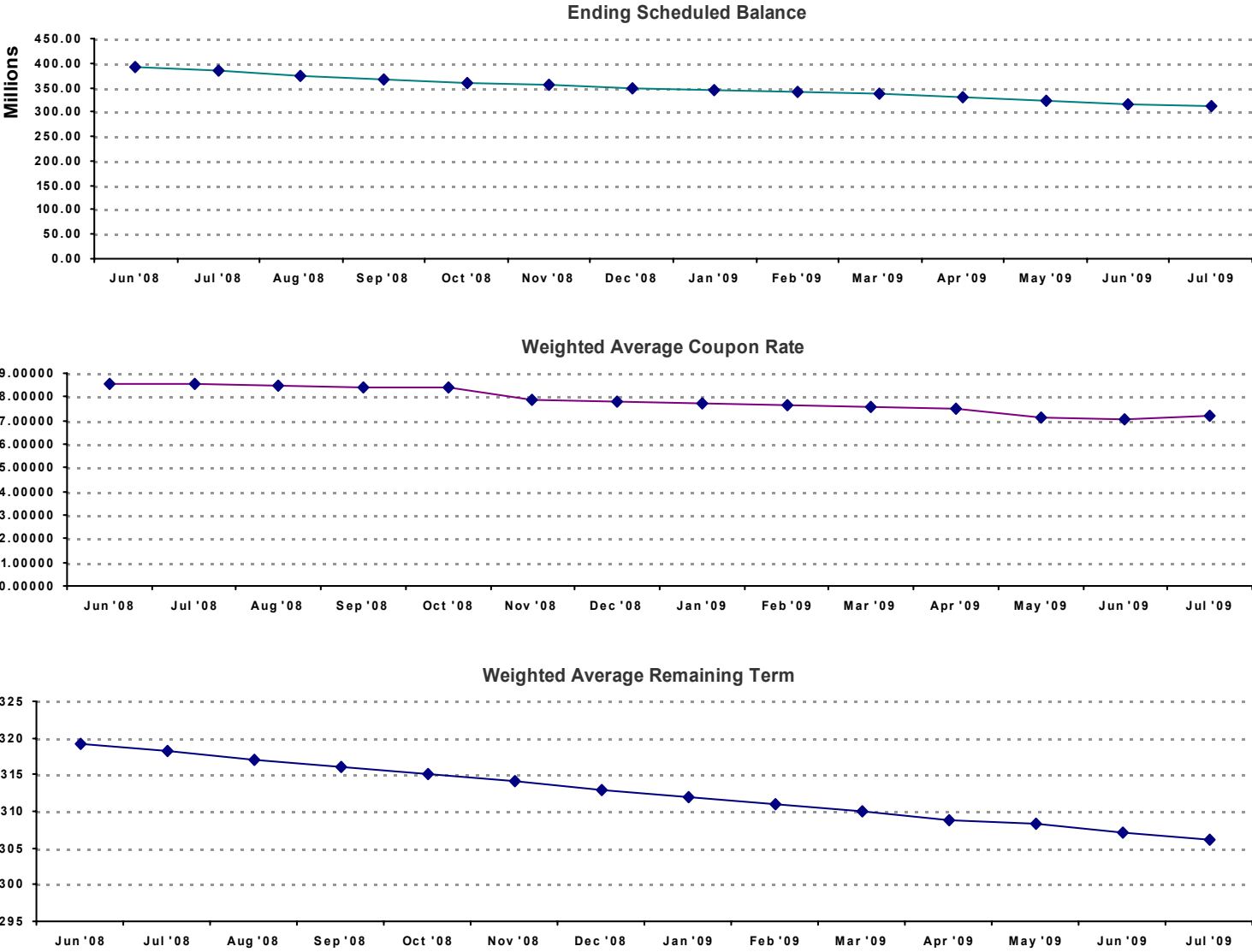
### Calculation Methodology:

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

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

General Trends - Total

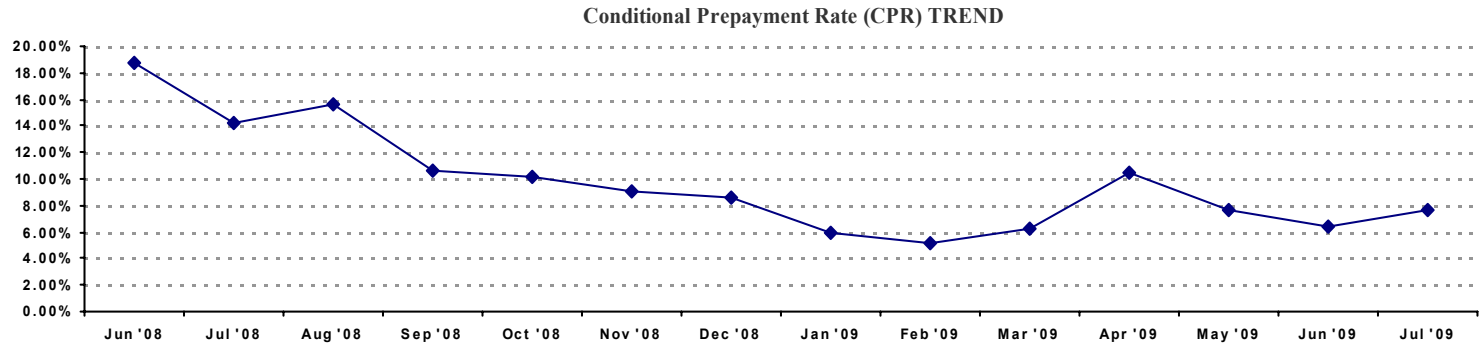


Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

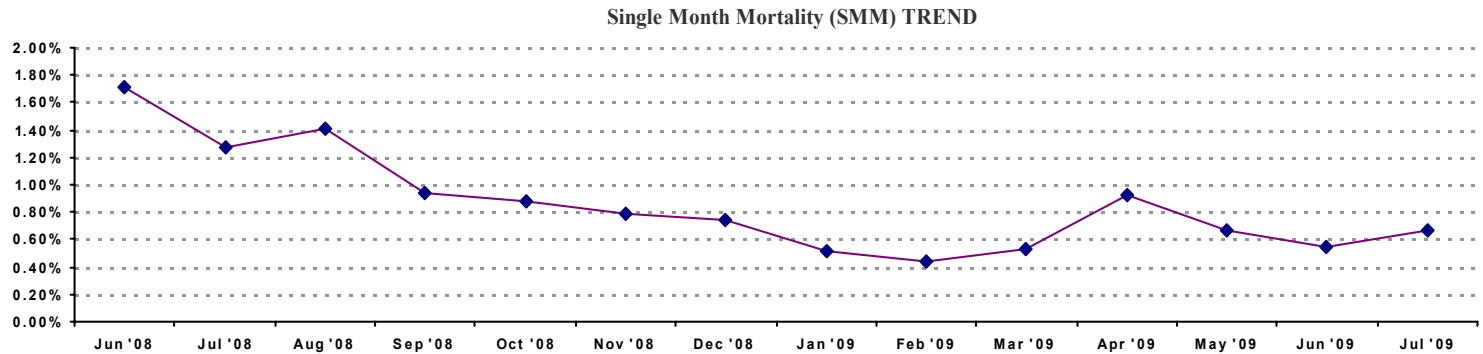
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

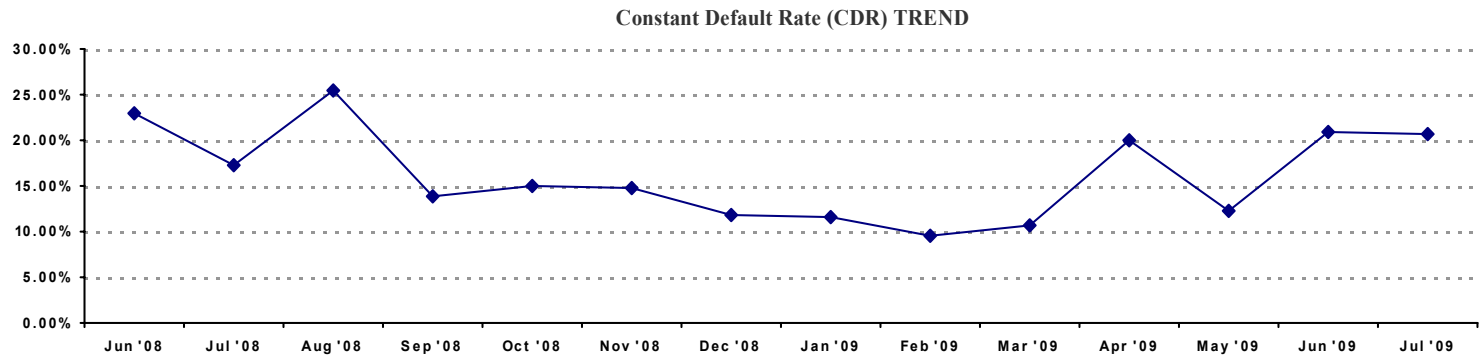
Conditional Prepayment Rate (CPR)	Value
Current Period	7.65474%
3-Month Average	7.23200%
6-Month Average	7.24373%
12-Month Average	8.62118%
Average Since Cut-off	25.81110%



Single Month Mortality (SMM)	Value
Current Period	0.66143%
3-Month Average	0.62377%
6-Month Average	0.62595%
12-Month Average	0.75200%
Average Since Cut-off	2.70917%



Constant Default Rate (CDR)	Value
Current Period	20.62182%
3-Month Average	17.92267%
6-Month Average	15.64301%
12-Month Average	15.51324%



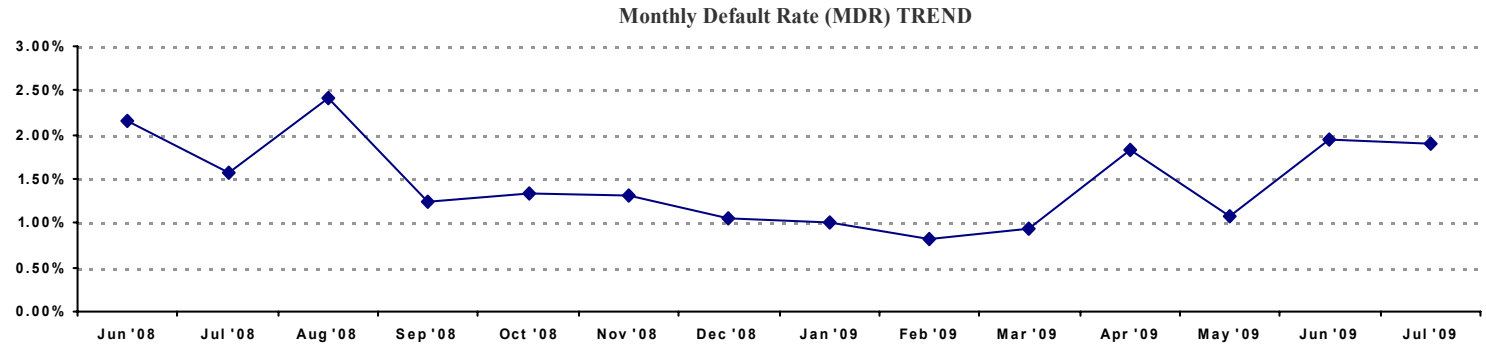


Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

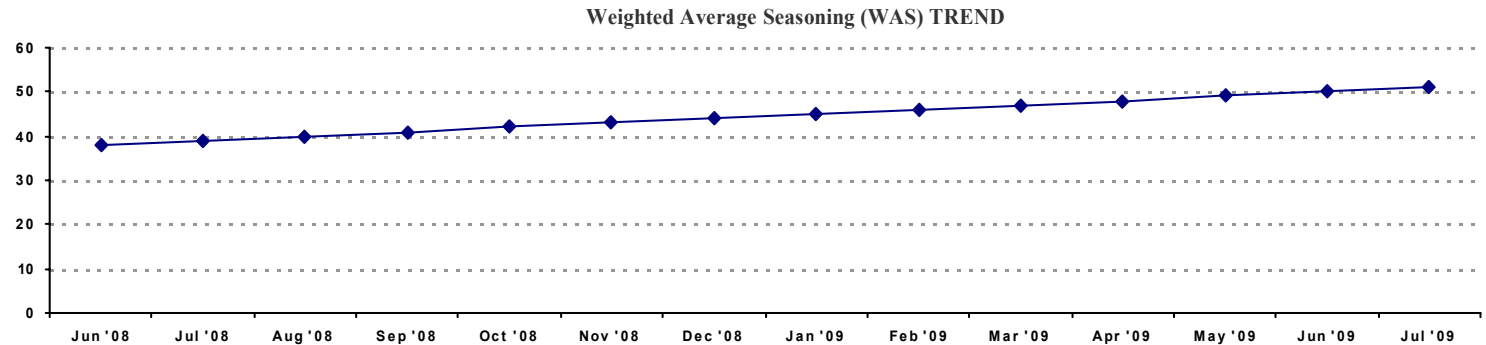
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

