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

May 26, 2009

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

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THE BANK OF NEW YORK MELLON

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

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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	21,670.98	21,670.98	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	13,996.27	13,996.27	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	43,184.67	43,184.67	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	34,222.25	34,222.25	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	22,238.62	22,238.62	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	23,155.67	23,155.67	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	21,627.61	21,627.61	0.00	0.00	24,917,000.00
M6	23,406,000.00	23,406,000.00	1,312,703.46	21,635.92	1,334,339.38	0.00	0.00	22,093,296.54
M7	21,141,000.00	13,861,007.26	2,564,757.98	18,618.99	2,583,376.97	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	12,866.57	12,866.57	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	15,570.05	15,570.05	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	25,903.62	25,903.62	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	314,892,065.46	3,877,461.44	274,691.22	4,152,152.66	0.00	0.00	311,014,604.02

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	328,939,944.21	0.00	0.00	0.00	0.00	0.00	324,106,610.93

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Prod 2.03

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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	0.03536104	0.03536104	65.76250496	0.667500%
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	0.34893845	0.34893845	550.05088579	0.787500%
M1	46626lae0	1,000.00000000	0.00000000	0.71493063	0.71493063	1,000.00000000	0.887500%
M2	46626laf7	1,000.00000000	0.00000000	0.73104159	0.73104159	1,000.00000000	0.907500%
M3	46626lag5	1,000.00000000	0.00000000	0.75520834	0.75520834	1,000.00000000	0.937500%
M4	46626lah3	1,000.00000000	0.00000000	0.85187514	0.85187514	1,000.00000000	1.057500%
M5	46626laj9	1,000.00000000	0.00000000	0.86798611	0.86798611	1,000.00000000	1.077500%
M6	46626lak6	1,000.00000000	56.08405793	0.92437495	57.00843288	943.91594207	1.147500%
M7	46626lal4	655.64577172	121.31677688	0.88070527	122.19748214	534.32899484	1.667500%
M8	46626lam2	460.50024423	0.00000000	0.68163647	0.68163647	460.50024423	1.837500%
M9	46626lan0	559.53541024	0.00000000	1.03106086	1.03106086	559.53541024	2.287500%
M10	46626lap5	619.46459705	0.00000000	1.71535792	1.71535792	619.46459705	3.437500%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		215.41802957	2.65257590	0.18791658	2.84049248	212.76545367	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	217.82727326	0.00000000	0.00000000	0.00000000	214.62659232	0.000000%

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Dates:

Record Date	05/24/09
Determination Date	05/15/09
Distribution Date	05/26/09

Trigger Event

Trigger Event	NO
TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	
Delinquency Percentage	28.25545%
36% of of Senior Enhancement Percetage	29.07277%
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	4.23214%
Required Cumulative Loss %	4.75000%

O/C Reporting

Targeted Overcollateralization Amount	20,742,823.10
Ending Overcollateralization Amount	13,092,006.92
Ending Overcollateralization Deficiency	7,650,816.18
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,382,477.15
Payment to Class C	0.00

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Non Recoverables from Losses	71,996.50
Group 1	44,683.27
Group 2	27,313.23
Subsequent Losses	5,890.76
Group 1	3,086.79
Group 2	2,803.97
Subsequent Recoveries	23,046.72
Group 1	3,892.02
Group 2	19,154.70
Current Net Realized Losses	2,338,348.99
Group 1	968,706.75
Group 2	1,441,638.74
Cumulative Net Realized Losses	63,909,402.32
Group 1	37,500,789.62
Group 2	26,408,612.70
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	April 27, 2009
End Date	May 26, 2009
Number of Days in Accrual Period	29

Basis Risk Certificate Interest Carryover

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

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Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occured this distribution 0.00

Deferred Certificate Amounts

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

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Available Net Funds Cap to Libor Certificates 6.253964

