

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

March 25, 2009

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

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

March 25, 2009

DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
A1	612,849,000.00	40,302,485.40	0.00	22,060.01	22,060.01	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	14,135.70	14,135.70	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	43,398.60	43,398.60	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	34,362.04	34,362.04	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	22,302.01	22,302.01	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	23,123.58	23,123.58	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	21,584.35	21,584.35	0.00	0.00	24,917,000.00
M6	23,406,000.00	23,406,000.00	0.00	21,549.77	21,549.77	0.00	0.00	23,406,000.00
M7	21,141,000.00	21,141,000.00	2,438,835.62	28,014.76	2,466,850.38	0.00	0.00	18,702,164.38
M8	18,876,000.00	9,813,665.36	1,121,262.75	14,302.05	1,135,564.80	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	15,271.38	15,271.38	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	25,274.13	25,274.13	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	323,293,320.95	3,560,098.37	285,378.38	3,845,476.75	0.00	0.00	319,733,222.58

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	340,937,740.77	0.00	0.00	0.00	0.00	0.00	336,666,751.84

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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	0.03599583	0.03599583	65.76250496	0.703750%
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	0.35241455	0.35241455	550.05088579	0.823750%
M1	46626lae0	1,000.00000000	0.00000000	0.71847229	0.71847229	1,000.00000000	0.923750%
M2	46626laf7	1,000.00000000	0.00000000	0.73402773	0.73402773	1,000.00000000	0.943750%
M3	46626lag5	1,000.00000000	0.00000000	0.75736102	0.75736102	1,000.00000000	0.973750%
M4	46626lah3	1,000.00000000	0.00000000	0.85069458	0.85069458	1,000.00000000	1.093750%
M5	46626laj9	1,000.00000000	0.00000000	0.86624995	0.86624995	1,000.00000000	1.113750%
M6	46626lak6	1,000.00000000	0.00000000	0.92069427	0.92069427	1,000.00000000	1.183750%
M7	46626lal4	1,000.00000000	115.36046639	1.32513883	116.68560522	884.63953361	1.703750%
M8	46626lam2	519.90174613	59.40150191	0.75768436	60.15918627	460.50024423	1.873750%
M9	46626lan0	559.53541024	0.00000000	1.01128270	1.01128270	559.53541024	2.323750%
M10	46626lap5	619.46459705	0.00000000	1.67367260	1.67367260	619.46459705	3.473750%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		221.16533826	2.43546745	0.19522768	2.63069513	218.72987081	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	225.77233240	0.00000000	0.00000000	0.00000000	222.94404143	0.000000%

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Dates:

Record Date	03/24/09
Determination Date	03/15/09
Distribution Date	03/25/09

Trigger Event

TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	NO
Delinquency Percentage	27.63424%
36% of of Senior Enhancement Percetage	29.33121%
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	3.79081%
Required Cumulative Loss %	4.41667%

O/C Reporting

Targeted Overcollateralization Amount	21,546,672.12
Ending Overcollateralization Amount	16,933,529.27
Ending Overcollateralization Deficiency	4,613,142.85
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,542,961.18
Payment to Class C	0.00

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Non Recoverables from Losses	10,733.63
Group 1	-37.38
Group 2	10,771.01
Subsequent Losses	42,220.85
Group 1	26,875.85
Group 2	15,345.00
Subsequent Recoveries	63,266.05
Group 1	62,456.68
Group 2	809.37
Current Net Realized Losses	2,153,851.74
Group 1	1,265,920.97
Group 2	898,664.40
Cumulative Net Realized Losses	57,244,829.74
Group 1	35,200,899.40
Group 2	22,043,930.34
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	February 25, 2009
End Date	March 25, 2009
Number of Days in Accrual Period	28

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	21,546,672.12	0.00
M6	0.00	0.00	0.00	0.00
M7	0.00	0.00	0.00	0.00
M8	0.00	0.00	0.00	0.00
M9	0.00	0.00	0.00	0.00
M10	0.00	0.00	0.00	0.00

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Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occurred this distribution

0.00

Deferred Certificate Amounts

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

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Available Net Funds Cap to Libor Certificates

6.905926

One-Month LIBOR for Such Distribution Date

0.473750

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.703750	0.751880
A2	0.563750	0.611880
A3	0.683750	0.731880
A4	0.823750	0.871880
M1	0.923750	0.971880
M2	0.943750	0.991880
M3	0.973750	1.021880
M4	1.093750	1.141880
M5	1.113750	1.161880
M6	1.183750	1.231880
M7	1.703750	1.751880
M8	1.873750	1.921880
M9	2.323750	2.371880
M10	3.473750	3.521880

Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

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Collateral Information - Summary

Total

Interest Collections	
Scheduled Interest	2,006,102.40
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	2,006,102.40

Fee Summary	
Servicer Fee (1)	173,979.37
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	852.34
Total Fees	174,831.71
Total Fees (Withheld)	173,979.37

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	(431.07)
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	(291.89)
NonRecoverable Servicer Advance	(2,208.15)
Total Other Interest Adjust.	(2,931.11)

Summary	
(+) Total Principal Collected	4,170,988.93
(-) Total Losses	2,153,851.74
(+) Total Interest Collected	2,006,102.40
(+) Total Other Interest Adjust. Collected	(2,931.11)
(-) Total Fees (Withheld)	173,979.37
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	3,846,329.11

Summary		
	Balance	Count
Beginning Pool	340,937,740.78	2,014
Scheduled Principal	306,814.17	
UnScheduled Principal	3,864,174.76	
Ending Pool	336,666,751.85	1,987

Characteristics	
Weighted Average Coupon Rate (WAC)	7.5945233
Weighted Average Net Rate (NetWAC)	6.9415233
Weighted Average Remaining Term	310

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

Other Considerations for Losses	
Balance Due Trust	3,191,689.29
Net Liquidation Proceeds	1,027,525.98
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	306,814.17
Total Scheduled Principal	306,814.17

UnScheduled Principal	
(+) Curtailments	40,715.61
(+) Curtailment Adjustment	(287,624.74)
(+) Principal Payoff	2,045,419.04
(+) Principal Adjustment	2,165,664.85
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(100,000.00)
Total UnScheduled Principal	3,864,174.76

Losses	
(+) Initial (Current) Loss	2,164,163.31
(+) Non-Recoverable Advances	10,733.63
(+) Subsequent Loss	42,220.85
(-) Subsequent Gain	63,266.05
Total Losses	2,153,851.74
Cumulative Losses	57,244,829.74

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	1,017,893.06	6
REO Disposal	1,027,525.98	20
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	2,045,419.04	26



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

Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	1,071,498.52
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,071,498.52

Fee Summary	
Servicer Fee (1)	92,081.75
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	446.23
Total Fees	92,527.98
Total Fees (Withheld)	92,081.75

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	(431.07)
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	535.29
NonRecoverable Servicer Advance	(336.35)
Total Other Interest Adjust.	(232.13)

Summary	
(+) Total Principal Collected	2,245,822.55
(-) Total Losses	1,255,149.96
(+) Total Interest Collected	1,071,498.52
(+) Total Other Interest Adjust. Collected	(232.13)
(-) Total Fees (Withheld)	92,081.75
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	1,969,857.23

Summary		
	Balance	Count
Beginning Pool	178,490,554.76	1,294
Scheduled Principal	169,058.81	
UnScheduled Principal	2,076,763.74	
Ending Pool	176,144,732.21	1,276

Characteristics	
Weighted Average Coupon Rate (WAC)	7.6521617
Weighted Average Net Rate (NetWAC)	6.9991617
Weighted Average Remaining Term	309

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

Other Considerations for Losses	
Balance Due Trust	1,739,537.01
Net Liquidation Proceeds	448,768.84
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	169,058.81
Total Scheduled Principal	169,058.81

UnScheduled Principal	
(+) Curtailments	20,067.47
(+) Curtailment Adjustment	(119,703.14)
(+) Principal Payoff	984,669.77
(+) Principal Adjustment	1,291,729.64
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(100,000.00)
Total UnScheduled Principal	2,076,763.74

Losses	
(+) Initial (Current) Loss	1,290,768.17
(+) Non-Recoverable Advances	(37.38)
(+) Subsequent Loss	26,875.85
(-) Subsequent Gain	62,456.68
Total Losses	1,255,149.96
Cumulative Losses	35,200,899.40

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	535,900.93	4
REO Disposal	448,768.84	13
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	984,669.77	17



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

Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	934,603.88
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	934,603.88

Fee Summary	
Servicer Fee (1)	81,897.62
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	406.11
Total Fees	82,303.73
Total Fees (Withheld)	81,897.61

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	(827.18)
NonRecoverable Servicer Advance	(1,871.80)
Total Other Interest Adjust.	(2,698.98)

Summary	
(+) Total Principal Collected	1,925,166.38
(-) Total Losses	898,701.78
(+) Total Interest Collected	934,603.88
(+) Total Other Interest Adjust. Collected	(2,698.98)
(-) Total Fees (Withheld)	81,897.61
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	1,876,471.89

Summary		
	Balance	Count
Beginning Pool	162,447,186.02	720
Scheduled Principal	137,755.36	
UnScheduled Principal	1,787,411.02	
Ending Pool	160,522,019.64	711

Characteristics	
Weighted Average Coupon Rate (WAC)	7.5311925
Weighted Average Net Rate (NetWAC)	6.8781925
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	1,452,152.28
Net Liquidation Proceeds	578,757.14
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	137,755.36
Total Scheduled Principal	137,755.36

UnScheduled Principal	
(+) Curtailments	20,648.14
(+) Curtailment Adjustment	(167,921.60)
(+) Principal Payoff	1,060,749.27
(+) Principal Adjustment	873,935.21
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	1,787,411.02

Losses	
(+) Initial (Current) Loss	873,395.14
(+) Non-Recoverable Advances	10,771.01
(+) Subsequent Loss	15,345.00
(-) Subsequent Gain	809.37
Total Losses	898,701.78
Cumulative Losses	22,043,930.34

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	481,992.13	2
REO Disposal	578,757.14	7
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,060,749.27	9



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

Percentages of Ending Scheduled Balance

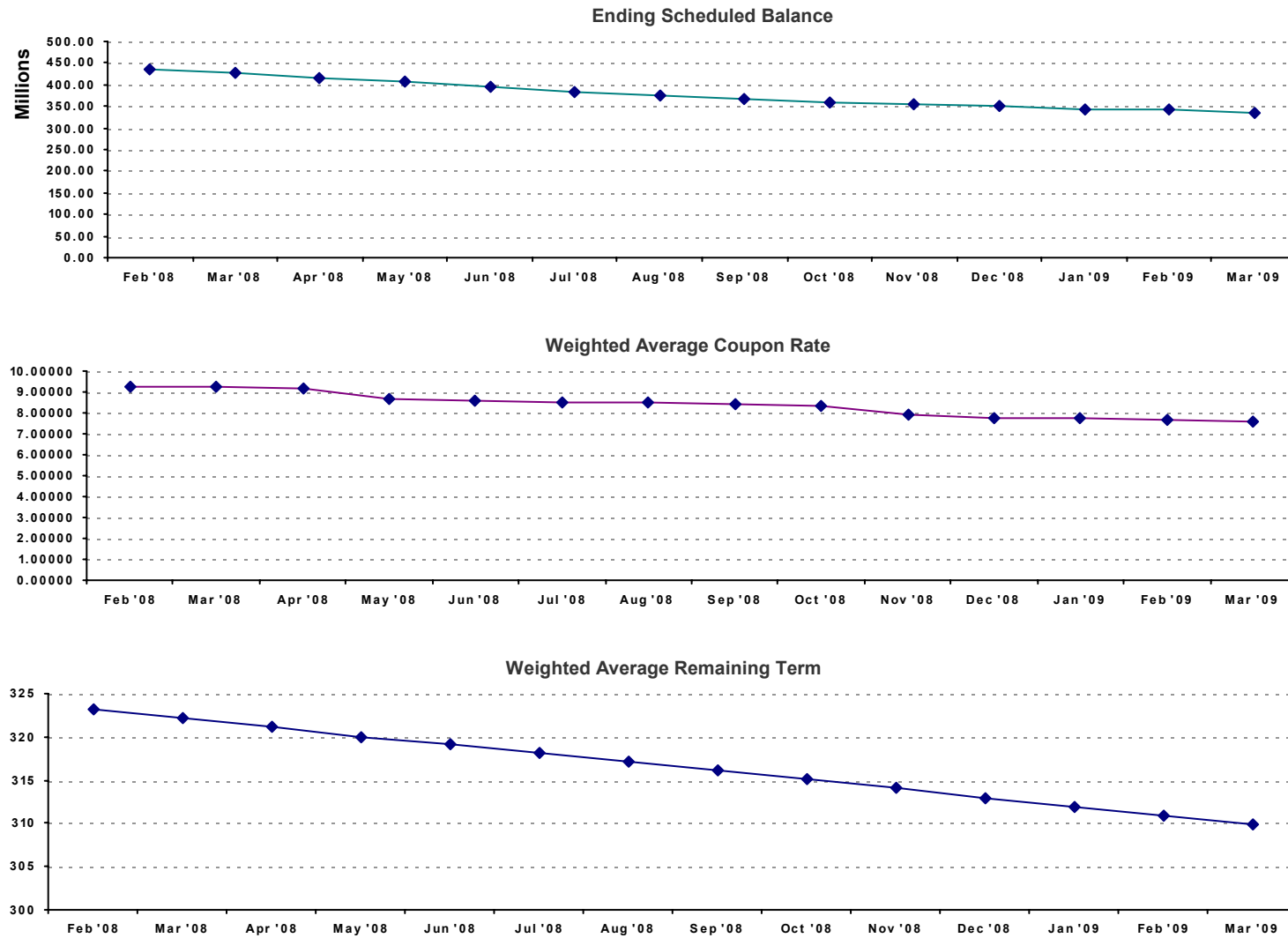
Calculation Methodology:

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

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

General Trends - Total



Deal Code: JPM05OPT1
 Distribution Date: 03/25/2009
 Pay Date: 03/25/2009

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

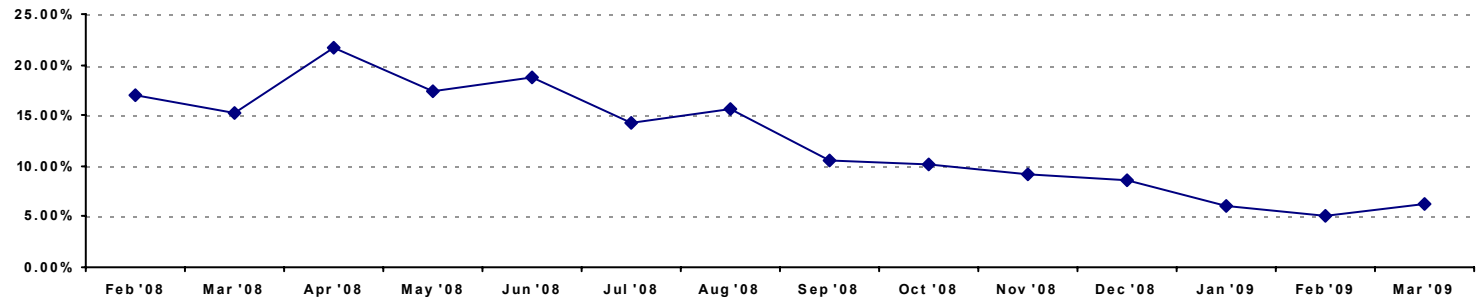
Prepayments - Rates

Conditional Prepayment Rate (CPR)	Value
Current Period	6.19439%
3-Month Average	5.75985%
6-Month Average	7.50426%
12-Month Average	11.93016%
Average Since Cut-off	27.39020%

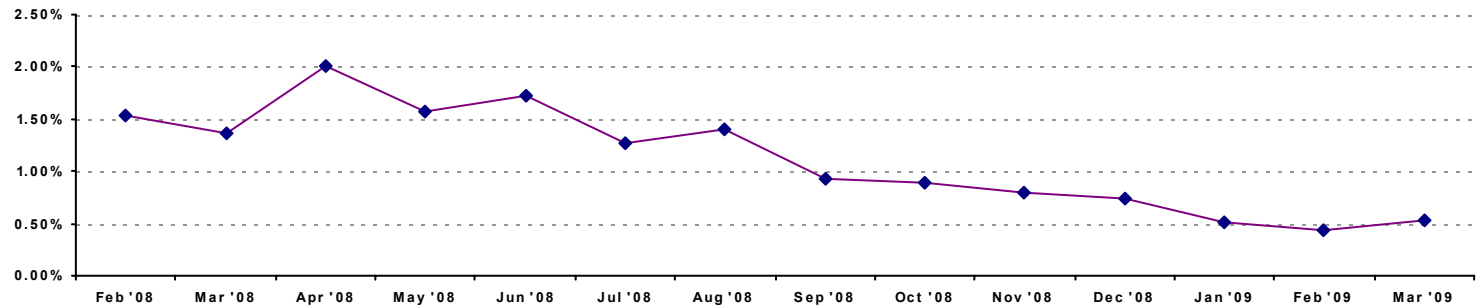
Single Month Mortality (SMM)	Value
Current Period	0.53146%
3-Month Average	0.49325%
6-Month Average	0.64945%
12-Month Average	1.06662%
Average Since Cut-off	2.88798%

Constant Default Rate (CDR)	Value
Current Period	10.67307%
3-Month Average	10.56361%
6-Month Average	12.20283%
12-Month Average	15.18302%

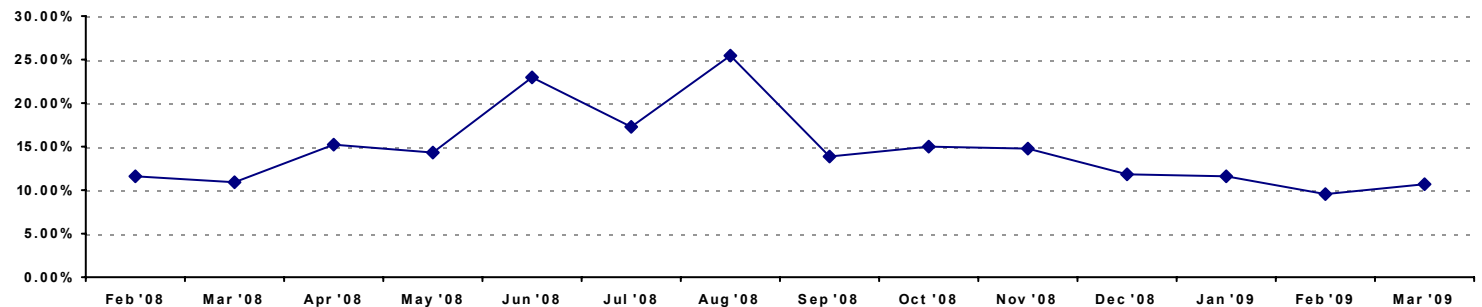
Conditional Prepayment Rate (CPR) TREND



Single Month Mortality (SMM) TREND



Constant Default Rate (CDR) TREND

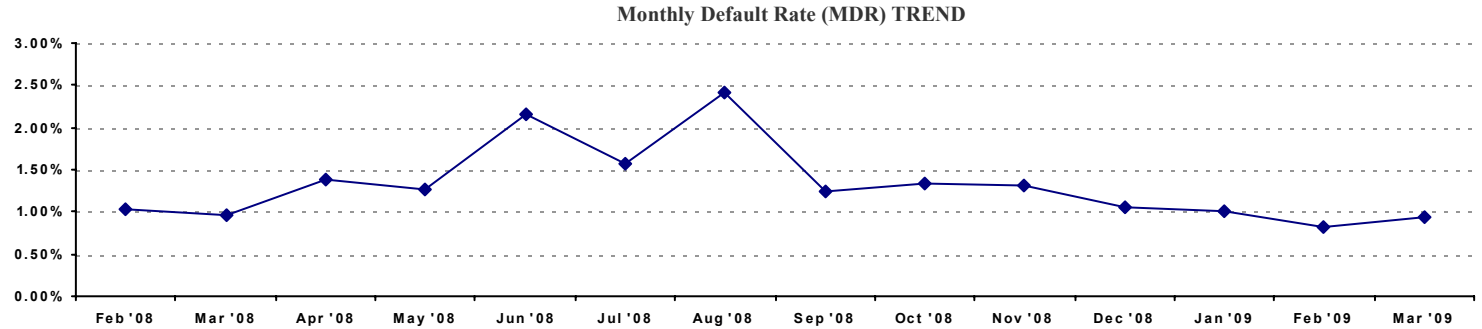


Deal Code: JPM05OPT1
 Distribution Date: 03/25/2009
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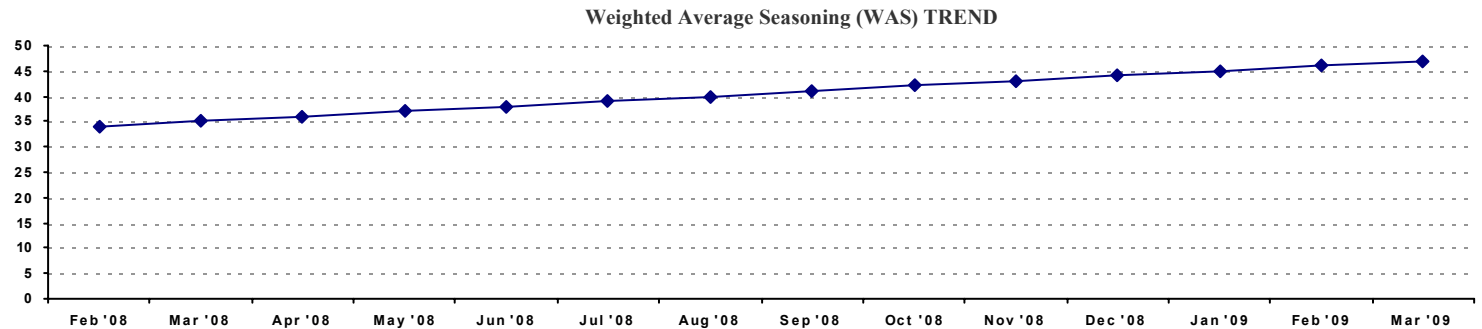
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

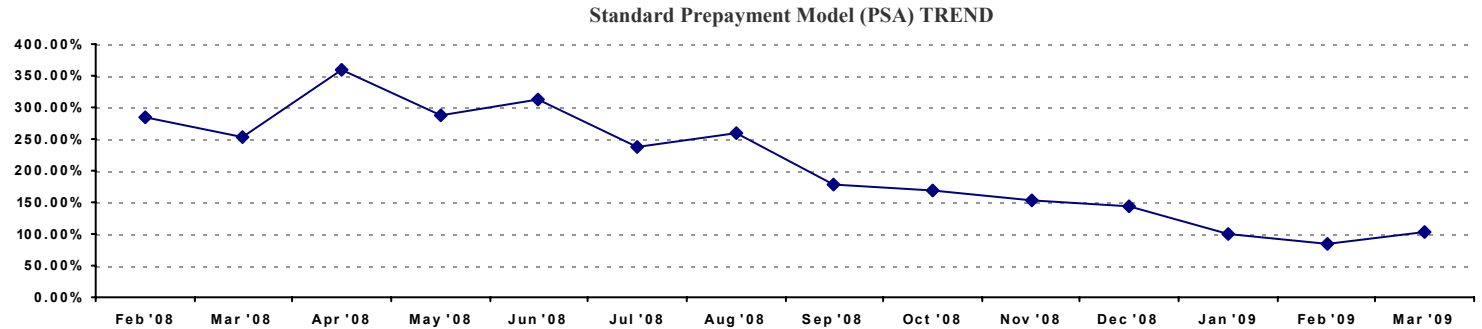
Monthly Default Rate (MDR)	Value
Current Period	0.93615%
3-Month Average	0.92637%
6-Month Average	1.08063%
12-Month Average	1.37421%



Weighted Average Seasoning (WAS)	Value
Current Period	47.00
3-Month Average	46.00
6-Month Average	44.50
12-Month Average	41.50



Standard Prepayment Model (PSA)	Value
Current Period	103.24%
3-Month Average	287.99%
6-Month Average	750.43%
12-Month Average	2386.03%



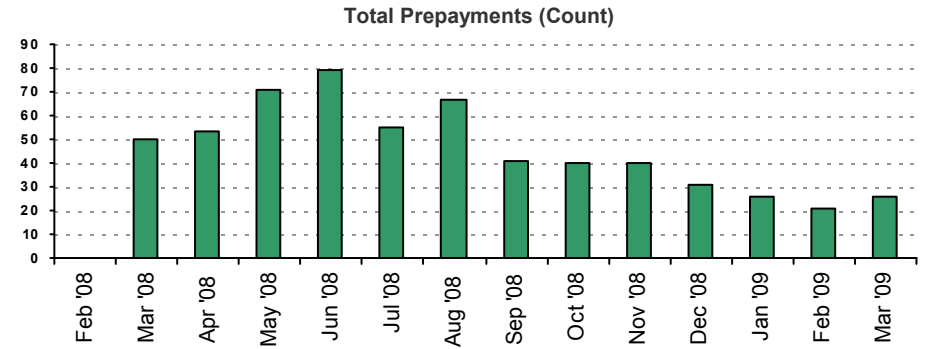
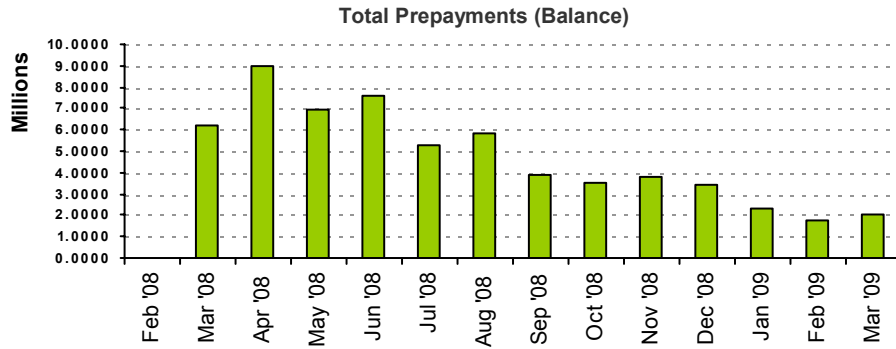
Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	4	535,900.93	0	0.00	13	448,768.84	0	0.00	0	0.00	17	984,669.77
2	2	481,992.13	0	0.00	7	578,757.14	0	0.00	0	0.00	9	1,060,749.27
TOTAL	6	1,017,893.06	0	0.00	20	1,027,525.98	0	0.00	0	0.00	26	2,045,419.04