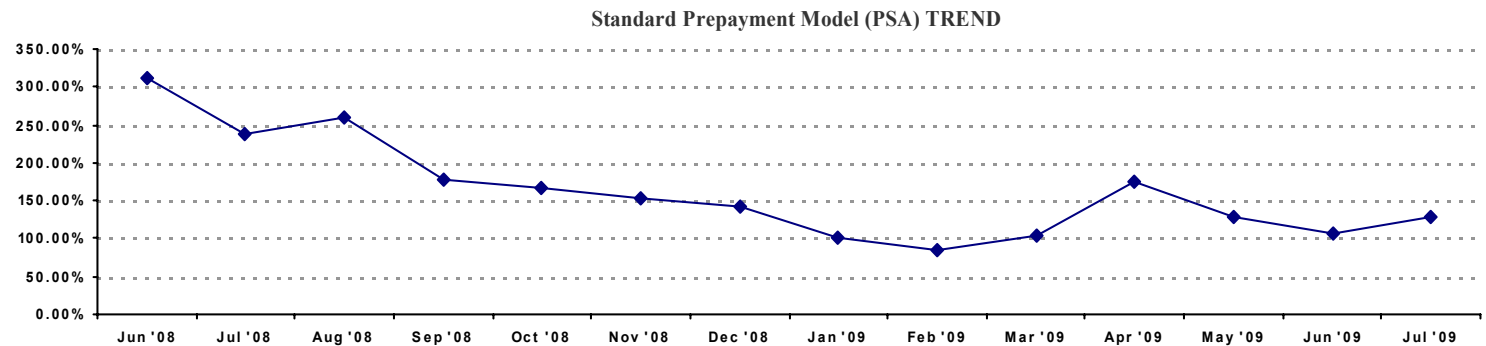
Monthly Default Rate (MDR)	Value
Current Period	1.90615%
3-Month Average	1.64135%
6-Month Average	1.42043%
12-Month Average	1.40740%



Weighted Average Seasoning (WAS)	Value
Current Period	51.00
3-Month Average	50.00
6-Month Average	48.50
12-Month Average	45.50



Standard Prepayment Model (PSA)	Value
Current Period	127.58%
3-Month Average	361.60%
6-Month Average	724.37%
12-Month Average	1724.24%



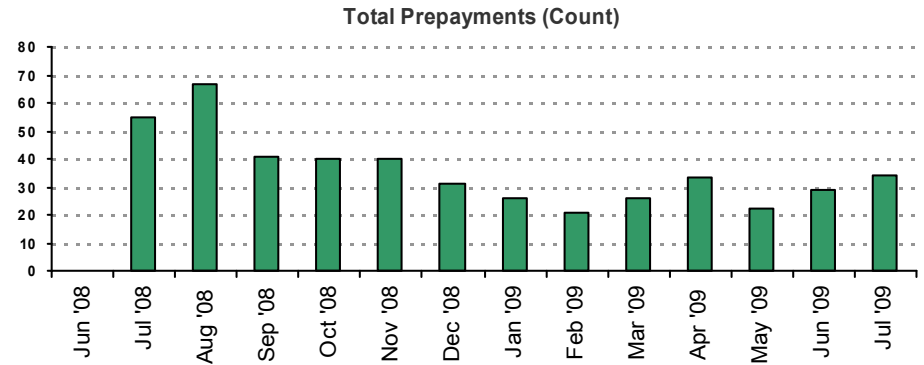
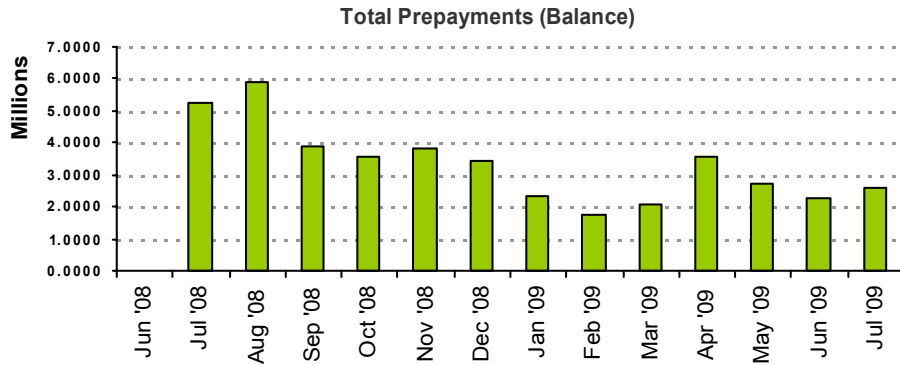
Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	10	1,228,597.61	0	0.00	14	500,953.55	0	0.00	0	0.00	24	1,729,551.16
2	2	124,078.91	0	0.00	7	567,174.35	0	0.00	1	189,050.01	10	880,303.27
<b>TOTAL</b>	<b>12</b>	<b>1,352,676.52</b>	<b>0</b>	<b>0.00</b>	<b>21</b>	<b>1,068,127.90</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>189,050.01</b>	<b>34</b>	<b>2,609,854.43</b>

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

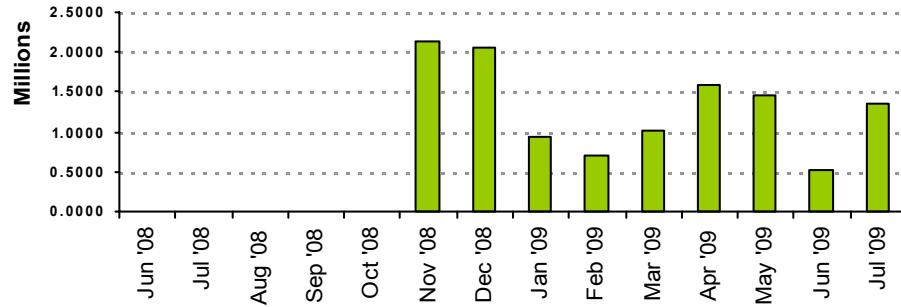


Deal Code: JPM05OPT1  
 Distribution Date: 07/25/2009  
 Pay Date: 07/27/2009

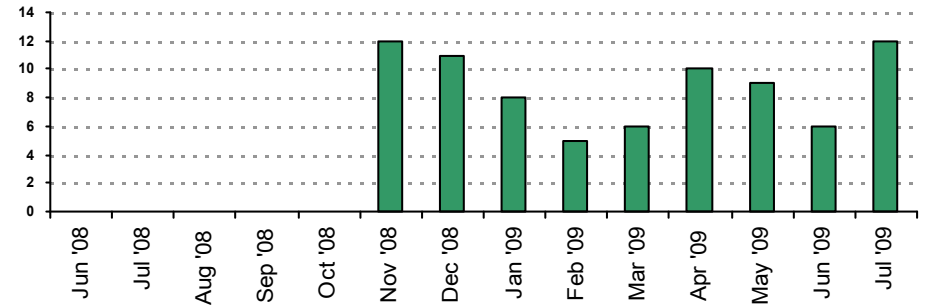
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments and Liquidations - Summary

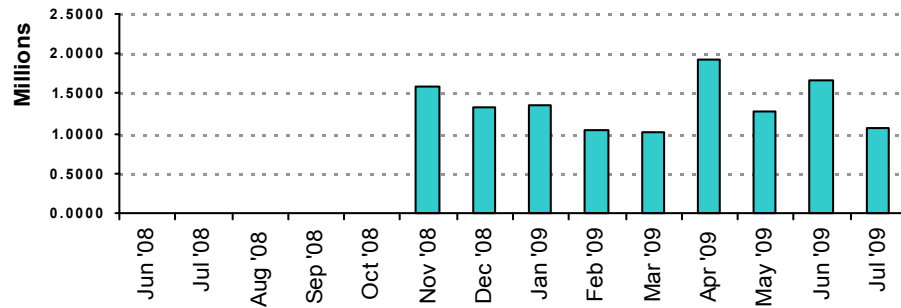
Total Prepayments in Full (Balance)



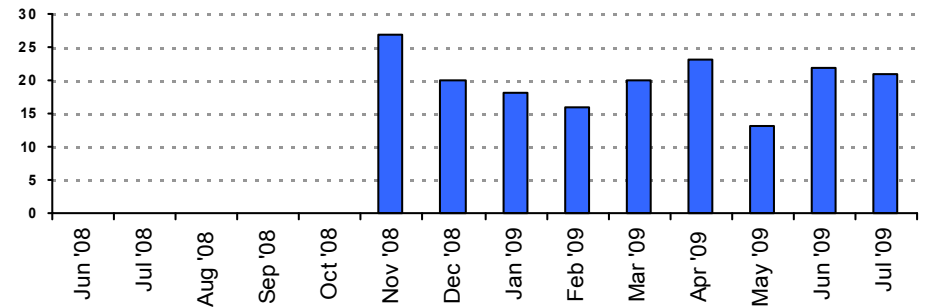
Total Prepayments in Full (Count)



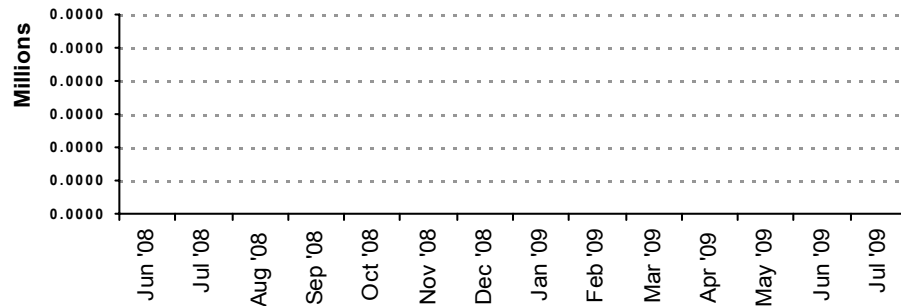
Total Liquidations (Balance)



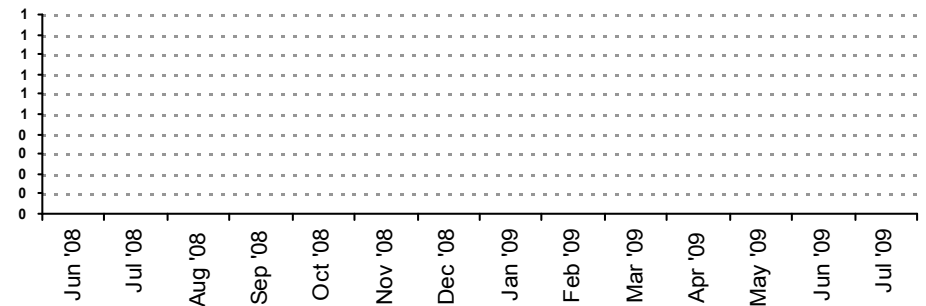
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	CA	251036119	337,500.00	37,254.62	REO Disposal	07-01-2009	9.3000
1	CA	631006892	270,000.00	251,482.83	Prepayment	07-01-2009	6.1650
1	CA	661005673	130,000.00	122,935.93	Prepayment	07-01-2009	6.3700
1	CA	661005911	273,000.00	87,281.37	REO Disposal	07-01-2009	6.7500
1	CO	791002058	324,500.00	324,500.00	Prepayment	07-01-2009	6.7500
1	CT	231064058	125,600.00	119,430.51	Prepayment	07-01-2009	6.9900
1	FL	561001774	140,250.00	27,756.62	REO Disposal	07-01-2009	6.7000
1	GA	51056617	98,100.00	11,430.52	REO Disposal	07-01-2009	7.7500
1	IL	761009235	232,750.00	48,907.18	REO Disposal	07-01-2009	10.1250
1	IN	521024076	93,600.00	16,209.73	REO Disposal	07-01-2009	872.7100
1	MA	401000713	193,500.00	12,240.78	REO Disposal	07-01-2009	8.1250
1	MI	361023773	276,250.00	59,436.69	REO Disposal	07-01-2009	7.6500
1	MN	121038681	111,200.00	30,504.59	REO Disposal	07-01-2009	7.7500
1	MN	121038765	160,000.00	4,920.39	REO Disposal	07-01-2009	7.0000
1	NJ	331035242	306,000.00	115,147.93	Prepayment	07-01-2009	8.4900
1	NY	231063261	52,200.00	50,130.00	Prepayment	07-01-2009	8.1300
1	NY	781002738	168,000.00	49,197.35	REO Disposal	07-01-2009	7.8750
1	OH	131031650	90,250.00	26,449.14	REO Disposal	07-01-2009	9.7500
1	RI	381019780	252,000.00	2,904.59	REO Disposal	07-01-2009	7.7400
1	TX	101046309	52,520.00	51,061.75	Prepayment	07-01-2009	10.2500
1	TX	101046833	84,000.00	6,172.30	Prepayment	07-01-2009	10.2000
1	VA	691003095	146,200.00	86,459.98	REO Disposal	07-01-2009	8.5000
1	VA	81054783	97,900.00	88,417.53	Prepayment	07-01-2009	7.6500
1	VA	81054934	124,000.00	99,318.83	Prepayment	07-01-2009	7.9500
TOTAL Group 1		24	4,139,320.00	1,729,551.16			