One-Month LIBOR for Such Distribution Date 0.437500

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.667500	0.538750
A2	0.527500	0.398750
A3	0.647500	0.518750
A4	0.787500	0.658750
M1	0.887500	0.758750
M2	0.907500	0.778750
M3	0.937500	0.808750
M4	1.057500	0.928750
M5	1.077500	0.948750
M6	1.147500	1.018750
M7	1.667500	1.538750
M8	1.837500	1.708750
M9	2.287500	2.158750
M10	3.437500	3.308750

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

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Deal Code: JPM05OPT1
Distribution Date: 05/25/2009
Pay Date: 05/26/2009

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

Collateral Information - Summary — Total

Interest Collections	
Scheduled Interest	1,825,652.93
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**1,825,652.93**

Fee Summary	
Servicer Fee (1)	167,658.82
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	822.35
Total Fees	**168,481.17**
Total Fees (Withheld)	**167,658.82**

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	(3.38)
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	**(3.38)**

Summary	
(+) Total Principal Collected	4,833,333.28
(-) Total Losses	2,338,348.99
(+) Total Interest Collected	1,825,652.93
(+) Total Other Interest Adjust. Collected	(3.38)
(-) Total Fees (Withheld)	167,658.82
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**4,152,975.02**

Summary	Balance	Count
Beginning Pool	328,939,944.22	1,948
Scheduled Principal	322,141.86	
UnScheduled Principal	4,511,191.42	
Ending Pool	324,106,610.94	1,924

Characteristics	
Weighted Average Coupon Rate (WAC)	7.1541804
Weighted Average Net Rate (NetWAC)	6.5011804
Weighted Average Remaining Term	308

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

Other Considerations for Losses	
Balance Due Trust	3,551,177.05
Net Liquidation Proceeds	1,267,668.60
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	322,141.86
Total Scheduled Principal	**322,141.86**

UnScheduled Principal	
(+) Curtailments	22,402.79
(+) Curtailment Adjustment	(516,143.79)
(+) Principal Payoff	2,721,423.97
(+) Principal Adjustment	2,283,508.45
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**4,511,191.42**

Losses	
(+) Initial (Current) Loss	2,283,508.45
(+) Non-Recoverable Advances	71,996.50
(+) Subsequent Loss	5,890.76
(-) Subsequent Gain	23,046.72
Total Losses	**2,338,348.99**
Cumulative Losses	**63,909,402.32**

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	1,453,755.37	9
REO Disposal	1,267,668.60	13
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**2,721,423.97**	**22**

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

Collateral Information - Summary — Group 1

Interest Collections	
Scheduled Interest	977,020.84
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**977,020.84**

Fee Summary	
Servicer Fee (1)	88,449.54
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	432.30
Total Fees	**88,881.84**
Total Fees (Withheld)	**88,449.55**

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	(615.17)
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	**(615.17)**

Summary	
(+) Total Principal Collected	2,051,400.25
(-) Total Losses	941,393.52
(+) Total Interest Collected	977,020.84
(+) Total Other Interest Adjust. Collected	(615.17)
(-) Total Fees (Withheld)	88,449.55
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**1,997,962.85**

Summary	Balance	Count
Beginning Pool	172,918,535.40	1,253
Scheduled Principal	174,374.44	
UnScheduled Principal	1,877,025.81	
Ending Pool	170,867,135.15	1,241

Characteristics	
Weighted Average Coupon Rate (WAC)	7.2506887
Weighted Average Net Rate (NetWAC)	6.5976887
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	1,256,428.71
Net Liquidation Proceeds	358,913.23
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	174,374.44
Total Scheduled Principal	**174,374.44**

UnScheduled Principal	
(+) Curtailments	18,260.48
(+) Curtailment Adjustment	(159,367.60)
(+) Principal Payoff	1,120,617.45
(+) Principal Adjustment	897,515.48
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**1,877,025.81**

Losses	
(+) Initial (Current) Loss	897,515.48
(+) Non-Recoverable Advances	44,683.27
(+) Subsequent Loss	3,086.79
(-) Subsequent Gain	3,892.02
Total Losses	**941,393.52**
Cumulative Losses	**37,500,789.62**