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

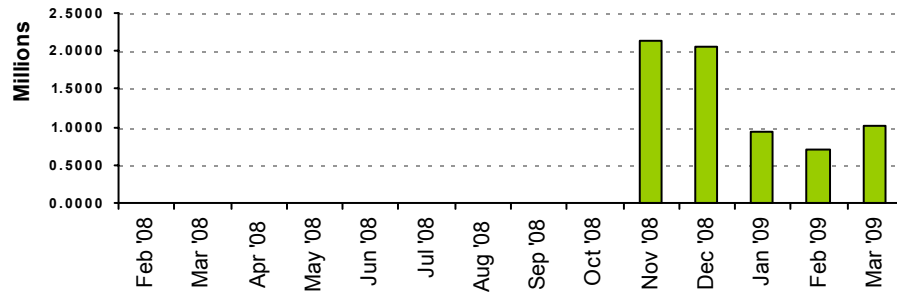


Deal Code: JPM05OPT1
 Distribution Date: 03/25/2009
 Pay Date: 03/25/2009

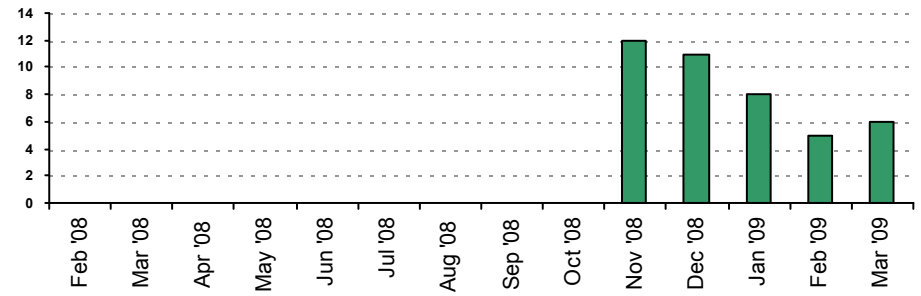
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments and Liquidations - Summary

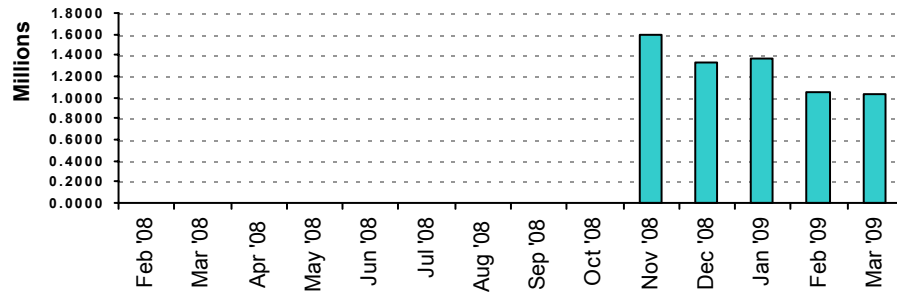
Total Prepayments in Full (Balance)



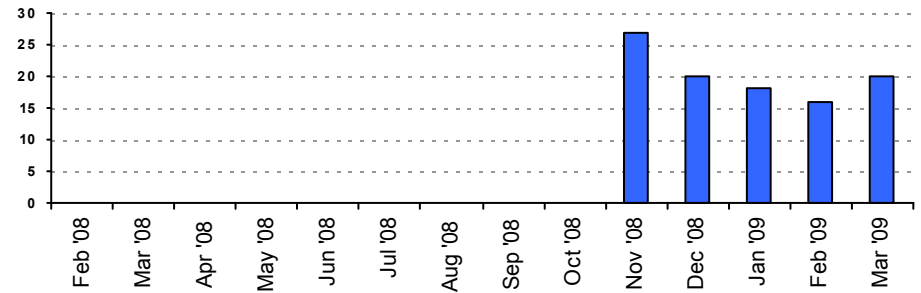
Total Prepayments in Full (Count)



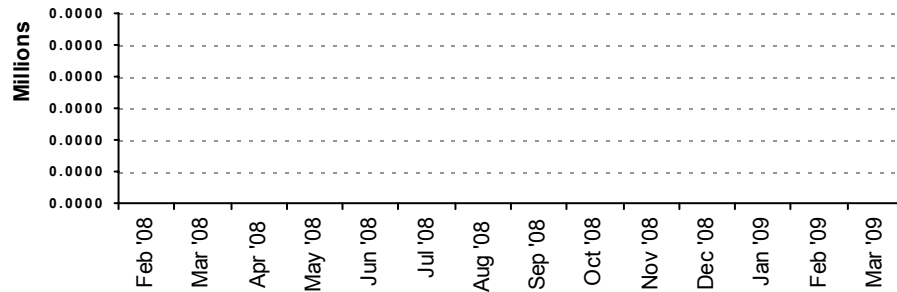
Total Liquidations (Balance)



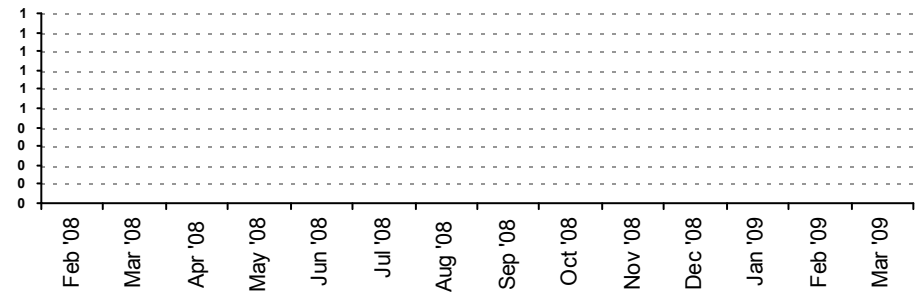
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	CO	301001114	138,400.00	52,840.58	REO Disposal	03-01-2009	8.1250
1	CO	321024768	123,920.00	123,880.04	Prepayment	03-01-2009	8.5000
1	CT	141046209	153,600.00	126,598.31	Prepayment	03-01-2009	6.5000
1	MI	361023882	105,200.00	37,358.52	REO Disposal	03-01-2009	7.8750
1	MI	361023886	103,200.00	36,661.45	REO Disposal	03-01-2009	8.3750
1	MI	521023599	141,300.00	6,026.20	REO Disposal	03-01-2009	10.7500
1	MI	841004145	108,800.00	33,708.41	REO Disposal	03-01-2009	9.0000
1	MN	651008854	200,000.00	32,495.02	REO Disposal	03-01-2009	8.8000
1	NY	141046018	172,800.00	13,812.46	REO Disposal	03-01-2009	9.9900
1	OH	61057777	109,376.00	24,093.20	REO Disposal	03-01-2009	7.8750
1	OH	61058001	114,300.00	11,330.17	REO Disposal	03-01-2009	9.5000
1	OH	61058082	102,320.00	38,850.03	REO Disposal	03-01-2009	8.7500
1	TX	171024917	127,592.00	122,862.00	REO Disposal	03-01-2009	7.2000
1	TX	351023942	125,400.00	20,383.79	REO Disposal	03-01-2009	10.2500
1	TX	641007686	188,000.00	179,199.54	Prepayment	03-01-2009	6.8500
1	TX	641008171	100,000.00	18,347.01	REO Disposal	03-01-2009	8.5500
1	VA	81055222	110,500.00	106,223.04	Prepayment	03-01-2009	7.7500
TOTAL Group 1		17	2,224,708.00	984,669.77			

Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	CA	661005690	245,000.00	61,156.41	REO Disposal	03-01-2009	8.0000
2	CA	661005864	452,768.00	284,531.26	REO Disposal	03-01-2009	5.5000
2	CT	141046064	279,920.00	145,128.61	REO Disposal	03-01-2009	8.3400
2	FL	371025033	164,000.00	45,959.18	REO Disposal	03-01-2009	8.5000
2	FL	621007034	437,500.00	413,071.22	Prepayment	03-01-2009	6.7500
2	KY	131031137	120,000.00	6,529.78	REO Disposal	03-01-2009	9.3750
2	NC	341022824	85,850.00	23,774.97	REO Disposal	03-01-2009	8.7500
2	OH	361022715	101,915.00	11,676.93	REO Disposal	03-01-2009	10.0000
2	TX	101046537	70,000.00	68,920.91	Prepayment	03-01-2009	12.5000
TOTAL Group 2		9	1,956,953.00	1,060,749.27			

TOTAL	26	4,181,661.00	2,045,419.04			
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Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

Delinquency Summary - Total

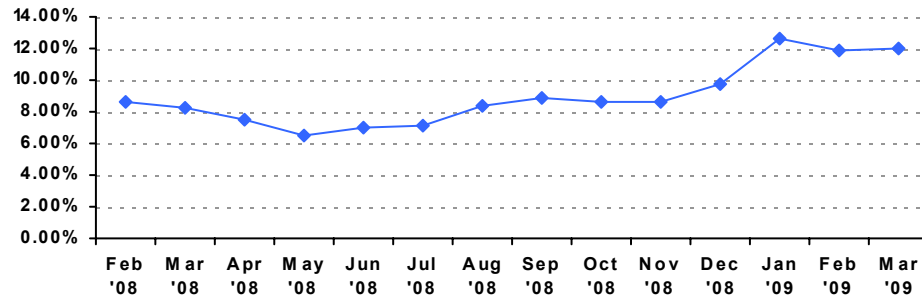
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,392	225,489,538.18	2	866,400.79	0	0.00	13	1,674,725.09	0	0.00	1,407	228,030,664.06
	70.06%	66.98%	0.10%	0.26%	0.00%	0.00%	0.65%	0.50%	0.00%	0.00%	70.81%	67.73%
Payment 1	93	18,141,928.71	1	74,658.44	0	0.00	7	821,226.65	0	0.00	101	19,037,813.80
	4.68%	5.39%	0.05%	0.02%	0.00%	0.00%	0.35%	0.24%	0.00%	0.00%	5.08%	5.65%
Payment 2	36	7,388,880.47	14	2,622,093.83	0	0.00	5	498,357.40	0	0.00	55	10,509,331.70
	1.81%	2.19%	0.70%	0.78%	0.00%	0.00%	0.25%	0.15%	0.00%	0.00%	2.77%	3.12%
Payment 3+	67	14,722,781.19	166	29,281,968.22	122	25,415,691.09	69	9,668,501.79	0	0.00	424	79,088,942.29
	3.37%	4.37%	8.35%	8.70%	6.14%	7.55%	3.47%	2.87%	0.00%	0.00%	21.34%	23.49%
TOTAL	1,588	265,743,128.55	183	32,845,121.28	122	25,415,691.09	94	12,662,810.93	0	0.00	1,987	336,666,751.85
	79.92%	78.93%	9.21%	9.76%	6.14%	7.55%	4.73%	3.76%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 03/25/2009
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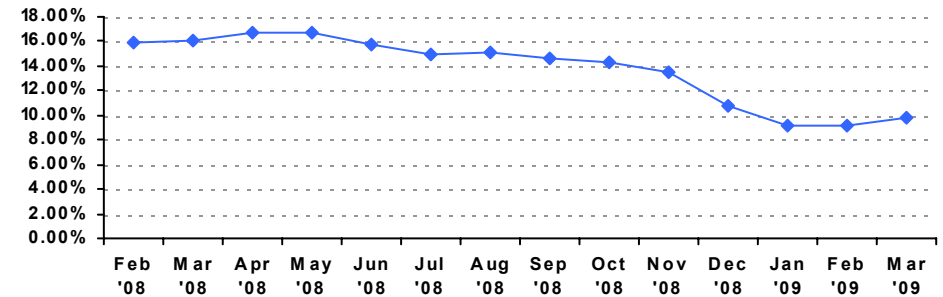
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Delinquency Trends - Summary

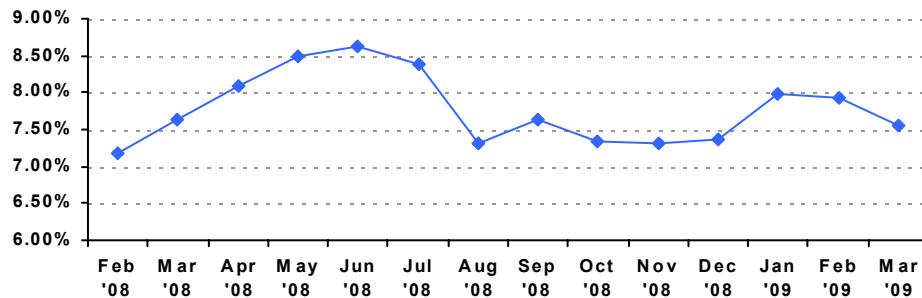
Delinquent (% of Amount)