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	CA	31033215	463,200.00	157,029.01	REO Disposal	07-01-2009	5.6250
2	CA	511034671	188,000.00	46,568.61	Prepayment	07-01-2009	5.5000
2	CA	511034687	372,000.00	95,028.38	REO Disposal	07-01-2009	6.0500
2	CA	671003196	520,000.00	99,244.83	REO Disposal	07-01-2009	6.6250
2	CO	511034570	150,400.00	77,617.04	REO Disposal	07-01-2009	6.5000
2	FL	621007342	189,050.00	189,050.01	DT PROVIDED BY SERVICE	02-01-2007	7.5000
2	FL	651008893	218,500.00	1,126.51	REO Disposal	07-01-2009	8.0000
2	IN	521024083	80,000.00	77,510.30	Prepayment	07-01-2009	8.5500
2	TX	351024841	90,400.00	21,729.04	REO Disposal	07-01-2009	10.2000
2	VA	81055242	247,893.00	115,399.54	REO Disposal	07-01-2009	8.7500
TOTAL Group 2		10	2,519,443.00	880,303.27			

<b>TOTAL</b>	34	6,658,763.00	2,609,854.43			
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Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Delinquency Summary - Total

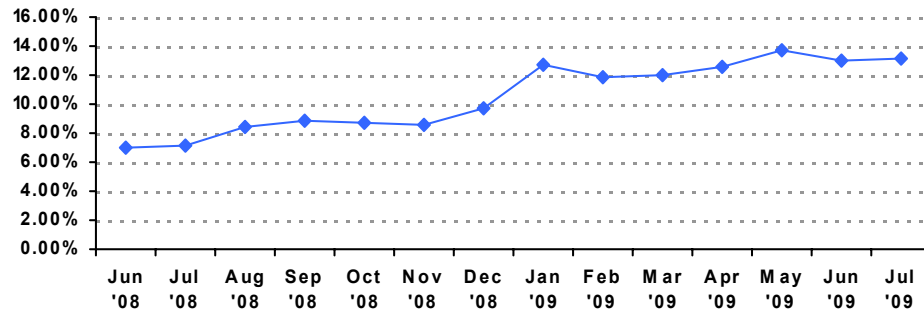
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,279	204,918,275.33	1	140,763.11	0	0.00	20	2,280,974.05	0	0.00	1,300	207,340,012.49
	69.28%	66.00%	0.05%	0.05%	0.00%	0.00%	1.08%	0.73%	0.00%	0.00%	70.42%	66.78%
Payment 1	97	19,183,256.98	0	0.00	0	0.00	7	755,672.40	0	0.00	104	19,938,929.38
	5.25%	6.18%	0.00%	0.00%	0.00%	0.00%	0.38%	0.24%	0.00%	0.00%	5.63%	6.42%
Payment 2	42	8,674,416.69	15	2,078,901.84	0	0.00	9	1,455,404.22	0	0.00	66	12,208,722.75
	2.28%	2.79%	0.81%	0.67%	0.00%	0.00%	0.49%	0.47%	0.00%	0.00%	3.58%	3.93%
Payment 3+	64	13,147,371.90	181	36,473,202.94	70	11,885,788.59	61	9,493,869.28	0	0.00	376	71,000,232.71
	3.47%	4.23%	9.80%	11.75%	3.79%	3.83%	3.30%	3.06%	0.00%	0.00%	20.37%	22.87%
TOTAL	1,482	245,923,320.90	197	38,692,867.89	70	11,885,788.59	97	13,985,919.95	0	0.00	1,846	310,487,897.33
	80.28%	79.21%	10.67%	12.46%	3.79%	3.83%	5.25%	4.50%	0.00%	0.00%	100.00%	100.00%

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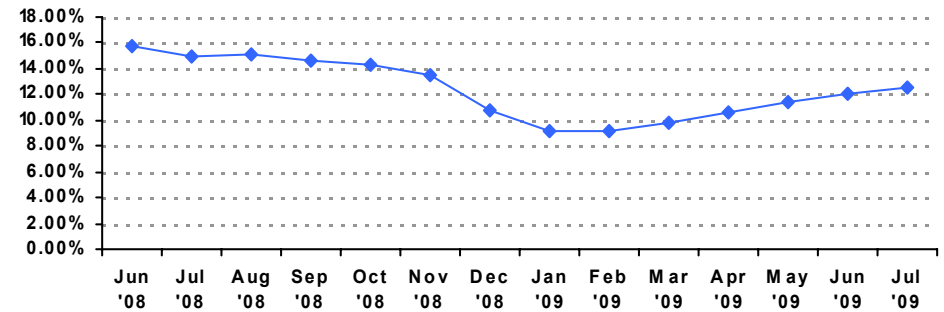
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Delinquency Trends - Summary

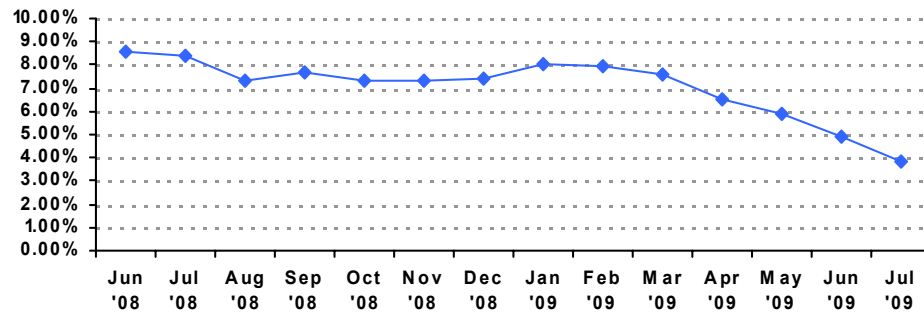
Delinquent (% of Amount)



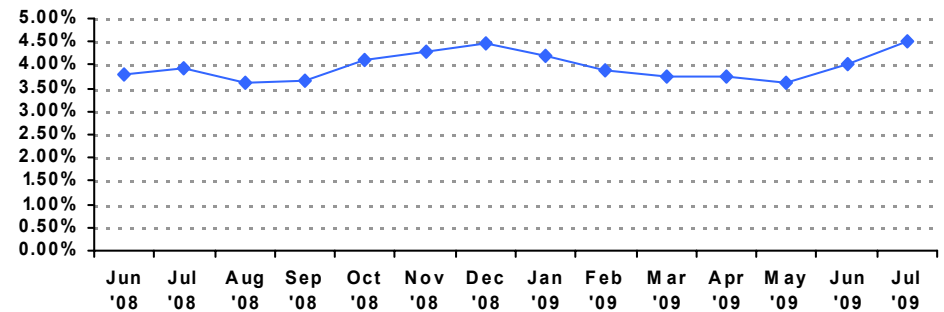
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

## Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	855	116,121,917.36	1	140,763.11	0	0.00	15	1,669,091.41	0	0.00	871	117,931,771.88
	71.61%	70.77%	0.08%	0.09%	0.00%	0.00%	1.26%	1.02%	0.00%	0.00%	72.95%	71.87%
<b>Payment 1</b>	60	8,440,504.78	0	0.00	0	0.00	3	459,982.61	0	0.00	63	8,900,487.39
	5.03%	5.14%	0.00%	0.00%	0.00%	0.00%	0.25%	0.28%	0.00%	0.00%	5.28%	5.42%
<b>Payment 2</b>	25	3,825,122.34	12	1,424,512.50	0	0.00	6	1,023,841.29	0	0.00	43	6,273,476.13
	2.09%	2.33%	1.01%	0.87%	0.00%	0.00%	0.50%	0.62%	0.00%	0.00%	3.60%	3.82%
<b>Payment 3+</b>	38	6,205,580.24	101	14,826,762.41	43	5,730,853.35	35	4,211,989.75	0	0.00	217	30,975,185.75
	3.18%	3.78%	8.46%	9.04%	3.60%	3.49%	2.93%	2.57%	0.00%	0.00%	18.17%	18.88%
<b>TOTAL</b>	978	134,593,124.72	114	16,392,038.02	43	5,730,853.35	59	7,364,905.06	0	0.00	1,194	164,080,921.15
	81.91%	82.03%	9.55%	9.99%	3.60%	3.49%	4.94%	4.49%	0.00%	0.00%	100.00%	100.00%



Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

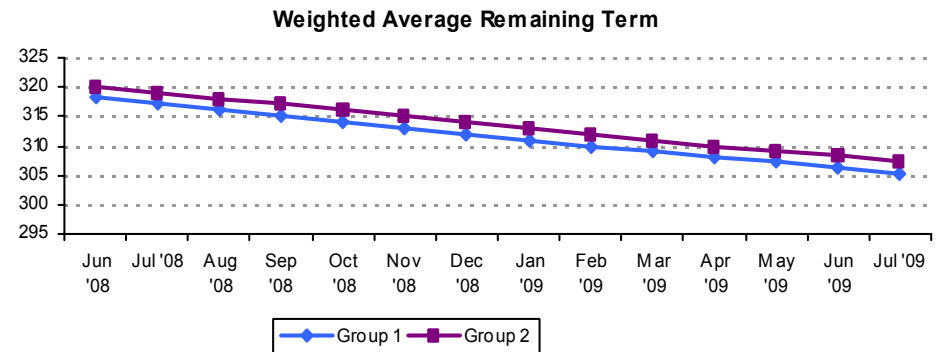
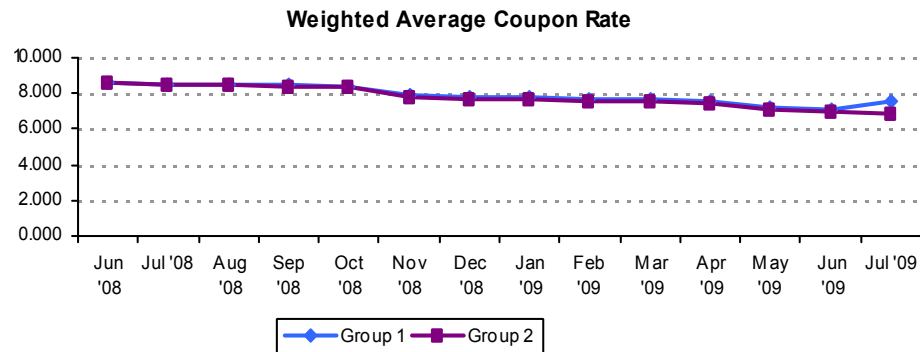
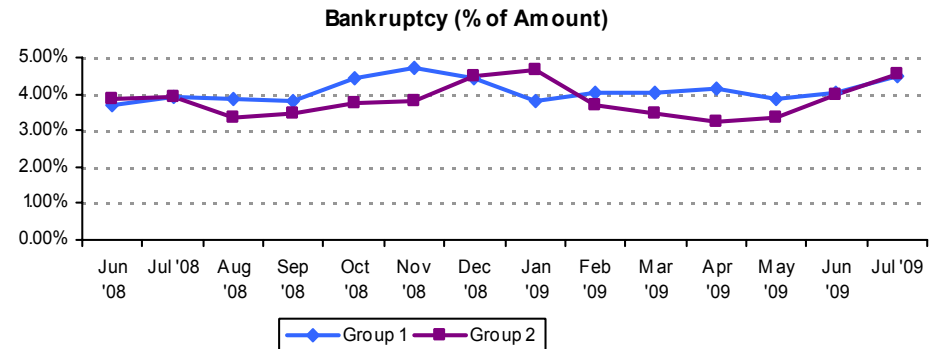
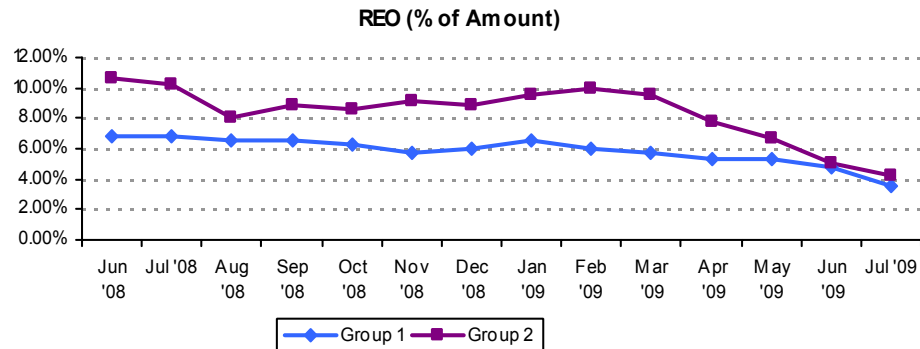
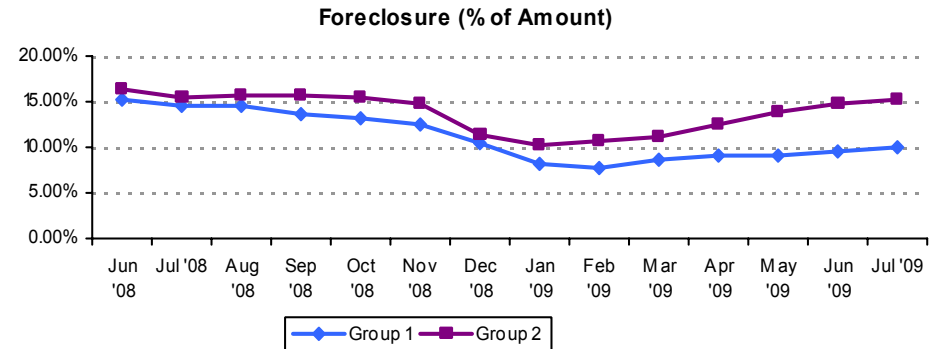
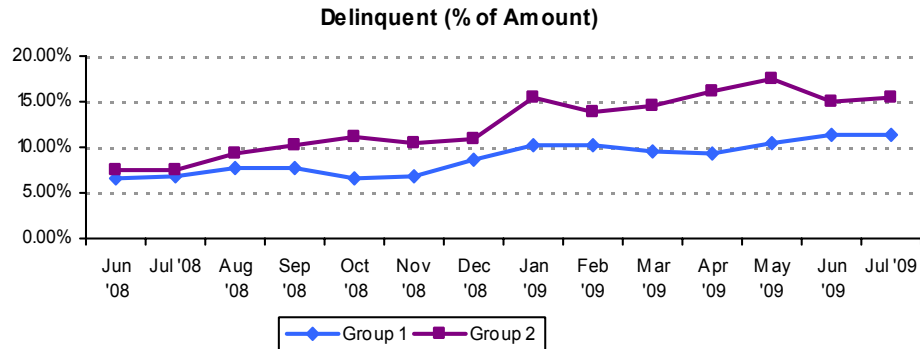
**Delinquency Summary - Group 2**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	424	88,796,357.97	0	0.00	0	0.00	5	611,882.64	0	0.00	429	89,408,240.61
	65.03%	60.65%	0.00%	0.00%	0.00%	0.00%	0.77%	0.42%	0.00%	0.00%	65.80%	61.07%
<b>Payment 1</b>	37	10,742,752.20	0	0.00	0	0.00	4	295,689.79	0	0.00	41	11,038,441.99
	5.67%	7.34%	0.00%	0.00%	0.00%	0.00%	0.61%	0.20%	0.00%	0.00%	6.29%	7.54%
<b>Payment 2</b>	17	4,849,294.35	3	654,389.34	0	0.00	3	431,562.93	0	0.00	23	5,935,246.62
	2.61%	3.31%	0.46%	0.45%	0.00%	0.00%	0.46%	0.29%	0.00%	0.00%	3.53%	4.05%
<b>Payment 3+</b>	26	6,941,791.66	80	21,646,440.53	27	6,154,935.24	26	5,281,879.53	0	0.00	159	40,025,046.96
	3.99%	4.74%	12.27%	14.79%	4.14%	4.20%	3.99%	3.61%	0.00%	0.00%	24.39%	27.34%
<b>TOTAL</b>	504	111,330,196.18	83	22,300,829.87	27	6,154,935.24	38	6,621,014.89	0	0.00	652	146,406,976.18
	77.30%	76.04%	12.73%	15.23%	4.14%	4.20%	5.83%	4.52%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 07/25/2009  
 Pay Date: 07/27/2009

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

## Delinquency Trends - By Groups



Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

**Delinquency Summary - FIXED-RATE**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	597	99,245,599.93	0	0.00	0	0.00	8	870,007.38	0	0.00	605	100,115,607.31
	83.15%	82.63%	0.00%	0.00%	0.00%	0.00%	1.11%	0.72%	0.00%	0.00%	84.26%	83.35%
<b>Payment 1</b>	25	3,949,528.82	0	0.00	0	0.00	2	283,826.43	0	0.00	27	4,233,355.25
	3.48%	3.29%	0.00%	0.00%	0.00%	0.00%	0.28%	0.24%	0.00%	0.00%	3.76%	3.52%
<b>Payment 2</b>	8	2,182,314.26	6	895,387.60	0	0.00	2	325,934.24	0	0.00	16	3,403,636.10
	1.11%	1.82%	0.84%	0.75%	0.00%	0.00%	0.28%	0.27%	0.00%	0.00%	2.23%	2.83%
<b>Payment 3+</b>	15	2,255,527.49	37	7,040,655.45	7	1,263,440.15	11	1,797,372.21	0	0.00	70	12,356,995.30
	2.09%	1.88%	5.15%	5.86%	0.97%	1.05%	1.53%	1.50%	0.00%	0.00%	9.75%	10.29%
<b>TOTAL</b>	645	107,632,970.50	43	7,936,043.05	7	1,263,440.15	23	3,277,140.26	0	0.00	718	120,109,593.96
	89.83%	89.61%	5.99%	6.61%	0.97%	1.05%	3.20%	2.73%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

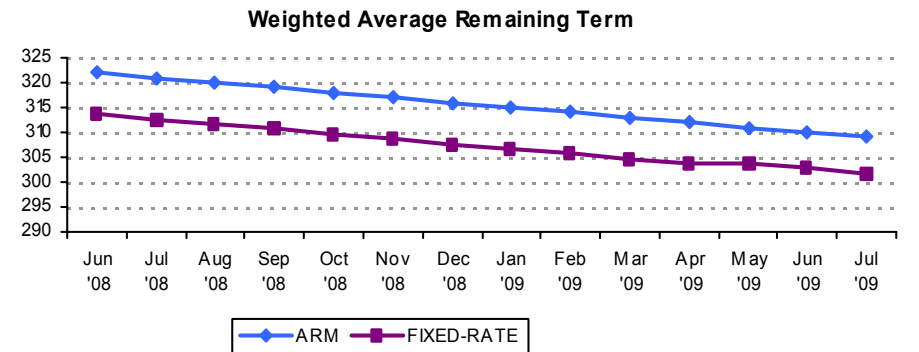
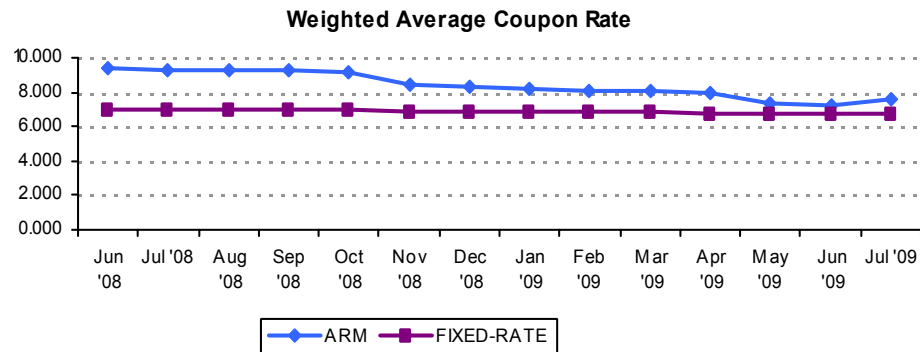
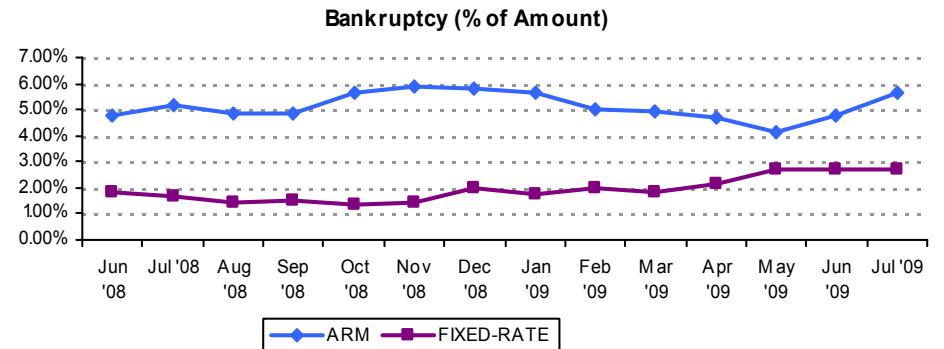
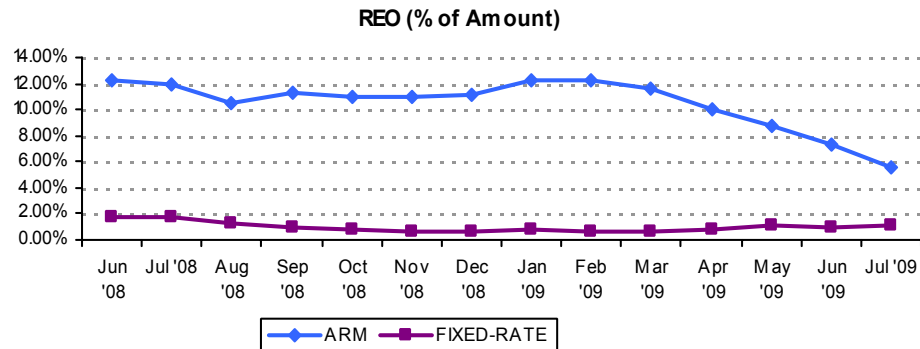
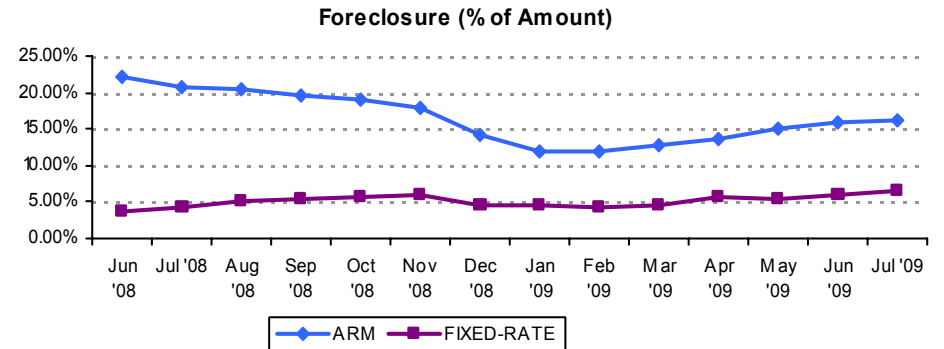
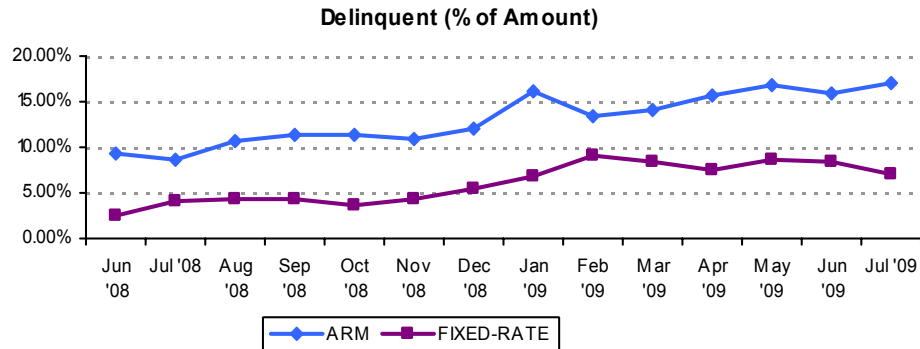
## Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	682	105,672,675.40	1	140,763.11	0	0.00	12	1,410,966.67	0	0.00	695	107,224,405.18
	60.46%	55.51%	0.09%	0.07%	0.00%	0.00%	1.06%	0.74%	0.00%	0.00%	61.61%	56.32%
<b>Payment 1</b>	72	15,233,728.16	0	0.00	0	0.00	5	471,845.97	0	0.00	77	15,705,574.13
	6.38%	8.00%	0.00%	0.00%	0.00%	0.00%	0.44%	0.25%	0.00%	0.00%	6.83%	8.25%
<b>Payment 2</b>	34	6,492,102.43	9	1,183,514.24	0	0.00	7	1,129,469.98	0	0.00	50	8,805,086.65
	3.01%	3.41%	0.80%	0.62%	0.00%	0.00%	0.62%	0.59%	0.00%	0.00%	4.43%	4.63%
<b>Payment 3+</b>	49	10,891,844.41	144	29,432,547.49	63	10,622,348.44	50	7,696,497.07	0	0.00	306	58,643,237.41
	4.34%	5.72%	12.77%	15.46%	5.59%	5.58%	4.43%	4.04%	0.00%	0.00%	27.13%	30.80%
<b>TOTAL</b>	837	138,290,350.40	154	30,756,824.84	63	10,622,348.44	74	10,708,779.69	0	0.00	1,128	190,378,303.37
	74.20%	72.64%	13.65%	16.16%	5.59%	5.58%	6.56%	5.63%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 07/25/2009  
 Pay Date: 07/27/2009