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	761,704.22	5
REO Disposal	358,913.23	5
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**1,120,617.45**	**10**

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

Collateral Information - Summary — Group 2

Interest Collections	
Scheduled Interest	848,632.09
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**848,632.09**

Fee Summary	
Servicer Fee (1)	79,209.28
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	390.05
Total Fees	**79,599.33**
Total Fees (Withheld)	**79,209.27**

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	611.79
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	**611.79**

Summary	
(+) Total Principal Collected	2,781,933.03
(-) Total Losses	1,396,955.47
(+) Total Interest Collected	848,632.09
(+) Total Other Interest Adjust. Collected	611.79
(-) Total Fees (Withheld)	79,209.27
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**2,155,012.17**

Summary	Balance	Count
Beginning Pool	156,021,408.82	695
Scheduled Principal	147,767.42	
UnScheduled Principal	2,634,165.61	
Ending Pool	153,239,475.79	683

Characteristics	
Weighted Average Coupon Rate (WAC)	7.0472202
Weighted Average Net Rate (NetWAC)	6.3942202
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	2,294,748.34
Net Liquidation Proceeds	908,755.37
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	147,767.42
Total Scheduled Principal	**147,767.42**

UnScheduled Principal	
(+) Curtailments	4,142.31
(+) Curtailment Adjustment	(356,776.19)
(+) Principal Payoff	1,600,806.52
(+) Principal Adjustment	1,385,992.97
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**2,634,165.61**

Losses	
(+) Initial (Current) Loss	1,385,992.97
(+) Non-Recoverable Advances	27,313.23
(+) Subsequent Loss	2,803.97
(-) Subsequent Gain	19,154.70
Total Losses	**1,396,955.47**
Cumulative Losses	**26,408,612.70**

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	692,051.15	4
REO Disposal	908,755.37	8
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**1,600,806.52**	**12**

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
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%
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%

Percentages of Ending Scheduled Balance

Calculation Methodology:

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

Deal Code:	JPM05OPT1
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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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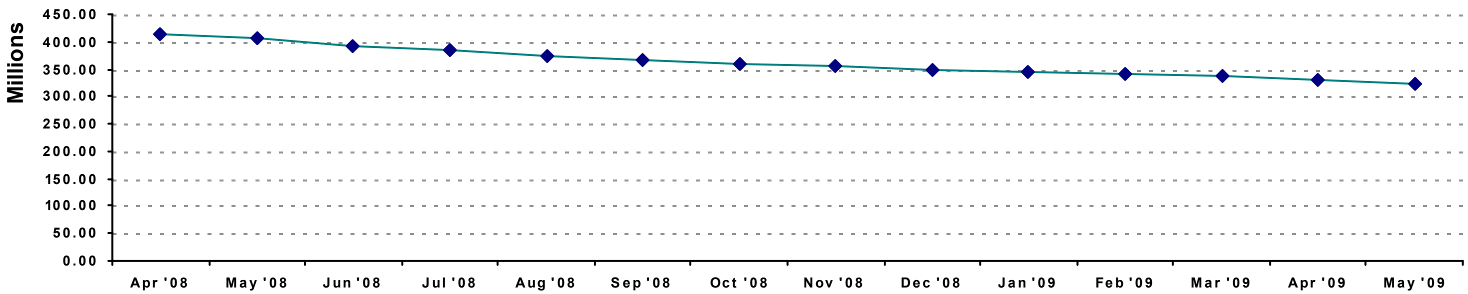
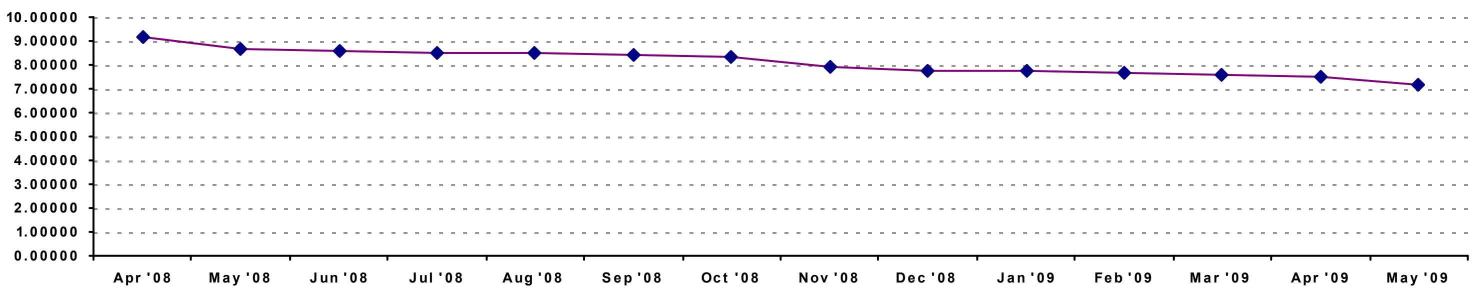
General Trends - Total