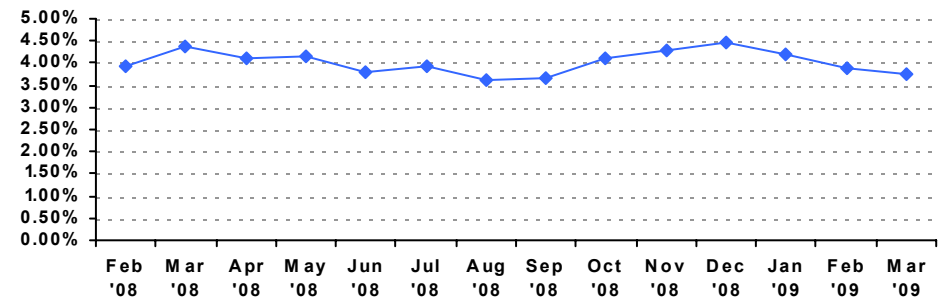
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	936	127,157,455.47	1	443,842.69	0	0.00	9	1,131,054.65	0	0.00	946	128,732,352.81
	73.35%	72.19%	0.08%	0.25%	0.00%	0.00%	0.71%	0.64%	0.00%	0.00%	74.14%	73.08%
Payment 1	54	8,120,381.61	1	74,658.44	0	0.00	6	727,034.68	0	0.00	61	8,922,074.73
	4.23%	4.61%	0.08%	0.04%	0.00%	0.00%	0.47%	0.41%	0.00%	0.00%	4.78%	5.07%
Payment 2	19	3,493,482.45	8	1,328,918.79	0	0.00	4	392,379.54	0	0.00	31	5,214,780.78
	1.49%	1.98%	0.63%	0.75%	0.00%	0.00%	0.31%	0.22%	0.00%	0.00%	2.43%	2.96%
Payment 3+	35	5,154,362.97	96	13,186,612.27	66	10,063,670.92	41	4,870,877.73	0	0.00	238	33,275,523.89
	2.74%	2.93%	7.52%	7.49%	5.17%	5.71%	3.21%	2.77%	0.00%	0.00%	18.65%	18.89%
TOTAL	1,044	143,925,682.50	106	15,034,032.19	66	10,063,670.92	60	7,121,346.60	0	0.00	1,276	176,144,732.21
	81.82%	81.71%	8.31%	8.54%	5.17%	5.71%	4.70%	4.04%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

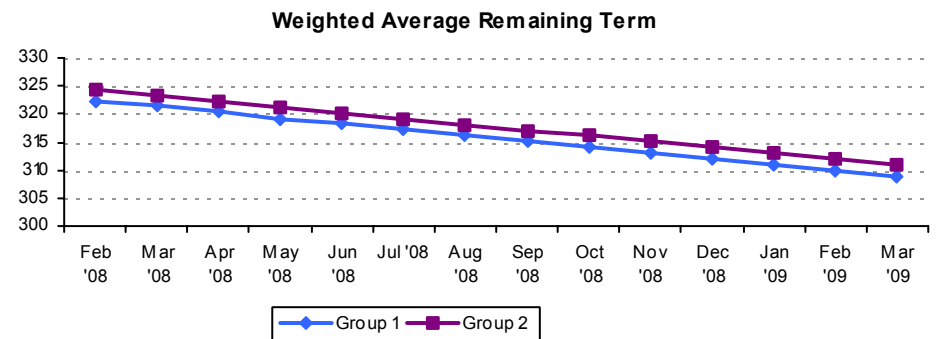
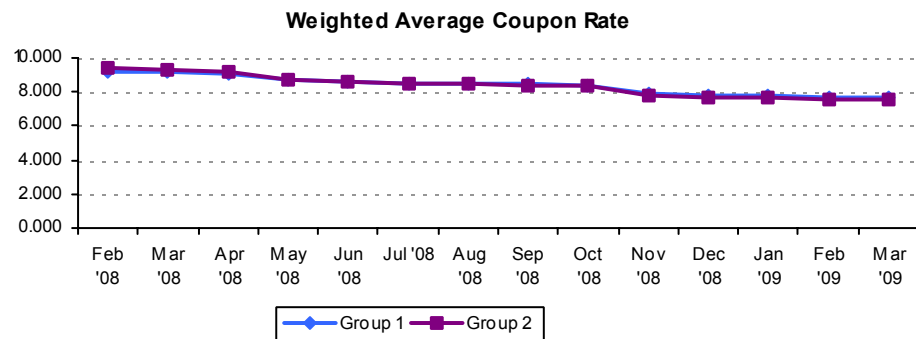
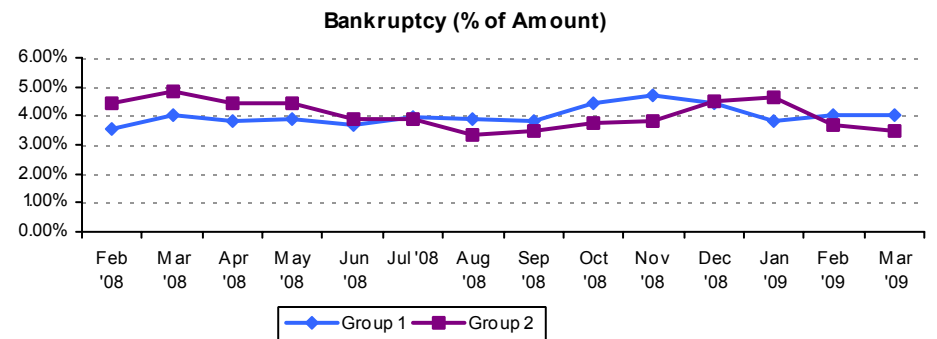
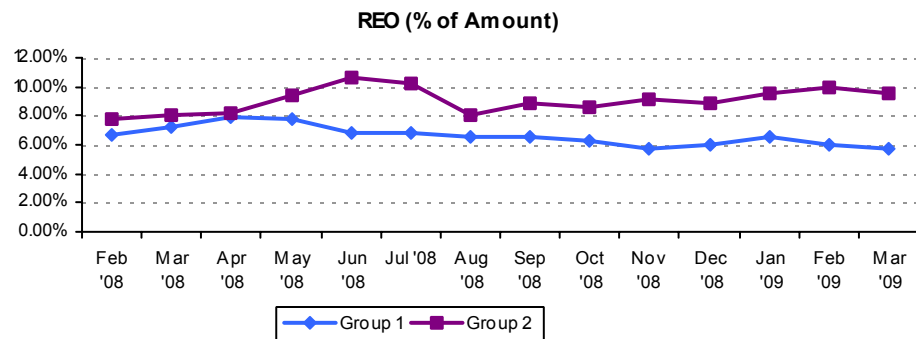
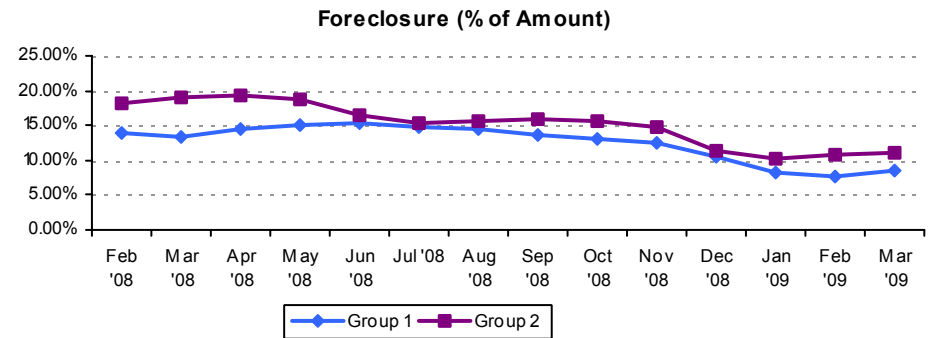
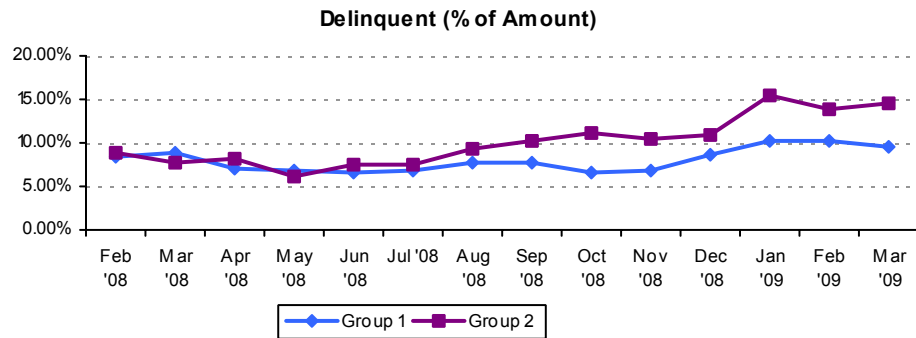
Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	456	98,332,082.71	1	422,558.10	0	0.00	4	543,670.44	0	0.00	461	99,298,311.25
	64.14%	61.26%	0.14%	0.26%	0.00%	0.00%	0.56%	0.34%	0.00%	0.00%	64.84%	61.86%
Payment 1	39	10,021,547.10	0	0.00	0	0.00	1	94,191.97	0	0.00	40	10,115,739.07
	5.49%	6.24%	0.00%	0.00%	0.00%	0.00%	0.14%	0.06%	0.00%	0.00%	5.63%	6.30%
Payment 2	17	3,895,398.02	6	1,293,175.04	0	0.00	1	105,977.86	0	0.00	24	5,294,550.92
	2.39%	2.43%	0.84%	0.81%	0.00%	0.00%	0.14%	0.07%	0.00%	0.00%	3.38%	3.30%
Payment 3+	32	9,568,418.22	70	16,095,355.95	56	15,352,020.17	28	4,797,624.06	0	0.00	186	45,813,418.40
	4.50%	5.96%	9.85%	10.03%	7.88%	9.56%	3.94%	2.99%	0.00%	0.00%	26.16%	28.54%
TOTAL	544	121,817,446.05	77	17,811,089.09	56	15,352,020.17	34	5,541,464.33	0	0.00	711	160,522,019.64
	76.51%	75.89%	10.83%	11.10%	7.88%	9.56%	4.78%	3.45%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 03/25/2009
 Pay Date: 03/25/2009

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

Delinquency Trends - By Groups



Deal Code: JPM05OPT1
Distribution Date: 03/25/2009
Pay Date: 03/25/2009

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

Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	640	105,021,482.50	0	0.00	0	0.00	5	573,402.48	0	0.00	645	105,594,884.98
	85.68%	84.47%	0.00%	0.00%	0.00%	0.00%	0.67%	0.46%	0.00%	0.00%	86.35%	84.93%
Payment 1	26	4,610,109.77	0	0.00	0	0.00	0	0.00	0	0.00	26	4,610,109.77
	3.48%	3.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.48%	3.71%
Payment 2	9	2,497,569.03	3	890,414.86	0	0.00	0	0.00	0	0.00	12	3,387,983.89
	1.20%	2.01%	0.40%	0.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.61%	2.72%
Payment 3+	21	3,308,147.69	26	4,871,410.08	6	885,176.69	11	1,678,660.63	0	0.00	64	10,743,395.09
	2.81%	2.66%	3.48%	3.92%	0.80%	0.71%	1.47%	1.35%	0.00%	0.00%	8.57%	8.64%
TOTAL	696	115,437,308.99	29	5,761,824.94	6	885,176.69	16	2,252,063.11	0	0.00	747	124,336,373.73
	93.17%	92.84%	3.88%	4.63%	0.80%	0.71%	2.14%	1.81%	0.00%	0.00%	100.00%	100.00%