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

## Delinquency Trends - By Loan Type



Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

# 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-Recoverable s	Net Liq. Proceeds
1	CA	11074642					90.71		0.00	0.00
1	CA	251036119	337,079.94	0.00	299,825.32	88.95%			0.00	37,254.62
1	CA	581000368					150.50		0.00	0.00
1	CA	631006318					0.00		528.30	0.00
1	CA	661005911	272,199.76	0.00	184,918.39	67.93%			0.00	87,281.37
1	CA	671003249	76,198.33	0.00	76,198.33	100.00%			2,365.72	0.00
1	DE	781002845					133.30		0.00	0.00
1	FL	261050976	87,775.48	0.00	87,775.48	100.00%			3,665.23	0.00
1	FL	561001774	133,558.98	0.00	105,802.36	79.22%			0.00	27,756.62
1	FL	621007215						0.00	-157.26	0.00
1	GA	51056439						524.00	0.00	0.00
1	GA	51056617	94,711.80	0.00	83,281.28	87.93%			0.00	11,430.52
1	IL	761009235	226,936.21	151.48	177,877.55	78.43%			0.00	48,907.18
1	IN	41065772					8.77		0.00	0.00
1	IN	521024076	91,549.52	0.00	75,339.79	82.29%			0.00	16,209.73
1	KS	791001953						3,380.74	0.00	0.00
1	KY	131031380						1,222.98	0.00	0.00
1	KY	131031791						164.40	0.00	0.00
1	MA	401000713	193,500.00	0.00	181,259.22	93.67%			0.00	12,240.78
1	MI	271020958					149.18		0.00	0.00
1	MI	271021166					0.00		7,806.75	0.00
1	MI	361023762						0.00	-5,372.19	0.00
1	MI	361023773	265,205.94	0.00	205,769.25	77.59%			0.00	59,436.69
1	MI	361024015	114,573.42	0.00	114,573.42	100.00%			17,232.85	0.00
1	MI	511034844						415.76	0.00	0.00
1	MI	841004600					0.00		3,048.06	0.00
1	MI	841004678					0.00		171.53	0.00
1	MI	841004812					127.56		0.00	0.00
1	MI	841004985	131,874.63	0.00	131,874.63	100.00%			7,632.22	0.00
1	MN	121038681	107,259.87	108.97	76,646.31	71.53%			0.00	30,504.59
1	MN	121038765	159,386.89	0.00	154,466.50	96.91%			0.00	4,920.39

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

# 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-Recoverable s	Net Liq. Proceeds
1	MN	121038826					20.80		0.00	0.00
1	MN	251036132	83,648.14	0.00	83,648.14	100.00%			9,804.60	0.00
1	MN	521024845					331.68		0.00	0.00
1	NH	401000737					236.70		0.00	0.00
1	NJ	331035242	305,998.00	0.00	190,850.07	62.37%			0.00	115,147.93
1	NV	171024912	144,528.07	0.00	144,528.07	100.00%			4,124.78	0.00
1	NY	781002738	168,000.00	0.00	118,802.65	70.72%			0.00	49,197.35
1	OH	131030538						300.00	0.00	0.00
1	OH	131031185						46.50	0.00	0.00
1	OH	131031650	87,985.73	0.00	61,536.59	69.94%			0.00	26,449.14
1	OH	521024623						1,944.81	0.00	0.00
1	OH	61056878						0.00	-1.94	0.00
1	OH	61057176						0.00	-168.50	0.00
1	OH	61057523						0.00	-2,564.88	0.00
1	OH	61057598						101.91	0.00	0.00
1	OH	61057620	100,531.43	0.00	100,531.43	100.00%			6,763.78	0.00
1	OH	61057777					12.27		0.00	0.00
1	PA	231063501					3.50		0.00	0.00
1	PA	331035935						0.00	-50.00	0.00
1	RI	381019780	243,659.20	0.00	240,754.61	98.81%			0.00	2,904.59
1	RI	381020862						2,000.00	0.00	0.00
1	TX	101046471					73.20		0.00	0.00
1	TX	101046833	82,353.03	0.00	76,180.73	92.51%			0.00	6,172.30
1	TX	171024917						5.00	0.00	0.00
1	TX	351025366					9.60		0.00	0.00
1	VA	691003095	140,924.32	125.07	54,339.27	38.59%			0.00	86,459.98
1	VA	81054934	124,000.00	0.00	24,681.17	19.90%			0.00	99,318.83
1	WA	581000541					398.80		0.00	0.00
TOTAL Group 1		59	3,773,438.69	385.52	3,051,460.56		1,746.57	10,106.10	54,829.05	721,592.61

Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

# 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	AR 651008694					321.99		0.00	0.00
2	CA 171025106						383.83	0.00	0.00
2	CA 21063273						1,851.60	0.00	0.00
2	CA 21063554					64.49		0.00	0.00
2	CA 31033183					369.79		0.00	0.00
2	CA 31033215	463,200.00	0.00	306,170.99	66.10%			0.00	157,029.01
2	CA 511034671	187,990.00	0.00	141,421.39	75.23%			0.00	46,568.61
2	CA 511034687	351,200.57	471.66	255,700.53	72.91%			0.00	95,028.38
2	CA 631006714					697.44		0.00	0.00
2	CA 631006939					7.00		0.00	0.00
2	CA 661006039						888.16	0.00	0.00
2	CA 671003132						93.43	0.00	0.00
2	CA 671003161					134.73		0.00	0.00
2	CA 671003196	517,800.00	0.00	418,555.17	80.83%			0.00	99,244.83
2	CO 511034570	150,400.00	0.00	72,782.96	48.39%			0.00	77,617.04
2	FL 561001687					186.24		0.00	0.00
2	FL 561002029						908.60	0.00	0.00
2	FL 621007573					636.38		0.00	0.00
2	FL 651008893	211,066.69	0.00	209,940.18	99.47%			0.00	1,126.51
2	FL 71064953						0.00	-109.53	0.00
2	IN 271020788					0.00		318.90	0.00
2	IN 271020790					0.00		225.00	0.00
2	MA 381020317	0.01	0.00				196,258.42		0.00
2	MI 711006469					0.00		1,099.77	0.00
2	MN 121038377					0.00		559.64	0.00
2	MN 121039101					1,993.10		0.00	0.00
2	NH 231064067					227.97		0.00	0.00
2	NV 171024841					71.31		0.00	0.00
2	OH 131030555					179.36		0.00	0.00
2	OH 741009871						0.00	-2,188.39	0.00
2	OH 741010779	68,588.99	0.00	68,588.99	100.00%			16,942.51	0.00



Deal Code: JPM05OPT1  
 Distribution Date: 07/25/2009  
 Pay Date: 07/27/2009

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

## Losses - Details

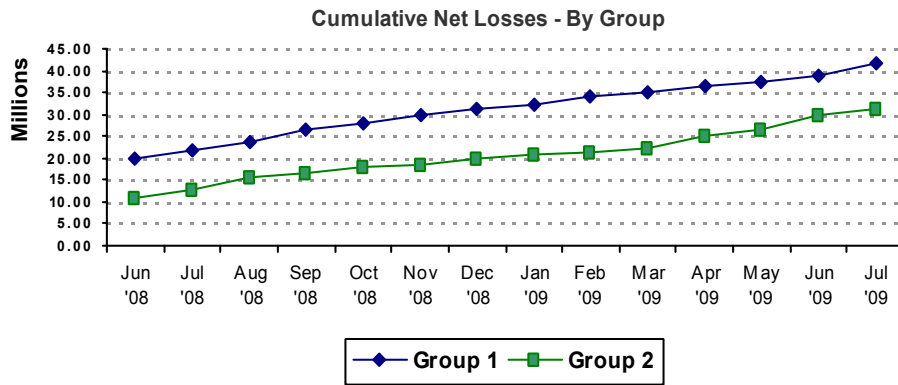
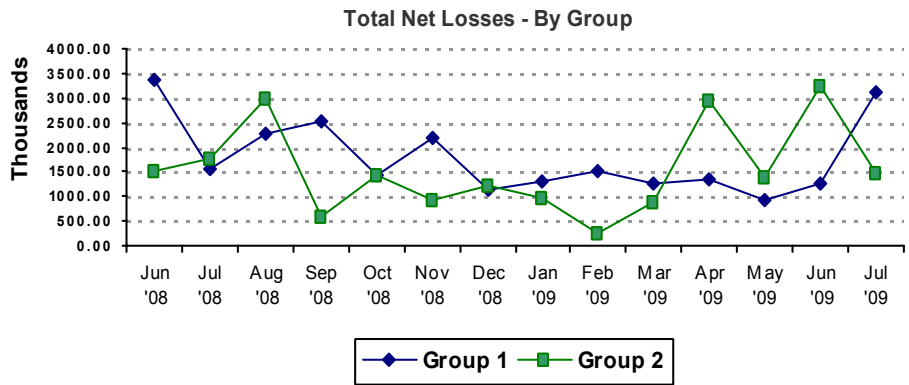
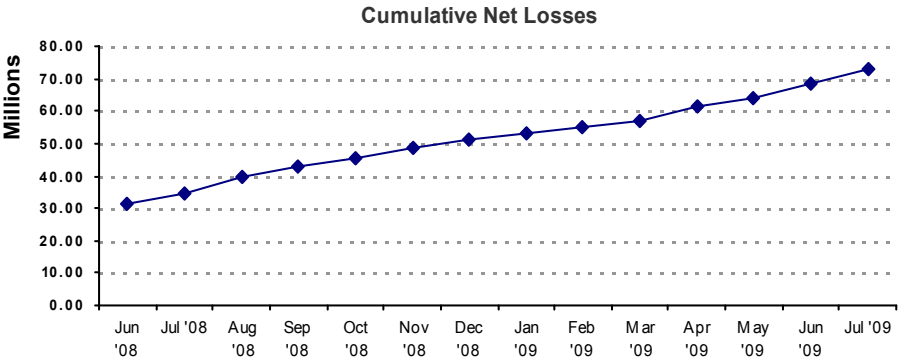
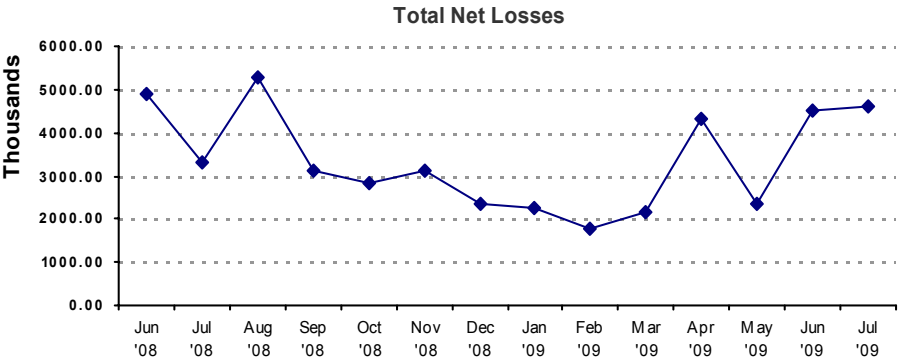
Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	RI	381020250					5,917.32		0.00	0.00
2	RI	381020681					1,427.26		0.00	0.00
2	RI	381020830						22.81	0.00	0.00
2	TX	351024559					9.60		0.00	0.00
2	TX	351024841	88,226.79	0.00	66,497.75	75.37%			0.00	21,729.04
2	TX	351025716					9.60		0.00	0.00
2	VA	81055242	240,943.58	0.00	125,544.04	52.11%			0.00	115,399.54
TOTAL Group 2		38	2,279,416.63	471.66	1,665,202.00		12,253.58	200,406.85	16,847.90	613,742.96