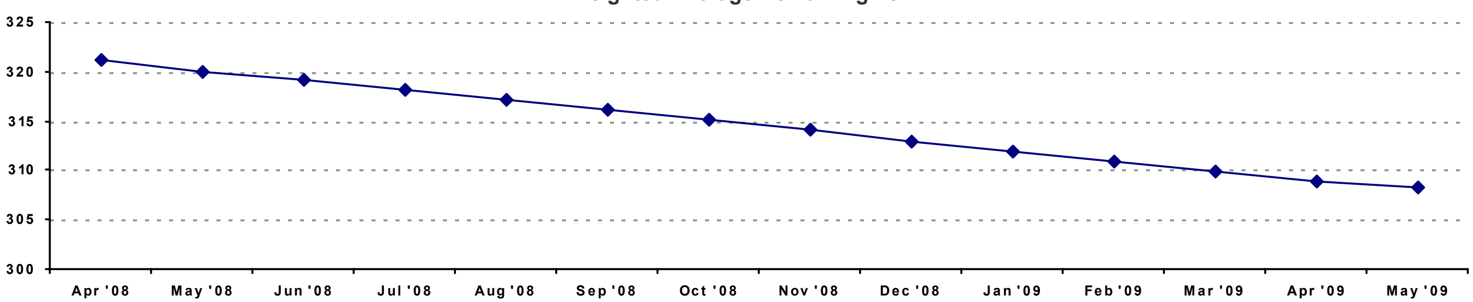
Ending Scheduled Balance



Weighted Average Coupon Rate



Weighted Average Remaining Term

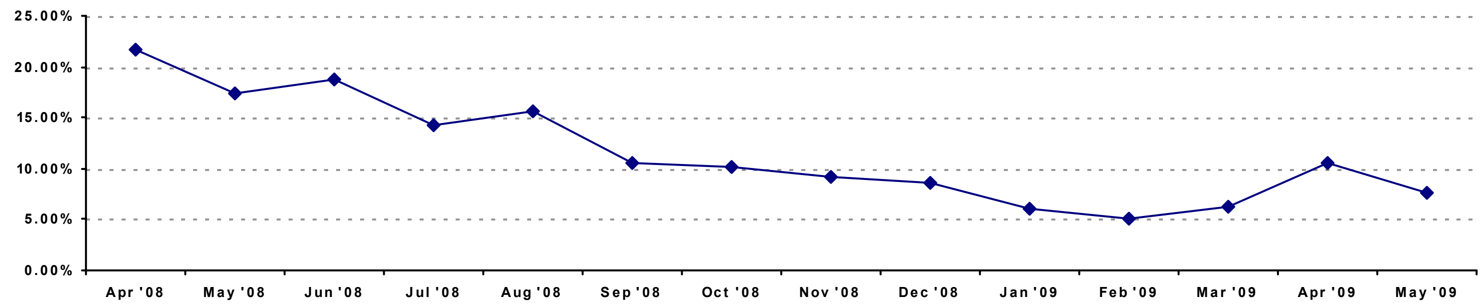


JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

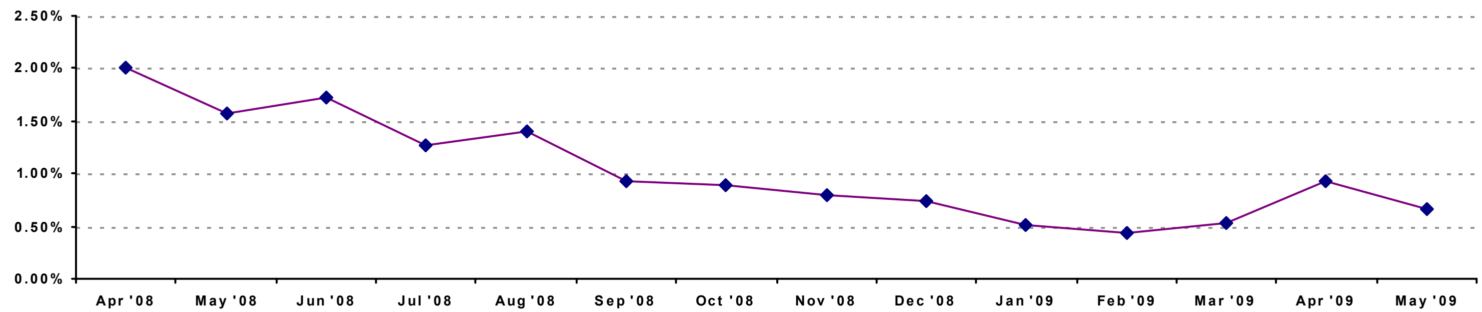
Conditional Prepayment Rate (CPR)	Value
Currrent Period	7.65220%
3-Month Average	8.11186%
6-Month Average	7.32715%
12-Month Average	10.19826%
Average Since Cut-off	26.61064%