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

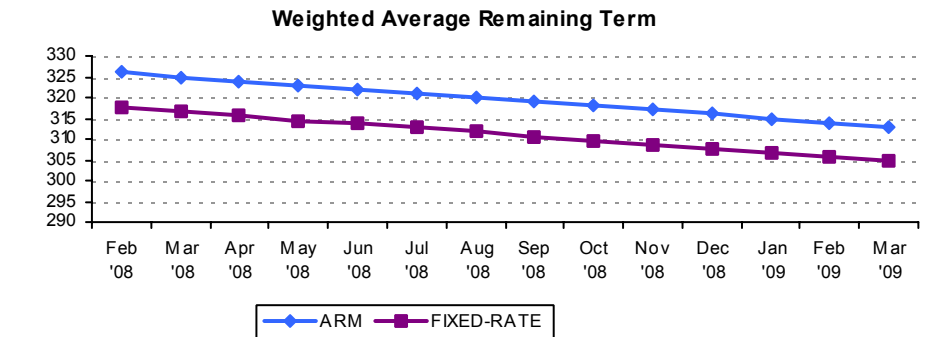
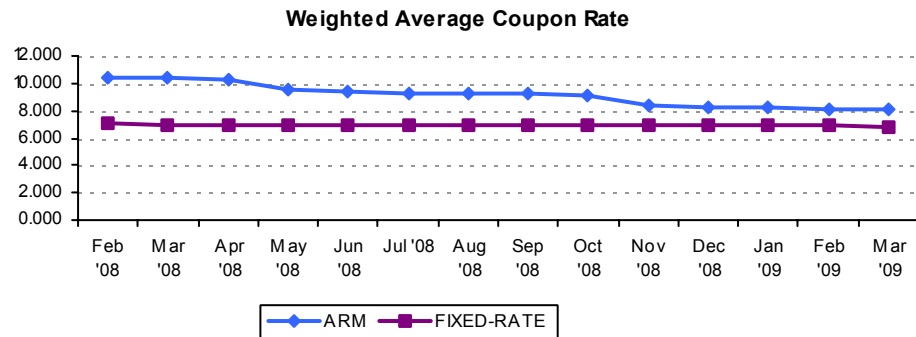
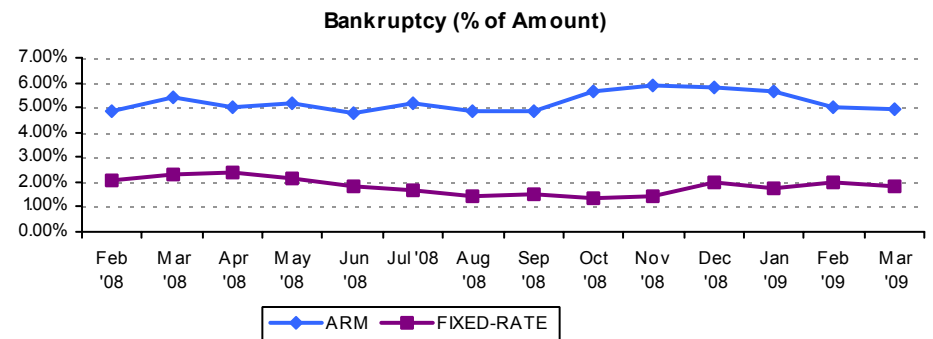
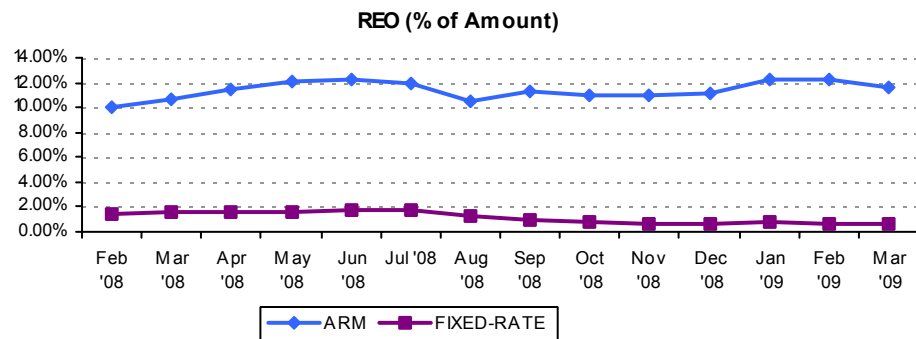
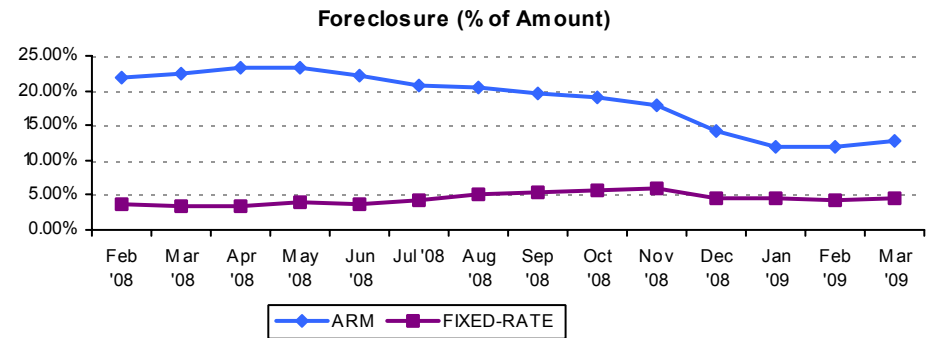
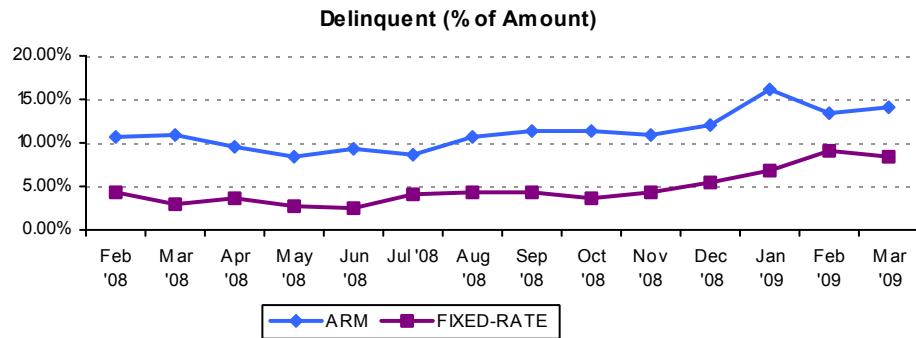
Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	752	120,468,055.68	2	866,400.79	0	0.00	8	1,101,322.61	0	0.00	762	122,435,779.08
	60.65%	56.74%	0.16%	0.41%	0.00%	0.00%	0.65%	0.52%	0.00%	0.00%	61.45%	57.66%
Payment 1	67	13,531,818.94	1	74,658.44	0	0.00	7	821,226.65	0	0.00	75	14,427,704.03
	5.40%	6.37%	0.08%	0.04%	0.00%	0.00%	0.56%	0.39%	0.00%	0.00%	6.05%	6.79%
Payment 2	27	4,891,311.44	11	1,731,678.97	0	0.00	5	498,357.40	0	0.00	43	7,121,347.81
	2.18%	2.30%	0.89%	0.82%	0.00%	0.00%	0.40%	0.23%	0.00%	0.00%	3.47%	3.35%
Payment 3+	46	11,414,633.50	140	24,410,558.14	116	24,530,514.40	58	7,989,841.16	0	0.00	360	68,345,547.20
	3.71%	5.38%	11.29%	11.50%	9.35%	11.55%	4.68%	3.76%	0.00%	0.00%	29.03%	32.19%
TOTAL	892	150,305,819.56	154	27,083,296.34	116	24,530,514.40	78	10,410,747.82	0	0.00	1,240	212,330,378.12
	71.94%	70.79%	12.42%	12.76%	9.35%	11.55%	6.29%	4.90%	0.00%	0.00%	100.00%	100.00%

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

Delinquency Trends - By Loan Type



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

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	CA	21063801						1,099.07	0.00	0.00
1	CO	301001114	133,408.02	123.37	80,444.07	60.36%			0.00	52,840.58
1	CO	321024745		0.00			1,516.52		0.00	0.00
1	CO	321024967		0.00			35.00		0.00	0.00
1	CO	321025112						1,248.82	0.00	0.00
1	CO	521024272		0.00			7,895.35		0.00	0.00
1	CO	661005965						1,406.93	0.00	0.00
1	FL	261051279		0.00			40.74		0.00	0.00
1	FL	371024755		0.00			197.28		0.00	0.00
1	FL	371025325		0.00			232.22		0.00	0.00
1	FL	621007215	127,469.44	0.00	127,469.44	100.00%			5,972.00	0.00
1	FL	71065544						229.68	0.00	0.00
1	GA	211028312		0.00			3.50		0.00	0.00
1	GA	51056439		0.00			1,656.86		0.00	0.00
1	IA	521024214		0.00			0.00		1.15	0.00
1	IA	791001759		0.00			85.00		0.00	0.00
1	IL	41065238		0.00			1,009.35		0.00	0.00
1	IL	41066174		0.00			3.08		0.00	0.00
1	IN	41066042						63.49	0.00	0.00
1	KY	131031498						3,000.00	0.00	0.00
1	MA	161040475		0.00			2.48		0.00	0.00
1	MA	231064337						3.49	0.00	0.00
1	MA	681005401		0.00			278.71		0.00	0.00
1	MI	361023882	101,339.46	97.83	63,883.11	63.10%			0.00	37,358.52
1	MI	361023886	99,607.27	88.21	62,857.61	63.16%			0.00	36,661.45
1	MI	521023599	137,456.71	0.00	131,430.51	95.62%			0.00	6,026.20
1	MI	781002777		0.00			0.00		79.79	0.00
1	MI	781002854		0.00			0.00		65.98	0.00
1	MI	841004041		0.00			135.00		0.00	0.00
1	MI	841004145	105,564.70	0.00	71,856.29	68.07%			0.00	33,708.41
1	MI	841004321		0.00			0.00		200.00	0.00

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

Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State									
1	MI 841004686						355.72	0.00	0.00
1	MI 841004818						53,440.02	-20,258.19	0.00
1	MI 841004831						100.79	0.00	0.00
1	MI 841004840		0.00			3.25		0.00	0.00
1	MI 841004936		0.00			0.00		1,853.51	0.00
1	MN 651008854	194,517.50	0.00	162,022.48	83.29%			0.00	32,495.02
1	NC 341023358		0.00			1,009.80		0.00	0.00
1	NV 171025111		0.00			0.99		0.00	0.00
1	NV 511035211		0.00			76.00		0.00	0.00
1	NY 141046018	167,897.41	111.75	153,973.20	91.77%			0.00	13,812.46
1	OH 61056878		0.00			0.00		3.88	0.00
1	OH 61056983						0.00	-491.83	0.00
1	OH 61057157		0.00			172.14		0.00	0.00
1	OH 61057498		0.00			2.29		0.00	0.00
1	OH 61057735						0.00	-229.58	0.00
1	OH 61057777	105,166.48	101.52	80,971.76	77.07%			0.00	24,093.20
1	OH 61057880						44.74	0.00	0.00
1	OH 61058001	111,174.05	0.00	99,843.88	89.81%			0.00	11,330.17
1	OH 61058082	98,870.52	82.03	59,938.46	60.67%			0.00	38,850.03
1	PA 61057643		0.00			0.00		12,655.99	0.00
1	SC 341023661		0.00			634.28		0.00	0.00
1	TN 51055561		0.00			0.00		1.05	0.00
1	TX 101046720		0.00			135.71		0.00	0.00
1	TX 171024917	139,048.27	150.71	16,035.56	11.54%			0.00	122,862.00
1	TX 351023942	122,304.75	0.00	101,920.96	83.33%			0.00	20,383.79
1	TX 351024957		0.00			7,173.00		0.00	0.00
1	TX 551005704		0.00			192.51		0.00	0.00
1	TX 641006898		0.00			2.59		0.00	0.00
1	TX 641007970		0.00			100.00		0.00	0.00
1	TX 641008171	96,467.85	0.00	78,120.84	80.98%			0.00	18,347.01
1	TX 771004620		0.00			3,121.00		0.00	0.00

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

Losses - Details

Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
1	TX	771004759		0.00			29.18		0.00	0.00
1	TX	771004908		0.00			454.86		0.00	0.00
1	UT	671003292		0.00			84.06		0.00	0.00
1	VA	211028191						1,463.93	0.00	0.00
1	VA	81053955		0.00			0.00		108.87	0.00
1	WI	121037542		0.00			444.79		0.00	0.00
1	WI	761008821		0.00			148.31		0.00	0.00
TOTAL Group 1		69	1,740,292.43	755.42	1,290,768.17		26,875.85	62,456.68	-37.38	448,768.84

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

Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State									
2	CA 11074012						125.39	0.00	0.00
2	CA 11074639						334.08	0.00	0.00
2	CA 171025106		0.00			3.88		0.00	0.00
2	CA 21063385		0.00			74.13		0.00	0.00
2	CA 631006931						12.63	0.00	0.00
2	CA 631007092		0.00			85.00		0.00	0.00
2	CA 661005690	235,631.74	0.00	174,475.33	74.05%			0.00	61,156.41
2	CA 661005864	491,715.82	703.54	206,481.02	42.05%			0.00	284,531.26
2	CA 661006039		0.00			16.34		0.00	0.00
2	CO 321024944		0.00			877.74		0.00	0.00
2	CO 511034959		0.00			9.60		0.00	0.00
2	CT 141046064	268,317.43	239.08	122,949.74	45.86%			0.00	145,128.61
2	FL 291000192		0.00			9.60		0.00	0.00
2	FL 371025033	158,344.06	137.23	112,247.65	70.95%			0.00	45,959.18
2	FL 71065634		0.00			1,844.66		0.00	0.00
2	KY 131031137	116,247.82	0.00	109,718.04	94.38%			0.00	6,529.78
2	MI 361024016		0.00			27.25		0.00	0.00
2	NC 261051368		0.00			0.00		58.93	0.00
2	NC 341022824	83,146.51	69.10	59,302.44	71.38%			0.00	23,774.97
2	NV 21063345		0.00			11,866.44		0.00	0.00
2	OH 361022715	99,897.85	0.00	88,220.92	88.31%			0.00	11,676.93
2	OH 61057621		0.00			0.00		4,077.08	0.00
2	OH 741009871		0.00			0.00		6,635.00	0.00
2	TX 101047125						50.00	0.00	0.00
2	TX 641007789		0.00			214.10		0.00	0.00
2	TX 771004862		0.00			216.00		0.00	0.00
2	VA 81054642		0.00			51.57		0.00	0.00
2	WA 581000272		0.00			48.69		0.00	0.00
2	WA 581000487						287.27	0.00	0.00