TOTAL	97	6,052,855.32	857.18	4,716,662.56			14,000.15	210,512.95	71,676.95	1,335,335.57
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Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

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

Losses Trends



Deal Code: JPM05OPT1  
Distribution Date: 07/25/2009  
Pay Date: 07/27/2009

# 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	241	49,541,111.16	15.956%	309	4.49%
5.5000 to less than 5.7500	30	6,710,183.17	2.161%	309	5.56%
5.7500 to less than 6.0000	84	22,016,273.07	7.091%	306	5.88%
6.0000 to less than 6.2500	73	16,337,426.76	5.262%	303	6.08%
6.2500 to less than 6.5000	78	16,754,154.14	5.396%	306	6.35%
6.5000 to less than 6.7500	88	19,850,773.82	6.393%	304	6.60%
6.7500 to less than 7.0000	137	27,655,348.43	8.907%	304	6.85%
7.0000 to less than 7.2500	105	17,817,906.35	5.739%	309	7.08%
7.2500 to less than 7.5000	101	18,779,689.96	6.048%	305	7.33%
7.5000 to less than 7.7500	120	18,857,473.40	6.073%	304	7.57%
7.7500 to less than 8.0000	121	19,504,470.78	6.282%	307	7.85%
8.0000 to less than 8.2500	102	12,138,662.14	3.910%	306	8.08%
8.2500 to less than 8.5000	89	11,776,289.59	3.793%	308	8.34%
8.5000 to less than 8.7500	100	12,553,229.87	4.043%	309	8.56%
8.7500 to less than 9.0000	84	9,564,548.75	3.080%	304	8.83%
9.0000 to less than 9.2500	63	6,981,316.17	2.248%	305	9.06%
9.2500 to less than 9.5000	54	6,391,151.26	2.058%	307	9.32%
9.5000 to less than 9.7500	36	3,976,252.96	1.281%	309	9.57%
9.7500 to less than 10.0000	38	4,329,610.81	1.394%	302	9.84%
10.0000 to less than 10.2500	29	2,832,464.71	0.912%	301	10.06%
10.2500 to less than 10.5000	13	1,241,709.31	0.400%	309	10.30%
10.5000 to less than 10.7500	18	1,468,310.88	0.473%	300	10.56%
10.7500 to less than 11.0000	14	1,381,052.02	0.445%	309	10.88%
11.0000 to less than 11.2500	6	402,728.84	0.130%	309	11.05%
11.2500 to less than 11.5000	10	679,569.12	0.219%	309	11.32%
11.5000 to less than 11.7500	4	341,299.94	0.110%	310	11.55%
11.7500 to less than 12.0000	4	363,361.52	0.117%	310	11.77%
Greater than; equal to 12.0000	4	241,528.40	0.078%	283	12.35%
<b>TOTAL</b>	<b>1,846</b>	<b>310,487,897.33</b>			

## Distribution by Note Rate (Cut-off)

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

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

## Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	2	18,509.04	0.006%	309	9.95%
20,000.00 to less than 40,000.0	1	35,898.61	0.011%	130	7.10%
40,000.00 to less than 60,000.0	167	8,725,567.37	2.748%	287	8.74%
60,000.00 to less than 80,000.0	247	17,245,167.17	5.432%	302	8.14%
80,000.00 to less than 100,000.	225	20,451,076.87	6.441%	303	7.65%
100,000.00 to less than 120,000	195	21,429,499.97	6.749%	308	7.58%
120,000.00 to less than 140,000	199	25,904,901.75	8.159%	307	7.16%
140,000.00 to less than 160,000	149	22,236,935.73	7.004%	305	7.10%
160,000.00 to less than 180,000	94	15,957,344.16	5.026%	306	6.96%
180,000.00 to less than 200,000	94	17,763,481.47	5.595%	304	7.00%
200,000.00 to less than 220,000	70	14,704,443.55	4.631%	307	6.68%
220,000.00 to less than 240,000	60	13,820,077.51	4.353%	304	6.92%
240,000.00 to less than 260,000	50	12,482,921.61	3.932%	309	6.54%
260,000.00 to less than 280,000	36	9,694,464.86	3.053%	309	6.66%
280,000.00 to less than 300,000	44	12,724,117.15	4.008%	309	6.61%
300,000.00 to less than 320,000	30	9,299,967.68	2.929%	309	6.69%
320,000.00 to less than 340,000	22	7,244,285.07	2.282%	301	7.20%
340,000.00 to less than 360,000	23	8,037,031.52	2.531%	309	6.71%
360,000.00 to less than 380,000	16	5,918,308.76	1.864%	309	6.09%
380,000.00 to less than 400,000	15	5,827,076.11	1.835%	309	6.64%
400,000.00 to less than 420,000	17	6,992,952.08	2.203%	309	6.27%
420,000.00 to less than 440,000	18	7,747,043.08	2.440%	309	6.76%
440,000.00 to less than 460,000	7	3,149,442.17	0.992%	309	5.85%
460,000.00 to less than 480,000	7	3,303,746.50	1.041%	309	6.00%
480,000.00 to less than 500,000	6	2,944,579.13	0.927%	309	6.47%
500,000.00 to less than 520,000	10	5,098,394.17	1.606%	309	5.85%
520,000.00 to less than 540,000	1	524,703.66	0.165%	310	6.75%
Greater than; equal to 540,000.0	41	31,205,960.58	9.829%	309	6.19%
<b>TOTAL</b>	<b>1,846</b>	<b>310,487,897.33</b>			

## Distribution by Ending Scheduled Balance (Cut-off)

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



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

## Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,128	190,378,303.37	12.607%	309	7.12%
2	FIXED-RATE - First Mortgag	699	118,915,493.52	7.875%	302	6.68%
3	FIXED-RATE - Subordinate	19	1,194,100.44	0.079%	295	9.66%
	<b>TOTAL</b>	<b>1,846</b>	<b>310,487,897.33</b>			

## Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,502	245,281,695.59	16.243%	306	6.94%
2	Multi-Family ( including 3 or	126	30,326,193.68	2.008%	305	6.90%
3	Plan Unit Development (PU	75	15,716,247.89	1.041%	306	7.12%
4	Low Rise Condo	83	12,989,304.02	0.860%	309	7.00%
5	Manufactured Housing	56	5,649,102.66	0.374%	306	7.62%
6	High Rise Condo	4	525,353.49	0.035%	310	7.25%
	<b>TOTAL</b>	<b>1,846</b>	<b>310,487,897.33</b>			

## Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,846	310,487,897.33	20.561%	306	6.96%
	<b>TOTAL</b>	<b>1,846</b>	<b>310,487,897.33</b>			

## Distribution by Loan Type Characteristics (Cut-off)

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

## Distribution by Property Type Characteristics (Cut-off)

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

## Distribution by Amortization Characteristics (Cut-off)

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

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

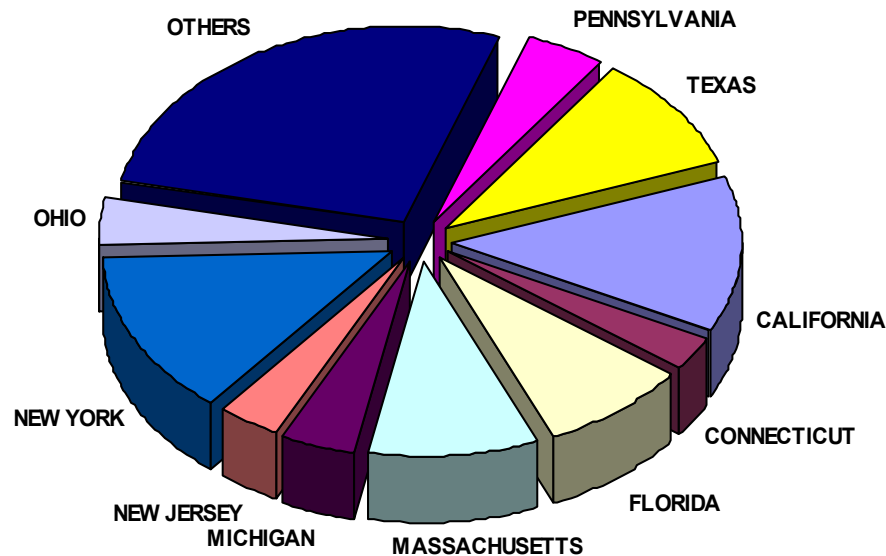
**Top 10 State Concentration (Current)**

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	NEW YORK	163	42,505,779.46	13.690%	304	6.59%
2	CALIFORNIA	142	40,376,211.28	13.004%	309	6.32%
3	TEXAS	252	30,237,969.69	9.739%	301	7.52%
4	MASSACHUSETTS	116	29,905,387.24	9.632%	309	6.53%
5	FLORIDA	151	25,490,412.47	8.210%	307	6.96%
6	PENNSYLVANIA	108	13,603,437.25	4.381%	306	7.58%
7	MICHIGAN	102	12,675,981.26	4.083%	308	7.36%
8	OHIO	105	11,782,280.68	3.795%	309	7.23%
9	NEW JERSEY	52	11,163,265.60	3.595%	309	7.17%
10	CONNECTICUT	43	8,923,860.01	2.874%	308	6.50%
	OTHERS	612	83,823,312.39	26.997%	306	7.24%
	<b>TOTAL</b>	<b>1,846</b>	<b>310,487,897.33</b>			