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

Losses - Details

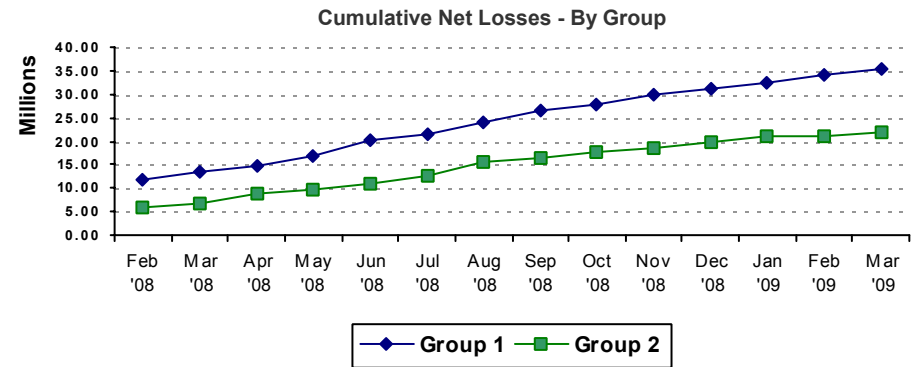
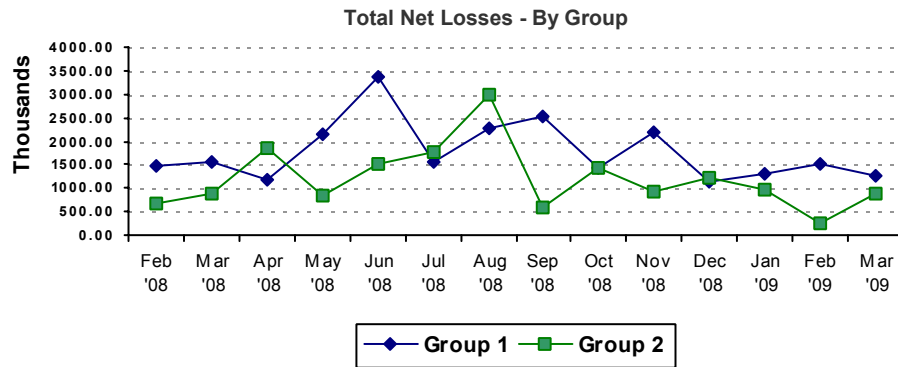
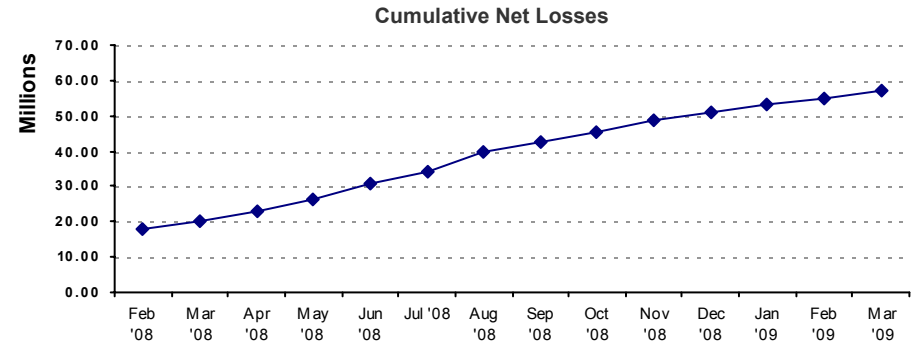
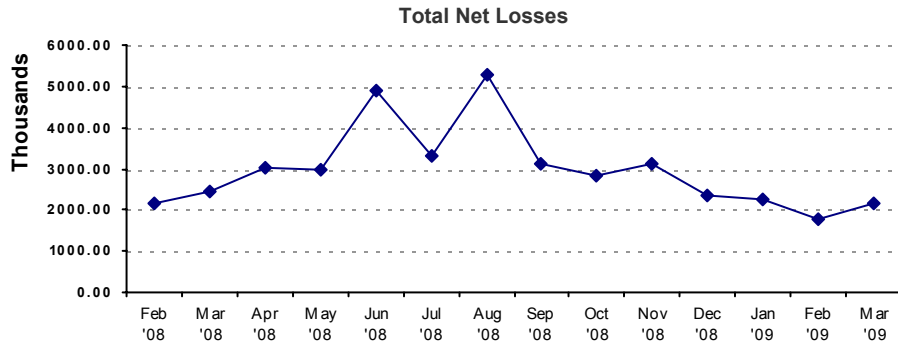
Group State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
TOTAL Group 2	29	1,453,301.23	1,148.95	873,395.14		15,345.00	809.37	10,771.01	578,757.14

TOTAL	98	3,193,593.66	1,904.37	2,164,163.31		42,220.85	63,266.05	10,733.63	1,027,525.98
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses Trends



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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	181	36,680,729.65	10.895%	313	4.72%
5.5000 to less than 5.7500	26	6,472,949.44	1.923%	313	5.57%
5.7500 to less than 6.0000	86	22,502,363.85	6.684%	307	5.89%
6.0000 to less than 6.2500	68	15,045,013.54	4.469%	306	6.09%
6.2500 to less than 6.5000	79	16,848,422.55	5.004%	309	6.35%
6.5000 to less than 6.7500	90	18,299,827.22	5.436%	308	6.59%
6.7500 to less than 7.0000	104	20,509,562.06	6.092%	307	6.85%
7.0000 to less than 7.2500	66	11,003,066.26	3.268%	313	7.07%
7.2500 to less than 7.5000	48	8,744,115.86	2.597%	305	7.34%
7.5000 to less than 7.7500	81	16,657,064.07	4.948%	307	7.57%
7.7500 to less than 8.0000	97	17,201,335.43	5.109%	306	7.85%
8.0000 to less than 8.2500	96	16,088,145.57	4.779%	311	8.08%
8.2500 to less than 8.5000	105	19,716,923.15	5.857%	313	8.33%
8.5000 to less than 8.7500	116	17,652,251.90	5.243%	313	8.57%
8.7500 to less than 9.0000	101	15,779,303.89	4.687%	310	8.83%
9.0000 to less than 9.2500	106	13,450,929.01	3.995%	312	9.06%
9.2500 to less than 9.5000	90	11,987,076.32	3.561%	312	9.32%
9.5000 to less than 9.7500	96	13,599,178.66	4.039%	313	9.55%
9.7500 to less than 10.0000	82	10,514,983.76	3.123%	309	9.82%
10.0000 to less than 10.2500	63	6,046,792.42	1.796%	308	10.07%
10.2500 to less than 10.5000	48	5,718,769.04	1.699%	313	10.32%
10.5000 to less than 10.7500	43	4,533,341.80	1.347%	313	10.58%
10.7500 to less than 11.0000	30	3,568,127.17	1.060%	310	10.84%
11.0000 to less than 11.2500	20	2,226,165.70	0.661%	313	11.08%
11.2500 to less than 11.5000	22	1,665,922.18	0.495%	313	11.27%
11.5000 to less than 11.7500	18	1,614,218.77	0.479%	304	11.55%
11.7500 to less than 12.0000	7	1,110,939.66	0.330%	313	11.76%
Greater than; equal to 12.0000	18	1,429,232.92	0.425%	309	12.36%
TOTAL	1,987	336,666,751.85			

Distribution by Note Rate (Cut-off)

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

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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	20,221.04	0.006%	313	10.37%
20,000.00 to less than 40,000.0	1	38,188.76	0.011%	134	7.10%
40,000.00 to less than 60,000.0	182	9,535,954.91	2.797%	291	9.32%
60,000.00 to less than 80,000.0	263	18,433,643.62	5.407%	307	8.78%
80,000.00 to less than 100,000.	235	21,338,255.87	6.259%	308	8.30%
100,000.00 to less than 120,000	211	23,169,286.24	6.796%	309	8.19%
120,000.00 to less than 140,000	209	27,208,863.86	7.981%	311	7.83%
140,000.00 to less than 160,000	157	23,384,578.18	6.859%	309	7.73%
160,000.00 to less than 180,000	107	18,150,049.22	5.324%	310	7.57%
180,000.00 to less than 200,000	100	18,906,719.38	5.546%	308	7.71%
200,000.00 to less than 220,000	73	15,327,423.72	4.496%	312	7.27%
220,000.00 to less than 240,000	71	16,380,970.30	4.805%	306	7.21%
240,000.00 to less than 260,000	56	13,950,708.42	4.092%	313	7.35%
260,000.00 to less than 280,000	42	11,323,437.94	3.321%	313	7.02%
280,000.00 to less than 300,000	44	12,735,492.18	3.735%	313	7.23%
300,000.00 to less than 320,000	33	10,217,104.72	2.997%	313	7.39%
320,000.00 to less than 340,000	26	8,576,608.43	2.516%	299	7.82%
340,000.00 to less than 360,000	27	9,454,366.90	2.773%	313	7.03%
360,000.00 to less than 380,000	15	5,537,855.10	1.624%	313	6.44%
380,000.00 to less than 400,000	16	6,234,225.76	1.829%	313	7.24%
400,000.00 to less than 420,000	18	7,414,067.27	2.175%	313	7.21%
420,000.00 to less than 440,000	18	7,756,547.20	2.275%	313	7.58%
440,000.00 to less than 460,000	7	3,155,540.57	0.926%	313	6.64%
460,000.00 to less than 480,000	9	4,224,948.80	1.239%	313	7.06%
480,000.00 to less than 500,000	8	3,936,154.14	1.155%	313	6.80%
500,000.00 to less than 520,000	10	5,121,771.90	1.502%	313	6.26%
520,000.00 to less than 540,000	1	527,192.24	0.155%	314	6.75%
Greater than; equal to 540,000.	46	34,606,575.18	10.150%	313	6.96%
TOTAL	1,987	336,666,751.85			

Distribution by Ending Scheduled Balance (Cut-off)

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

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Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,240	212,330,378.12	14.061%	313	8.03%
2	FIXED-RATE - First Mortgag	725	122,956,855.34	8.142%	305	6.79%
3	FIXED-RATE - Subordinate	22	1,379,518.39	0.091%	301	10.59%
	TOTAL	1,987	336,666,751.85			

Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,613	265,282,651.93	17.567%	310	7.56%
2	Multi-Family (including 3 or	137	32,818,961.55	2.173%	309	7.50%
3	Plan Unit Development (PU	84	18,101,382.08	1.199%	310	7.71%
4	Low Rise Condo	89	13,857,850.18	0.918%	313	7.89%
5	Manufactured Housing	58	5,890,059.34	0.390%	310	8.20%
6	High Rise Condo	6	715,846.77	0.047%	314	7.55%
	TOTAL	1,987	336,666,751.85			

Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,987	336,666,751.85	22.294%	310	7.59%
	TOTAL	1,987	336,666,751.85			

Distribution by Loan Type Characteristics (Cut-off)

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

Distribution by Property Type Characteristics (Cut-off)

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

Distribution by Amortization Characteristics (Cut-off)

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

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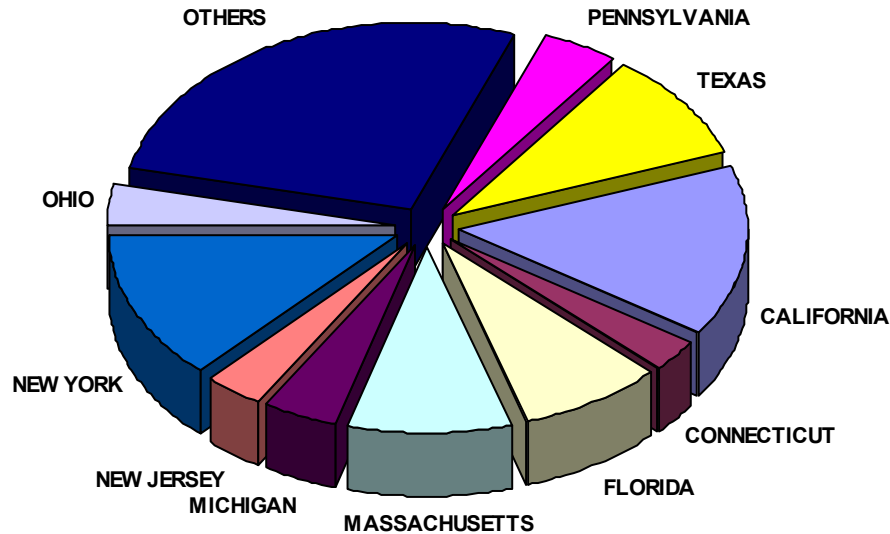
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	170	50,568,621.01	15.020%	313	7.03%
2	NEW YORK	169	44,025,638.38	13.077%	307	7.25%
3	TEXAS	266	31,828,916.62	9.454%	304	8.02%
4	MASSACHUSETTS	119	30,730,852.69	9.128%	313	6.97%
5	FLORIDA	162	26,995,312.76	8.018%	311	7.36%
6	MICHIGAN	115	14,181,164.55	4.212%	313	8.29%
7	PENNSYLVANIA	112	14,032,331.46	4.168%	310	7.99%
8	OHIO	113	12,454,223.70	3.699%	313	7.69%
9	NEW JERSEY	53	11,405,767.88	3.388%	313	8.11%
10	CONNECTICUT	45	9,150,825.41	2.718%	312	7.17%
	OTHERS	663	91,293,097.39	27.117%	309	7.98%
	TOTAL	1,987	336,666,751.85			

Top 10 State Concentration (Cut-off)

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

Top 10 Current State Concentration



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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	68,950.59	7.20000	313	Loan Mods
1	TX	101046760	2/5/2009	NOT PROVIDED BY SERVICER	131,512.99	9.12500	313	Stipulated Relief Workout
1	NC	101046818	3/18/2009	Amortization Change	146,746.19	8.00000	313	Loan Mods
1	TX	101046973	12/29/2008	NOT PROVIDED BY SERVICER	88,029.55	10.00000	313	Stipulated Relief Workout
1	CA	11074373	11/3/2007	NOT PROVIDED BY SERVICER	128,888.33	5.00000	313	Loan Mods
1	WI	121038485	8/28/2008	Amortization Change	158,534.39	10.25000	313	Loan Mods
1	WI	121038816	11/28/2007	NOT PROVIDED BY SERVICER	103,073.74	6.00000	313	Loan Mods
1	OH	131031382	1/19/2007	NOT PROVIDED BY SERVICER	97,186.64	8.90000	313	Loan Mods
1	OH	131031604	12/29/2008	Amortization Change	96,579.86	5.00000	313	Loan Mods
1	KY	131031620	12/6/2007	NOT PROVIDED BY SERVICER	119,167.82	10.75000	313	Loan Mods
1	OH	131031625	6/11/2008	Other	156,958.31	5.00000	314	Loan Mods
1	OH	131031690	8/1/2008	Amortization Change	63,424.31	11.00000	313	Loan Mods
1	CT	141045963	7/23/2007	NOT PROVIDED BY SERVICER	112,149.37	10.60000	314	Loan Mods
1	NY	141046023	3/1/2009	NOT PROVIDED BY SERVICER	238,059.59	9.62500	314	Stipulated Relief Workout
1	PA	151027481	9/24/2008	NOT PROVIDED BY SERVICER	73,498.04	9.00000	313	Stipulated Relief Workout
1	RI	161040617	10/1/2008	NOT PROVIDED BY SERVICER	204,452.66	7.90000	313	Stipulated Relief Workout
1	MA	161040828	8/26/2008	Amortization Change	236,499.22	6.00000	313	Loan Mods
1	TX	171024917	12/27/2007	NOT PROVIDED BY SERVICER	0.00	7.20000		Loan Mods
1	TX	171025058	12/1/2008	Amortization Change	118,835.57	7.00000	313	Loan Mods
1	CA	21063007	3/16/2009	NOT PROVIDED BY SERVICER	186,812.16	7.87500	313	Stipulated Relief Workout
1	CA	21063668	3/2/2009	Other	157,725.22	10.50000	314	Loan Mods
1	TN	211027828	10/1/2008	NOT PROVIDED BY SERVICER	119,680.79	5.00000	313	Stipulated Relief Workout
1	GA	211028312	7/12/2007	NOT PROVIDED BY SERVICER		0.00000		Loan Mods
1	NY	231061781	2/1/2009	NOT PROVIDED BY SERVICER	330,700.87	10.37500	313	Stipulated Relief Workout
1	PA	231062509	1/15/2008	NOT PROVIDED BY SERVICER	72,532.88	7.00000	313	Loan Mods
1	NY	231062688	12/3/2007	NOT PROVIDED BY SERVICER	124,361.19	7.35000	313	Loan Mods
1	CT	231063492	1/20/2009	Amortization Change	246,376.54	7.75000	313	Loan Mods
1	NJ	231063934	3/2/2009	Other	443,842.69	9.37500	313	Loan Mods
1	MA	231064415	1/17/2008	NOT PROVIDED BY SERVICER	99,373.96	6.00000	313	Loan Mods
1	PA	231064722	6/19/2008	Amortization Change	212,852.98	5.20000	313	Loan Mods
1	MA	231065095	2/27/2009	Other	186,219.47	9.00000	313	Loan Mods
1	MT	251035143	1/8/2008	NOT PROVIDED BY SERVICER	185,294.47	8.50000	312	Loan Mods
1	PA	281014244	4/3/2008	NOT PROVIDED BY SERVICER	54,470.75	5.00000	313	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	DE	281014320	12/17/2007	NOT PROVIDED BY SERVICER	94,643.72	5.00000	313	Loan Mods
1	NY	281014492	3/4/2009	Other	59,674.87	5.00000	313	Five Year Step Mod
1	PA	281014598	2/4/2008	NOT PROVIDED BY SERVICER	68,978.96	9.00000	313	Loan Mods
1	ID	301000996	11/12/2007	NOT PROVIDED BY SERVICER	74,352.76	9.62500	314	Loan Mods
1	CA	31033134	3/17/2009	Other	192,957.96	5.89000	313	Loan Mods
1	NJ	311027021	3/2/2009	Other	252,248.36	5.50000	314	Loan Mods
1	CO	321024872	12/1/2008	Amortization Change	141,583.59	6.00000	313	Loan Mods
1	WY	321024905	6/24/2008	Maturity Date Extension	98,936.22	10.37500	313	Loan Mods
1	UT	321025028	1/7/2009	NOT PROVIDED BY SERVICER	138,891.68	5.00000	313	Stipulated Relief Workout
1	CO	321025062	3/1/2009	NOT PROVIDED BY SERVICER	61,141.15	7.50000	314	Stipulated Relief Workout
1	CO	321025348	12/31/2008	Amortization Change	200,169.15	7.00000	314	Loan Mods
1	CO	321025374	12/31/2007	NOT PROVIDED BY SERVICER	216,440.67	5.50000	314	Loan Mods
1	NY	331035611	3/9/2009	Other	52,671.62	5.00000	314	Five Year Step Mod
1	SC	341023868	11/30/2008	Amortization Change	73,818.64	3.00000	313	Loan Mods
1	TX	351023500	2/25/2008	NOT PROVIDED BY SERVICER	151,865.84	8.66000	313	Loan Mods
1	TX	351024873	1/2/2008	NOT PROVIDED BY SERVICER	308,181.95	9.00000	313	Loan Mods
1	TX	351024955	9/30/2008	NOT PROVIDED BY SERVICER	60,503.24	9.25000	313	Stipulated Relief Workout
1	TX	351025298	7/22/2008	Amortization Change	95,976.34	6.00000	313	Loan Mods
1	TX	351025383	9/10/2008	Amortization Change	157,814.87	9.75000	313	Loan Mods
1	TX	351025417	1/7/2008	NOT PROVIDED BY SERVICER	94,152.60	5.00000	313	Loan Mods
1	TX	351025466	9/27/2008	NOT PROVIDED BY SERVICER	75,466.49	10.75000	313	Stipulated Relief Workout
1	TX	351025502	11/1/2008	NOT PROVIDED BY SERVICER	95,173.76	9.25000	313	Stipulated Relief Workout
1	TX	351025589	11/1/2008	NOT PROVIDED BY SERVICER	92,009.01	9.50000	313	Stipulated Relief Workout
1	TX	351025912	11/1/2008	NOT PROVIDED BY SERVICER	63,050.73	11.50000	314	Stipulated Relief Workout
1	MI	361023062	1/18/2008	NOT PROVIDED BY SERVICER	107,743.09	6.00000	313	Loan Mods
1	MI	361023940	4/10/2006	NOT PROVIDED BY SERVICER	264,927.54	7.00000	313	Loan Mods
1	MI	361024266	12/1/2008	NOT PROVIDED BY SERVICER	143,001.66	10.62500	314	Stipulated Relief Workout
1	FL	371024863	1/7/2008	NOT PROVIDED BY SERVICER	239,938.28	5.80000	313	Loan Mods
1	FL	371025091	5/27/2008	Amortization Change	144,991.47	9.87500	314	Loan Mods
1	FL	371025253	3/1/2009	NOT PROVIDED BY SERVICER	62,671.09	8.00000	313	Stipulated Relief Workout
1	RI	381020485	9/10/2008	Amortization Change	225,277.02	4.00000	313	Loan Mods
1	RI	381020680	5/2/2006	NOT PROVIDED BY SERVICER	240,103.71	6.40000	313	Loan Mods
1	VT	381021002	3/1/2009	NOT PROVIDED BY SERVICER	66,582.15	9.75000	314	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	TN	391011586	2/22/2008	NOT PROVIDED BY SERVICER	142,587.09	7.00000	313	Loan Mods
1	TN	391011729	3/3/2009	NOT PROVIDED BY SERVICER	75,035.92	9.37500	313	Stipulated Relief Workout
1	NY	401000710	12/4/2007	NOT PROVIDED BY SERVICER	85,535.61	7.50000	314	Loan Mods
1	MA	401000712	3/17/2009	Other	158,696.05	8.00000	313	Loan Mods
1	MO	401000833	10/9/2007	NOT PROVIDED BY SERVICER	157,937.77	7.25000	313	Loan Mods
1	IN	41064925	6/17/2008	Amortization Change	161,041.57	9.75000	313	Loan Mods
1	IL	41065469	6/21/2006	NOT PROVIDED BY SERVICER	355,985.44	6.50000	313	Loan Mods
1	IL	41065814	9/24/2008	Amortization Change	234,987.32	5.25000	313	Loan Mods
1	MO	41065874	3/25/2008	NOT PROVIDED BY SERVICER	99,703.28	9.00000	313	Loan Mods
1	IN	41066025	2/11/2008	NOT PROVIDED BY SERVICER	160,438.86	6.70000	313	Loan Mods
1	IL	41066174	11/15/2007	NOT PROVIDED BY SERVICER		0.00000		Loan Mods
1	IN	41066273	4/1/2009	NOT PROVIDED BY SERVICER	89,893.87	9.50000	314	Stipulated Relief Workout
1	IN	41066450	9/23/2008	Amortization Change	87,788.10	5.00000	314	Loan Mods
1	GA	51056237	1/8/2008	NOT PROVIDED BY SERVICER	135,602.55	6.25000	313	Loan Mods
1	GA	51056286	2/9/2009	NOT PROVIDED BY SERVICER	109,741.83	8.12500	313	Stipulated Relief Workout
1	GA	51056513	4/1/2008	NOT PROVIDED BY SERVICER	86,042.67	13.37500	313	Loan Mods
1	GA	51056778	3/12/2009	Other	137,842.06	5.00000	313	Five Year Step Mod
1	GA	51056875	11/1/2008	NOT PROVIDED BY SERVICER	117,221.65	9.62500	314	Stipulated Relief Workout
1	GA	51056996	1/17/2008	NOT PROVIDED BY SERVICER	162,816.47	8.87000	314	Loan Mods
1	OH	521024533	9/6/2007	NOT PROVIDED BY SERVICER	92,232.78	7.50000	313	Loan Mods
1	OH	521024760	2/21/2008	NOT PROVIDED BY SERVICER	67,092.54	5.00000	313	Loan Mods
1	TX	551005259	1/1/2009	NOT PROVIDED BY SERVICER	95,983.22	9.62500	313	Stipulated Relief Workout
1	TX	551005788	1/8/2009	NOT PROVIDED BY SERVICER	129,708.05	8.87500	313	Stipulated Relief Workout
1	AR	551005927	1/20/2009	Amortization Change	61,961.59	5.00000	313	Loan Mods
1	FL	561001591	3/2/2009	Amortization Change	66,488.01	11.25000	312	Loan Mods
1	OH	61057536	2/24/2009	Other	145,715.29	5.00000	313	Five Year Step Mod
1	PA	61057840	1/20/2009	Amortization Change	74,621.83	6.00000	313	Loan Mods
1	MI	61057919	3/11/2009	NOT PROVIDED BY SERVICER	148,181.20	8.50000	314	Stipulated Relief Workout
1	CA	631007012	2/17/2009	Other	145,606.73	5.00000	313	Five Year Step Mod
1	TX	641007918	3/13/2009	Other	119,426.16	7.94000	133	Five Year Step Mod
1	IN	651008835	12/1/2008	Temporary Rate Reduction	137,315.75	7.50000	313	Loan Mods
1	WI	651008840	8/20/2007	NOT PROVIDED BY SERVICER	193,540.77	5.00000	314	Loan Mods
1	FL	651009025	2/5/2008	NOT PROVIDED BY SERVICER	138,423.98	6.25000	313	Loan Mods