**Top 10 State Concentration (Cut-off)**

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

**Top 10 Current State Concentration**



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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	NOT PROVIDED BY SERVICER	68,647.20	7.20000	309	Loan Mods
1	TX	101046541	5/1/2009	NOT PROVIDED BY SERVICER	95,385.26	8.00000	309	Stipulated Relief Workout
1	TX	101046760	2/5/2009	NOT PROVIDED BY SERVICER	131,064.48	8.12500	309	Stipulated Relief Workout
1	NC	101046818	3/1/2009	Amortization Change	150,767.53	5.00000	309	Loan Mods
1	TX	101046973	12/29/2008	NOT PROVIDED BY SERVICER	87,770.12	9.00000	309	Stipulated Relief Workout
1	CA	11074373	11/3/2007	NOT PROVIDED BY SERVICER	128,075.84	5.00000	309	Loan Mods
1	WI	121038485	8/28/2008	Amortization Change	158,062.73	9.25000	309	Loan Mods
1	WI	121038816	11/28/2007	NOT PROVIDED BY SERVICER	102,602.88	6.00000	309	Loan Mods
1	OH	131031382	1/19/2007	NOT PROVIDED BY SERVICER	96,866.38	8.90000	309	Loan Mods
1	OH	131031604	12/29/2008	Amortization Change	93,699.45	5.00000	309	Loan Mods
1	KY	131031620	12/6/2007	NOT PROVIDED BY SERVICER	118,798.77	10.75000	309	Loan Mods
1	OH	131031625	10/19/2007	NOT PROVIDED BY SERVICER	155,959.30	5.00000	310	Loan Mods
1	OH	131031690	8/1/2008	Amortization Change	63,424.31	10.00000	309	Loan Mods
1	CT	141045963	7/23/2007	NOT PROVIDED BY SERVICER	124,901.44	5.00000	310	Loan Mods
1	NY	141046010	2/1/2009	Combination	319,687.38	5.00000	309	Loan Mods
1	NY	141046023	3/1/2009	NOT PROVIDED BY SERVICER	237,380.85	8.62500	310	Stipulated Relief Workout
1	PA	141046109	12/16/2008	NOT PROVIDED BY SERVICER	128,551.41	5.00000	310	Stipulated Relief Workout
1	NY	141046215	5/1/2009	Amortization Change	74,903.33	3.00000	310	Loan Mods
1	PA	151027481	9/24/2008	NOT PROVIDED BY SERVICER	73,236.93	8.00000	309	Stipulated Relief Workout
1	PA	151028106	11/26/2007	NOT PROVIDED BY SERVICER	127,113.80	5.00000	309	Loan Mods
1	MA	161040432	2/13/2008	NOT PROVIDED BY SERVICER	249,328.58	4.00000	309	Loan Mods
1	RI	161040617	10/1/2008	NOT PROVIDED BY SERVICER	203,543.44	6.90000	309	Stipulated Relief Workout
1	MA	161040828	8/26/2008	Amortization Change	235,331.97	7.05000	309	Loan Mods
1	MA	161040982	8/1/2009	Combination	266,800.63	8.37500	310	Loan Mods
1	TX	171024917	12/27/2007	NOT PROVIDED BY SERVICER				Loan Mods
1	TX	171025058	12/1/2008	Amortization Change	118,293.40	7.00000	309	Loan Mods
1	CA	21063007	3/16/2009	NOT PROVIDED BY SERVICER	188,802.99	6.87500	309	Stipulated Relief Workout
1	CA	21063260	4/1/2009	Principal Write-Off	52,097.55	3.00000	309	Loan Mods
1	NY	231061781	2/1/2009	NOT PROVIDED BY SERVICER	329,795.08	9.37500	309	Stipulated Relief Workout
1	PA	231062509	1/15/2008	NOT PROVIDED BY SERVICER	72,202.96	7.00000	309	Loan Mods
1	NY	231062688	12/3/2007	NOT PROVIDED BY SERVICER	123,795.18	7.35000	309	Loan Mods
1	CT	231063492	1/1/2009	Amortization Change	245,387.90	7.75000	309	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	MA	231064415	1/17/2008	NOT PROVIDED BY SERVICER	98,831.63	6.00000	309	Loan Mods
1	PA	231064722	6/19/2008	Amortization Change	211,559.33	5.20000	309	Loan Mods
1	NH	231064923	6/1/2009	Amortization Change	247,586.27	2.50000	309	Loan Mods
1	MT	251035143	5/1/2009	Principal Write-Off	193,746.40	6.00000	308	Loan Mods
1	PA	281014244	4/3/2008	NOT PROVIDED BY SERVICER	54,040.66	5.10000	309	Loan Mods
1	DE	281014320	12/17/2007	NOT PROVIDED BY SERVICER	94,046.88	5.00000	309	Loan Mods
1	PA	281014386	8/1/2009	NOT PROVIDED BY SERVICER	62,344.62	11.00000	309	Stipulated Relief Workout
1	PA	281014496	5/1/2009	Combination	96,478.10	5.00000	309	Loan Mods
1	PA	281014598	2/4/2008	NOT PROVIDED BY SERVICER	68,755.55	9.00000	309	Loan Mods
1	ID	301000996	5/1/2009	Amortization Change	84,811.84	5.00000	310	Loan Mods
1	NJ	311027021	11/21/2007	NOT PROVIDED BY SERVICER	250,121.13	3.00000	310	Loan Mods
1	CO	321024872	12/1/2008	Amortization Change	140,697.71	5.00000	309	Loan Mods
1	WY	321024905	6/24/2008	Maturity Date Extension	96,841.43	10.37500	309	Loan Mods
1	UT	321025028	3/18/2008	NOT PROVIDED BY SERVICER	138,057.42	5.00100	309	Loan Mods
1	CO	321025062	3/1/2009	NOT PROVIDED BY SERVICER	60,876.45	6.50000	310	Stipulated Relief Workout
1	CO	321025348	1/1/2009	Amortization Change	199,261.69	7.00000	310	Loan Mods
1	CO	321025374	12/31/2007	NOT PROVIDED BY SERVICER	215,193.12	5.50000	310	Loan Mods
1	NY	331036066	5/1/2009	Combination	264,769.01	3.00000	310	Loan Mods
1	NC	341023519	8/1/2009	NOT PROVIDED BY SERVICER	59,521.39	9.35000	309	Stipulated Relief Workout
1	SC	341023868	11/30/2008	Amortization Change	73,193.26	3.00000	309	Loan Mods
1	NC	341023992	6/1/2009	Combination	136,828.36	2.00000	310	Loan Mods
1	TX	351023500	2/25/2008	NOT PROVIDED BY SERVICER	151,333.95	8.66000	309	Loan Mods
1	TX	351024873	1/2/2008	NOT PROVIDED BY SERVICER	307,174.46	9.00000	309	Loan Mods
1	TX	351024955	9/30/2008	NOT PROVIDED BY SERVICER	60,320.26	9.05000	309	Stipulated Relief Workout
1	TX	351025298	7/22/2008	Amortization Change	95,462.54	6.00000	309	Loan Mods
1	TX	351025379	4/14/2009	NOT PROVIDED BY SERVICER	104,005.03	8.00000	309	Stipulated Relief Workout
1	TX	351025383	9/10/2008	Amortization Change	157,301.50	8.75000	309	Loan Mods
1	TX	351025393	8/1/2009	Combination	74,447.54	9.25000	310	Loan Mods
1	TX	351025417	1/7/2008	NOT PROVIDED BY SERVICER	93,659.17	6.00000	309	Loan Mods
1	TX	351025466	9/27/2008	NOT PROVIDED BY SERVICER	75,268.70	9.75000	309	Stipulated Relief Workout
1	TX	351025502	11/1/2008	NOT PROVIDED BY SERVICER	94,850.03	8.25000	309	Stipulated Relief Workout
1	TX	351025589	11/1/2008	NOT PROVIDED BY SERVICER	91,698.03	8.50000	309	Stipulated Relief Workout



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## Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	TX	351025785	8/1/2009	Combination	103,658.57	10.62500	310	Loan Mods
1	TX	351025912	11/1/2008	NOT PROVIDED BY SERVICER	62,908.52	10.50000	310	Stipulated Relief Workout
1	MI	361023062	1/18/2008	NOT PROVIDED BY SERVICER	107,155.05	6.00000	309	Loan Mods
1	MI	361023940	4/10/2006	NOT PROVIDED BY SERVICER	263,722.57	7.00000	309	Loan Mods
1	MI	361024266	12/1/2008	NOT PROVIDED BY SERVICER	142,644.34	9.62500	310	Stipulated Relief Workout
1	FL	371024863	1/7/2008	NOT PROVIDED BY SERVICER	256,071.01	5.00000	309	Loan Mods
1	FL	371025035	4/3/2009	NOT PROVIDED BY SERVICER	94,077.77	8.50000	309	Stipulated Relief Workout
1	FL	371025091	5/27/2008	Amortization Change	144,531.68	8.87500	310	Loan Mods
1	FL	371025100	8/1/2009	Amortization Change	179,292.26	7.44000	309	Loan Mods
1	FL	371025253	3/1/2009	NOT PROVIDED BY SERVICER	62,414.57	7.30000	309	Stipulated Relief Workout
1	MA	381020382	12/21/2007	NOT PROVIDED BY SERVICER	249,596.37	1.00000	309	Loan Mods
1	RI	381020485	9/10/2008	Amortization Change	223,728.39	5.00000	309	Loan Mods
1	RI	381020680	5/2/2006	NOT PROVIDED BY SERVICER	250,057.73	3.50000	309	Loan Mods
1	RI	381020872	8/1/2009	Combination	372,981.25	6.60000	309	Loan Mods
1	MA	381020888	8/1/2009	Amortization Change	349,744.07	5.65000	310	Loan Mods
1	VT	381021002	3/1/2009	NOT PROVIDED BY SERVICER	66,387.07	8.75000	310	Stipulated Relief Workout
1	TN	391011586	2/22/2008	NOT PROVIDED BY SERVICER	141,938.56	7.00000	309	Loan Mods
1	TN	391011729	3/3/2009	NOT PROVIDED BY SERVICER	74,787.56	8.40000	309	Stipulated Relief Workout
1	NY	401000710	12/4/2007	NOT PROVIDED BY SERVICER	85,180.21	7.50000	310	Loan Mods
1	MO	401000833	10/9/2007	NOT PROVIDED BY SERVICER	157,248.59	7.25000	309	Loan Mods
1	IN	41064925	6/17/2008	Amortization Change	160,518.62	8.75000	309	Loan Mods
1	IL	41065469	6/21/2006	NOT PROVIDED BY SERVICER	373,654.88	3.50000	309	Loan Mods
1	IL	41065814	9/24/2008	Amortization Change	233,570.29	5.25000	309	Loan Mods
1	IN	41066025	2/11/2008	NOT PROVIDED BY SERVICER	159,672.20	6.70000	309	Loan Mods
1	IN	41066273	4/1/2009	NOT PROVIDED BY SERVICER	89,616.62	8.50000	310	Stipulated Relief Workout
1	IN	41066450	9/23/2008	Amortization Change	87,240.75	5.00000	310	Loan Mods
1	GA	51056237	1/8/2008	NOT PROVIDED BY SERVICER	141,754.52	5.00000	309	Loan Mods
1	GA	51056286	2/9/2009	NOT PROVIDED BY SERVICER	109,278.20	7.12500	309	Stipulated Relief Workout
1	GA	51056513	4/1/2008	NOT PROVIDED BY SERVICER	85,897.73	12.37500	309	Loan Mods
1	GA	51056726	6/1/2009	Combination	289,104.36	5.00000	309	Loan Mods
1	GA	51056875	11/1/2008	NOT PROVIDED BY SERVICER	116,870.59	8.62500	310	Stipulated Relief Workout
1	GA	51056996	1/17/2008	NOT PROVIDED BY SERVICER	162,211.50	8.87000	310	Loan Mods



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Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	CA	511034924	7/1/2009	Amortization Change	316,479.73	6.99000	309	Loan Mods
1	OH	521024533	9/6/2007	NOT PROVIDED BY SERVICER	91,846.80	7.50000	309	Loan Mods
1	OH	521024760	2/21/2008	NOT PROVIDED BY SERVICER	66,532.24	5.50000	309	Loan Mods
1	TX	551005259	1/1/2009	NOT PROVIDED BY SERVICER	95,672.12	8.62500	309	Stipulated Relief Workout
1	OK	551005554	5/1/2009	Combination	152,415.19	3.75000	309	Loan Mods
1	TX	551005574	6/1/2009	Principal Write-Off	108,272.70	7.00000	309	Loan Mods
1	TX	551005788	1/8/2009	NOT PROVIDED BY SERVICER	129,235.81	7.87500	309	Stipulated Relief Workout
1	AR	551005848	6/1/2009	Combination	146,636.51	5.00000	310	Loan Mods
1	AR	551005927	1/1/2009	Amortization Change	61,547.33	5.00000	309	Loan Mods
1	FL	561001591	3/1/2009	Amortization Change	65,992.12	7.12000	308	Loan Mods
1	PA	61057840	2/1/2009	Amortization Change	74,222.36	6.00000	309	Loan Mods
1	MI	61057919	3/11/2009	NOT PROVIDED BY SERVICER	147,632.22	7.50000	310	Stipulated Relief Workout
1	NJ	611015587	4/29/2009	NOT PROVIDED BY SERVICER	193,733.00	8.12500	310	Stipulated Relief Workout
1	CA	631006780	4/1/2009	Combination	305,939.85	6.00000	309	Loan Mods
1	TX	641008064	6/24/2009	NOT PROVIDED BY SERVICER	125,015.27	8.30000	309	Stipulated Relief Workout
1	IN	651008835	12/1/2008	Temporary Rate Reduction	136,717.71	7.50000	309	Loan Mods
1	WI	651008840	8/20/2007	NOT PROVIDED BY SERVICER	192,334.10	5.00000	310	Loan Mods
1	FL	651009025	2/5/2008	NOT PROVIDED BY SERVICER	137,701.68	6.25000	309	Loan Mods
1	GA	651009273	3/11/2008	NOT PROVIDED BY SERVICER	112,195.73	6.75000	309	Loan Mods
1	CA	661006244	5/1/2009	Amortization Change	189,204.82	4.00000	310	Loan Mods
1	MA	681004907	2/20/2009	NOT PROVIDED BY SERVICER	288,872.34	6.55000	309	Stipulated Relief Workout
1	ME	681005210	3/3/2008	NOT PROVIDED BY SERVICER	81,735.98	10.00000	310	Loan Mods
1	NH	681005231	2/1/2009	Amortization Change	302,254.38	5.05000	309	Loan Mods
1	DE	691003113	9/24/2007	NOT PROVIDED BY SERVICER	281,489.23	5.00000	309	Loan Mods
1	FL	71065337	9/27/2008	NOT PROVIDED BY SERVICER	103,960.85	6.80000	309	Stipulated Relief Workout
1	FL	71065669	11/1/2008	NOT PROVIDED BY SERVICER	75,950.16	8.69000	309	Stipulated Relief Workout
1	FL	71065796	12/18/2007	NOT PROVIDED BY SERVICER	106,547.96	7.00000	310	Loan Mods
1	ME	711006364	6/1/2009	Combination	156,775.40	4.50000	309	Loan Mods
1	OH	741010165	10/1/2008	Amortization Change	75,486.64	7.00000	309	Loan Mods
1	OH	741010701	2/27/2008	NOT PROVIDED BY SERVICER	185,202.86	5.50000	309	Loan Mods
1	OH	741010704	8/1/2009	Combination	129,419.75	9.00000	310	Loan Mods
1	OH	741010775	9/24/2008	NOT PROVIDED BY SERVICER	75,754.75	9.00000	309	Stipulated Relief Workout