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1	GA	651009273	3/11/2008	NOT PROVIDED BY SERVICER	112,899.49	6.75000	313	Loan Mods
1	CA	661004556	10/11/2007	NOT PROVIDED BY SERVICER	275,741.41	2.00000	312	Loan Mods
1	MA	681004907	2/20/2009	NOT PROVIDED BY SERVICER	290,213.58	7.50000	313	Stipulated Relief Workout
1	MA	681005063	2/19/2009	Other	211,938.25	5.00000	313	Five Year Step Mod
1	ME	681005210	3/3/2008	NOT PROVIDED BY SERVICER	81,986.22	10.00000	314	Loan Mods
1	NH	681005231	1/26/2009	Amortization Change	304,705.25	5.05000	313	Loan Mods
1	FL	71065337	9/27/2008	NOT PROVIDED BY SERVICER	104,382.25	7.50000	313	Stipulated Relief Workout
1	FL	71065669	11/1/2008	NOT PROVIDED BY SERVICER	76,190.72	9.50000	313	Stipulated Relief Workout
1	FL	71065702	2/19/2009	Other	94,055.48	8.87500	314	Loan Mods
1	FL	71065796	12/18/2007	NOT PROVIDED BY SERVICER	107,039.29	7.00000	314	Loan Mods
1	OH	741010165	6/29/2007	NOT PROVIDED BY SERVICER	75,899.36	7.00000	313	Loan Mods
1	OH	741010701	2/27/2008	NOT PROVIDED BY SERVICER	186,282.83	5.00000	313	Loan Mods
1	OH	741010775	9/24/2008	NOT PROVIDED BY SERVICER	75,977.80	10.00000	313	Stipulated Relief Workout
1	OH	741010832	12/23/2008	Other	90,512.00	5.00000	313	I/O Legacy Five Year Mod
1	IN	761008591	12/26/2007	NOT PROVIDED BY SERVICER	79,861.47	9.00000	313	Loan Mods
1	TX	771004163	1/26/2009	NOT PROVIDED BY SERVICER	90,410.47	10.12500	313	Stipulated Relief Workout
1	TX	771004756	3/5/2009	Other	50,775.59	5.00000	313	Five Year Step Mod
1	TX	771004759	1/16/2008	NOT PROVIDED BY SERVICER		0.00000		Loan Mods
1	CO	791001764	3/28/2008	NOT PROVIDED BY SERVICER	275,971.96	8.75000	313	Loan Mods
1	NE	791002097	11/15/2007	NOT PROVIDED BY SERVICER	112,542.64	10.00000	313	Loan Mods
1	VA	81054178	5/8/2007	NOT PROVIDED BY SERVICER	120,701.14	7.25000	313	Loan Mods
1	VA	81054249	11/25/2008	Other	170,627.90	5.00000	313	I/O Legacy Five Year Mod
1	MI	841003872	2/7/2007	NOT PROVIDED BY SERVICER	89,960.57	8.60000	313	Loan Mods
1	MI	841004826	3/28/2008	NOT PROVIDED BY SERVICER	141,100.90	8.70000	314	Loan Mods
1	NJ	851000756	4/1/2009	NOT PROVIDED BY SERVICER	232,047.94	8.37500	313	Stipulated Relief Workout
2	TX	101046504	1/14/2009	Other	193,185.60	6.00000	313	Loan Mods
2	TX	101046757	1/27/2009	NOT PROVIDED BY SERVICER	348,554.01	9.75000	313	Stipulated Relief Workout
2	TX	101047403	2/26/2009	Other	84,041.03	5.00000	314	Five Year Step Mod
2	IL	121039089	2/19/2008	NOT PROVIDED BY SERVICER	177,636.56	5.50000	313	Loan Mods
2	KY	131031015	12/1/2008	Amortization Change	78,923.98	5.00000	313	Loan Mods
2	OH	131031328	1/17/2008	NOT PROVIDED BY SERVICER	188,456.83	9.99000	313	Loan Mods
2	OH	131031468	9/12/2008	NOT PROVIDED BY SERVICER	197,479.05	9.37500	313	Stipulated Relief Workout
2	MA	141045930	10/23/2007	NOT PROVIDED BY SERVICER	133,264.78	7.00000	313	Loan Mods



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2	MA	141046058	1/9/2008	NOT PROVIDED BY SERVICER	408,217.52	5.85000	314	Loan Mods
2	PA	151028164	11/1/2008	NOT PROVIDED BY SERVICER	309,731.21	10.87500	313	Stipulated Relief Workout
2	MA	161040443	12/17/2007	NOT PROVIDED BY SERVICER	201,821.16	6.35000	313	Loan Mods
2	AZ	171022541	10/20/2008	Amortization Change	139,406.84	8.75000	313	Loan Mods
2	NV	21063117	1/1/2009	Amortization Change	156,622.29	3.00000	313	Loan Mods
2	NV	21063193	3/31/2008	NOT PROVIDED BY SERVICER	225,226.22	6.00000	313	Loan Mods
2	CA	21063290	9/19/2008	Amortization Change	631,403.21	5.00000	313	Loan Mods
2	CA	21063554	2/26/2008	NOT PROVIDED BY SERVICER	325,628.31	6.00000	313	Loan Mods
2	GA	211027833	2/22/2009	NOT PROVIDED BY SERVICER	115,887.69	10.25000	313	Stipulated Relief Workout
2	NC	211028216	9/17/2008	Amortization Change	186,051.28	7.37500	313	Loan Mods
2	PA	231060841	3/11/2009	NOT PROVIDED BY SERVICER	53,620.30	9.00000	313	Stipulated Relief Workout
2	NJ	231062250	9/12/2008	NOT PROVIDED BY SERVICER	554,600.85	9.75000	313	Stipulated Relief Workout
2	NJ	231062558	9/13/2007	NOT PROVIDED BY SERVICER	364,902.00	7.50000	313	Loan Mods
2	MA	231062672	4/2/2008	NOT PROVIDED BY SERVICER	264,128.42	5.99000	313	Loan Mods
2	NH	231062861	12/17/2007	NOT PROVIDED BY SERVICER	275,263.37	5.00000	313	Loan Mods
2	PA	231063025	3/12/2009	Other	115,532.12	7.95000	313	I/O Legacy Five Year Mod
2	MA	231063210	2/24/2009	Other	471,791.02	5.00000	313	Five Year Step Mod
2	GA	271020451	11/1/2008	NOT PROVIDED BY SERVICER	385,785.01	9.50000	313	Stipulated Relief Workout
2	MA	271021175	2/21/2008	NOT PROVIDED BY SERVICER	388,841.05	4.00000	313	Loan Mods
2	NY	271021264	3/18/2008	NOT PROVIDED BY SERVICER	424,792.44	7.70000	313	Loan Mods
2	FL	291000398	8/7/2008	Amortization Change	178,199.88	10.12500	314	Loan Mods
2	WA	301000767	3/3/2008	NOT PROVIDED BY SERVICER	151,688.98	9.25000	312	Loan Mods
2	CA	31032796	3/19/2008	NOT PROVIDED BY SERVICER	386,860.54	7.00000	313	Loan Mods
2	CO	321024944	12/20/2007	NOT PROVIDED BY SERVICER		0.00000		Loan Mods
2	CO	321025067	3/13/2009	Amortization Change	173,820.03	8.00000	313	Loan Mods
2	CO	321025102	2/21/2008	NOT PROVIDED BY SERVICER	179,161.39	6.50000	313	Loan Mods
2	CO	321025152	2/1/2008	NOT PROVIDED BY SERVICER	580,822.61	6.75000	313	Loan Mods
2	NY	331034983	3/13/2008	NOT PROVIDED BY SERVICER	487,776.61	6.75000	313	Loan Mods
2	NY	331035279	9/26/2007	NOT PROVIDED BY SERVICER	486,370.38	6.50000	313	Loan Mods
2	PA	331035666	2/8/2008	NOT PROVIDED BY SERVICER	134,309.41	8.00000	313	Loan Mods
2	NY	331035914	3/9/2009	Other	360,643.87	5.00000	313	Five Year Step Mod
2	NY	331036028	12/24/2007	NOT PROVIDED BY SERVICER	482,156.01	2.40000	313	Loan Mods
2	NY	331036115	1/31/2008	NOT PROVIDED BY SERVICER	294,979.99	5.50000	313	Loan Mods



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2	NJ	331036116	1/30/2007	NOT PROVIDED BY SERVICER				Loan Mods
2	NC	341022281	11/17/2008	NOT PROVIDED BY SERVICER	93,288.87	9.37500	312	Stipulated Relief Workout
2	NC	341023097	2/19/2009	Other	68,919.76	5.00000	313	Five Year Step Mod
2	NC	341023325	3/11/2009	NOT PROVIDED BY SERVICER	79,989.85	9.25000	313	Stipulated Relief Workout
2	NC	341023934	10/23/2007	NOT PROVIDED BY SERVICER	173,696.05	8.37500	313	Loan Mods
2	TX	351025102	8/22/2008	Amortization Change	96,123.32	5.00000	313	Loan Mods
2	TX	351025273	9/11/2008	Amortization Change	75,362.23	7.00000	313	Loan Mods
2	FL	371024579	12/6/2008	NOT PROVIDED BY SERVICER	65,764.73	10.00000	313	Stipulated Relief Workout
2	FL	371025255	8/15/2008	Amortization Change	210,078.68	8.12500	313	Loan Mods
2	LA	391011757	12/21/2007	NOT PROVIDED BY SERVICER	104,270.56	10.00000	313	Loan Mods
2	CO	511034668	3/17/2009	Other	172,000.00	7.00000	313	Loan Mods
2	AZ	511035081	12/17/2007	NOT PROVIDED BY SERVICER	211,378.32	8.37500	313	Loan Mods
2	KY	521024090	1/24/2009	Amortization Change	166,986.76	8.90000	313	Loan Mods
2	MI	521024317	12/29/2006	NOT PROVIDED BY SERVICER	91,283.00	6.00000	313	Loan Mods
2	MO	521024418	3/31/2008	NOT PROVIDED BY SERVICER	69,239.68	5.00000	313	Loan Mods
2	KS	521024679	3/29/2007	NOT PROVIDED BY SERVICER	309,860.80	5.75000	314	Loan Mods
2	OH	521024776	10/27/2007	NOT PROVIDED BY SERVICER	148,565.09	8.50000	313	Loan Mods
2	TX	551004878	4/17/2008	Amortization Change	210,863.20	10.50000	313	Loan Mods
2	FL	561001828	2/12/2009	Amortization Change	152,567.26	8.25000	313	Loan Mods
2	NY	611015001	11/14/2006	NOT PROVIDED BY SERVICER	424,783.40	10.99000	313	Loan Mods
2	NY	611015448	3/17/2009	Other	461,974.20	9.50000	313	Loan Mods
2	NY	611015838	2/7/2008	NOT PROVIDED BY SERVICER	264,695.92	3.50000	314	Loan Mods
2	FL	621007324	2/15/2008	NOT PROVIDED BY SERVICER	294,756.48	7.80000	313	Loan Mods
2	FL	621007343	3/18/2008	NOT PROVIDED BY SERVICER	107,205.63	6.50000	314	Loan Mods
2	FL	621007448	3/11/2009	Other	125,804.57	5.00000	313	Five Year Step Mod
2	CA	631006714	10/5/2007	NOT PROVIDED BY SERVICER	584,518.92	8.00000	313	Loan Mods
2	CA	631006756	9/23/2008	Amortization Change	634,282.46	5.00000	313	Loan Mods
2	CA	631006939	12/27/2008	NOT PROVIDED BY SERVICER	784,675.63	8.37500	313	Stipulated Relief Workout
2	CA	631007155	3/19/2008	NOT PROVIDED BY SERVICER	476,835.45	6.90000	314	Loan Mods
2	TX	641008192	2/26/2009	Other	143,629.43	5.00000	314	Five Year Step Mod
2	CA	661005271	9/15/2008	Amortization Change	236,184.42	9.75000	313	Loan Mods
2	CA	661005864	8/4/2007	NOT PROVIDED BY SERVICER	0.00	5.50000		Loan Mods
2	ME	681005061	12/26/2007	NOT PROVIDED BY SERVICER	154,263.54	8.70000	313	Loan Mods



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2	ME	681005271	3/14/2008	NOT PROVIDED BY SERVICER	178,072.61	7.00000	313	Loan Mods
2	VT	681005280	10/1/2007	NOT PROVIDED BY SERVICER	217,469.78	8.19000	313	Loan Mods
2	MA	711006506	10/23/2008	Amortization Change	453,142.65	4.10000	313	Loan Mods
2	VA	731009645	12/1/2008	Amortization Change	174,551.37	8.50000	313	Loan Mods
2	OH	741010341	2/29/2008	NOT PROVIDED BY SERVICER	131,088.53	7.00000	313	Loan Mods
2	TX	771004572	4/23/2008	NOT PROVIDED BY SERVICER	70,078.82	8.50000	313	Loan Mods
2	TX	771004819	11/1/2008	NOT PROVIDED BY SERVICER	92,632.11	10.50000	313	Stipulated Relief Workout
2	PA	781002688	2/25/2008	NOT PROVIDED BY SERVICER	237,788.58	10.00000	313	Loan Mods
2	VA	81055040	10/1/2008	NOT PROVIDED BY SERVICER	111,098.43	10.25000	314	Stipulated Relief Workout
2	NJ	871000686	12/26/2007	NOT PROVIDED BY SERVICER	265,201.02	5.00000	313	Loan Mods
2	CA	911000178	1/25/2008	NOT PROVIDED BY SERVICER	321,366.68	5.99000	313	Loan Mods