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## Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	OH	741010832	9/24/2007	NOT PROVIDED BY SERVICER	90,512.00	5.00000	309	Loan Mods
1	IN	761008591	12/26/2007	NOT PROVIDED BY SERVICER	79,598.89	9.00000	309	Loan Mods
1	TX	771004163	1/26/2009	NOT PROVIDED BY SERVICER	90,106.59	9.12500	309	Stipulated Relief Workout
1	CO	791001764	3/28/2008	NOT PROVIDED BY SERVICER	275,058.47	9.00000	309	Loan Mods
1	NE	791002097	11/15/2007	NOT PROVIDED BY SERVICER	112,225.36	10.00000	309	Loan Mods
1	VA	81054178	5/8/2007	NOT PROVIDED BY SERVICER	120,172.20	7.25000	309	Loan Mods
1	VA	81054441	4/1/2009	Combination	80,221.40	3.00000	309	Loan Mods
1	MI	841004826	3/28/2008	NOT PROVIDED BY SERVICER	140,616.91	8.70000	310	Loan Mods
1	NJ	851000756	4/1/2009	NOT PROVIDED BY SERVICER	231,122.90	7.37500	309	Stipulated Relief Workout
2	TX	101046504	10/11/2007	NOT PROVIDED BY SERVICER	192,125.73	6.00000	309	Loan Mods
2	TX	101046757	1/27/2009	NOT PROVIDED BY SERVICER	347,501.99	8.75000	309	Stipulated Relief Workout
2	TX	101046924	6/1/2009	Principal Write-Off	407,233.40	5.00000	309	Loan Mods
2	IL	121039089	2/19/2008	NOT PROVIDED BY SERVICER	176,606.75	5.50000	309	Loan Mods
2	OH	131029794	4/1/2009	Combination	116,309.14	5.00000	308	Loan Mods
2	KY	131031015	12/1/2008	Amortization Change	78,368.32	5.00000	309	Loan Mods
2	OH	131031328	1/17/2008	NOT PROVIDED BY SERVICER	187,041.69	9.99000	309	Loan Mods
2	OH	131031468	9/12/2008	NOT PROVIDED BY SERVICER	196,794.78	8.37500	309	Stipulated Relief Workout
2	NY	141044808	8/1/2009	Principal Write-Off	73,005.67	7.65000	309	Loan Mods
2	CT	141045615	4/1/2009	Combination	187,089.54	4.00000	309	Loan Mods
2	MA	141045930	10/23/2007	NOT PROVIDED BY SERVICER	132,658.65	7.00000	309	Loan Mods
2	MA	141046058	1/9/2008	NOT PROVIDED BY SERVICER	415,175.09	4.00000	310	Loan Mods
2	NY	141046527	5/1/2009	Combination	435,519.38	3.50000	310	Loan Mods
2	NY	141046671	6/1/2009	NOT PROVIDED BY SERVICER	362,882.91	8.12500	310	Stipulated Relief Workout
2	PA	151028164	11/1/2008	NOT PROVIDED BY SERVICER	308,929.23	9.87500	309	Stipulated Relief Workout
2	MA	161039830	7/1/2009	Combination	431,752.33	3.00000	309	Loan Mods
2	MA	161040443	12/17/2007	NOT PROVIDED BY SERVICER	200,798.16	6.35000	309	Loan Mods
2	AZ	171022541	10/20/2008	Amortization Change	138,898.28	8.19000	309	Loan Mods
2	AZ	171025159	5/1/2009	Combination	327,848.31	4.75000	309	Loan Mods
2	CA	21062858	6/1/2009	Amortization Change	161,773.19	3.50000	309	Loan Mods
2	NV	21063117	1/1/2009	Amortization Change	155,295.39	3.00000	309	Loan Mods
2	NV	21063193	3/31/2008	NOT PROVIDED BY SERVICER	224,110.28	7.00000	309	Loan Mods
2	CA	21063290	9/19/2008	Amortization Change	627,878.76	6.00000	309	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	21063554	2/26/2008	NOT PROVIDED BY SERVICER				Loan Mods
2	GA	211027833	2/1/2009	NOT PROVIDED BY SERVICER	115,564.72	9.30000	309	Stipulated Relief Workout
2	NC	211028216	9/17/2008	Amortization Change	185,349.22	8.37500	309	Loan Mods
2	NJ	231062250	9/12/2008	NOT PROVIDED BY SERVICER	552,799.91	8.75000	309	Stipulated Relief Workout
2	NJ	231062558	9/13/2007	NOT PROVIDED BY SERVICER	408,992.90	3.50000	309	Loan Mods
2	MA	231062672	4/2/2008	NOT PROVIDED BY SERVICER	262,712.18	5.99000	309	Loan Mods
2	NH	231062861	12/17/2007	NOT PROVIDED BY SERVICER	287,246.79	3.00000	309	Loan Mods
2	CT	231063504	3/1/2009	Amortization Change	377,878.39	3.50000	309	Loan Mods
2	GA	271020451	11/1/2008	NOT PROVIDED BY SERVICER	384,532.98	8.50000	309	Stipulated Relief Workout
2	NY	271021264	3/18/2008	NOT PROVIDED BY SERVICER	423,073.43	7.70000	309	Loan Mods
2	PA	281014247	7/16/2007	NOT PROVIDED BY SERVICER	233,144.19	7.00000	309	Loan Mods
2	FL	291000398	8/7/2008	Amortization Change	177,685.19	9.12500	310	Loan Mods
2	WA	301000767	3/3/2008	NOT PROVIDED BY SERVICER	151,203.55	9.25000	308	Loan Mods
2	CA	31032796	3/19/2008	NOT PROVIDED BY SERVICER	385,304.92	8.00000	309	Loan Mods
2	CA	31033391	6/1/2009	Amortization Change	953,737.54	2.25000	309	Loan Mods
2	CO	321025067	5/1/2009	Amortization Change	177,934.96	5.00000	309	Loan Mods
2	CO	321025102	2/21/2008	NOT PROVIDED BY SERVICER	178,400.73	7.50000	309	Loan Mods
2	CO	321025152	2/1/2008	NOT PROVIDED BY SERVICER	578,010.39	6.75000	309	Loan Mods
2	NY	331034983	3/13/2008	NOT PROVIDED BY SERVICER	485,464.73	6.75000	309	Loan Mods
2	NY	331035279	9/26/2007	NOT PROVIDED BY SERVICER	502,159.26	4.50000	309	Loan Mods
2	PA	331035666	2/8/2008	NOT PROVIDED BY SERVICER	133,781.34	8.00000	309	Loan Mods
2	NY	331036028	12/24/2007	NOT PROVIDED BY SERVICER	477,643.22	2.40000	309	Loan Mods
2	NY	331036115	1/31/2008	NOT PROVIDED BY SERVICER	310,548.49	5.00000	309	Loan Mods
2	NC	341022281	11/17/2008	NOT PROVIDED BY SERVICER	92,956.24	8.49000	308	Stipulated Relief Workout
2	NC	341023325	3/11/2009	NOT PROVIDED BY SERVICER	79,712.32	8.25000	309	Stipulated Relief Workout
2	NC	341023934	10/23/2007	NOT PROVIDED BY SERVICER	202,140.05	5.00000	309	Loan Mods
2	TX	351025102	8/22/2008	Amortization Change	95,520.57	5.00000	309	Loan Mods
2	TX	351025273	9/11/2008	Amortization Change	74,988.86	7.00000	309	Loan Mods
2	FL	371024579	12/6/2008	NOT PROVIDED BY SERVICER	68,676.76	9.00000	309	Stipulated Relief Workout
2	FL	371025255	8/15/2008	Amortization Change	209,192.06	7.24000	309	Loan Mods
2	LA	391011757	12/21/2007	NOT PROVIDED BY SERVICER	103,876.59	10.00000	309	Loan Mods
2	OH	401000639	3/1/2009	NOT PROVIDED BY SERVICER	128,751.24	9.62500	309	Stipulated Relief Workout



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## Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
2	GA	51056441	7/1/2009	Principal Write-Off	125,864.49	5.00000	309	Loan Mods
2	GA	51056691	3/20/2009	NOT PROVIDED BY SERVICER	190,670.75	8.75000	309	Stipulated Relief Workout
2	AZ	511035081	12/17/2007	NOT PROVIDED BY SERVICER	210,615.68	8.37500	309	Loan Mods
2	KY	521024090	1/2/2009	Amortization Change	166,347.57	7.90000	309	Loan Mods
2	MI	521024317	12/29/2006	NOT PROVIDED BY SERVICER	94,670.17	2.00000	309	Loan Mods
2	MO	521024418	3/31/2008	NOT PROVIDED BY SERVICER	68,817.39	5.50000	309	Loan Mods
2	OH	521024776	10/27/2007	NOT PROVIDED BY SERVICER	148,027.96	8.50000	309	Loan Mods
2	TX	551004878	4/17/2008	Amortization Change	210,291.17	9.85000	309	Loan Mods
2	TX	551005705	3/31/2009	NOT PROVIDED BY SERVICER	149,799.71	8.50000	309	Stipulated Relief Workout
2	FL	561001828	4/1/2009	Amortization Change	152,562.84	6.95000	309	Loan Mods
2	OH	61057986	8/1/2009	Combination	251,009.91	9.37500	310	Loan Mods
2	NY	611015001	11/14/2006	NOT PROVIDED BY SERVICER	423,818.40	10.99000	309	Loan Mods
2	NY	611015838	2/7/2008	NOT PROVIDED BY SERVICER	262,621.94	3.50000	310	Loan Mods
2	FL	621007324	9/1/2009	Principal Write-Off	293,583.66	7.80000	309	Loan Mods
2	FL	621007343	3/18/2008	NOT PROVIDED BY SERVICER	106,695.08	7.00000	310	Loan Mods
2	CA	631006714	10/5/2007	NOT PROVIDED BY SERVICER				Loan Mods
2	CA	631006756	9/23/2008	Amortization Change	630,741.92	6.00000	309	Loan Mods
2	CA	631006939	12/27/2008	NOT PROVIDED BY SERVICER				Stipulated Relief Workout
2	CA	631007155	3/19/2008	NOT PROVIDED BY SERVICER	474,645.62	6.90000	310	Loan Mods
2	CA	661005271	9/15/2008	Amortization Change	235,417.48	8.75000	309	Loan Mods
2	CA	661005326	12/14/2007	NOT PROVIDED BY SERVICER	426,776.04	5.00000	309	Loan Mods
2	CA	661005672	7/1/2009	Amortization Change	167,468.34	4.00000	309	Loan Mods
2	ME	681005061	12/26/2007	NOT PROVIDED BY SERVICER	153,719.09	8.70000	309	Loan Mods
2	ME	681005178	5/1/2009	Amortization Change	112,288.68	5.00000	309	Loan Mods
2	ME	681005271	3/14/2008	NOT PROVIDED BY SERVICER	177,260.36	7.00000	309	Loan Mods
2	VT	681005280	10/1/2007	NOT PROVIDED BY SERVICER	216,611.08	8.19000	309	Loan Mods
2	MD	691003103	3/1/2009	Amortization Change	1,196,199.70	7.22000	310	Loan Mods
2	MA	711006506	10/23/2008	Amortization Change	450,229.39	5.10000	309	Loan Mods
2	VA	731009645	12/1/2008	Amortization Change	173,871.82	7.75000	309	Loan Mods
2	OH	741010341	2/29/2008	NOT PROVIDED BY SERVICER	130,441.30	7.00000	309	Loan Mods
2	TX	771004572	4/23/2008	NOT PROVIDED BY SERVICER	69,831.33	8.50000	309	Loan Mods
2	TX	771004819	11/1/2008	NOT PROVIDED BY SERVICER	92,377.44	9.50000	309	Stipulated Relief Workout



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**Modifications, Extensions, Waivers**

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
2	PA	781002688	2/25/2008	NOT PROVIDED BY SERVICER	237,025.03	10.00000	309	Loan Mods
2	VA	81054068	7/15/2009	NOT PROVIDED BY SERVICER	237,207.34	8.60000	308	Stipulated Relief Workout
2	VA	81054569	5/1/2009	Principal Write-Off	190,345.31	3.00000	309	Loan Mods
2	VA	81055040	10/1/2008	NOT PROVIDED BY SERVICER	110,784.60	9.25000	310	Stipulated Relief Workout