Conditional Prepayment Rate (CPR) TREND



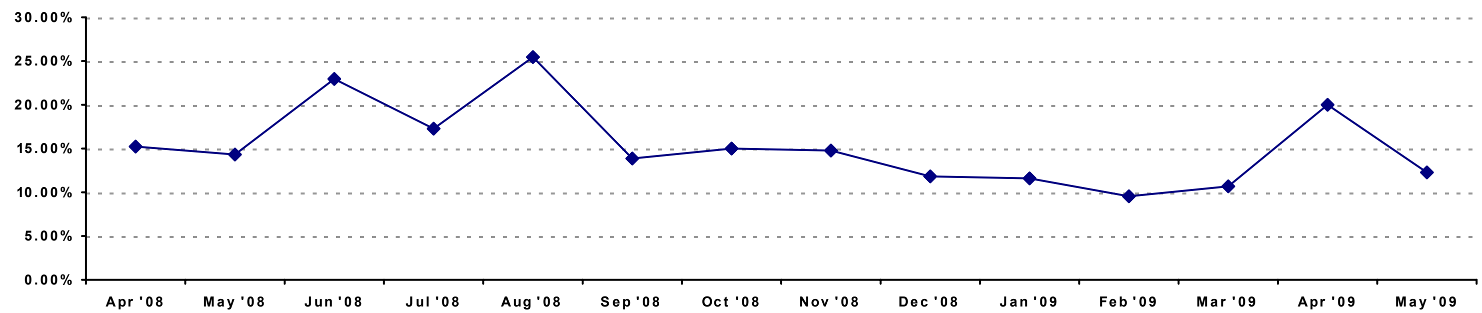
Single Month Mortality (SMM)	Value
Currrent Period	0.66121%
3-Month Average	0.70394%
6-Month Average	0.63357%
12-Month Average	0.89995%
Average Since Cut-off	2.79871%

Single Month Mortality (SMM) TREND



Constant Default Rate (CDR)	Value
Currrent Period	12.21278%
3-Month Average	14.27179%
6-Month Average	12.61618%
12-Month Average	15.40131%

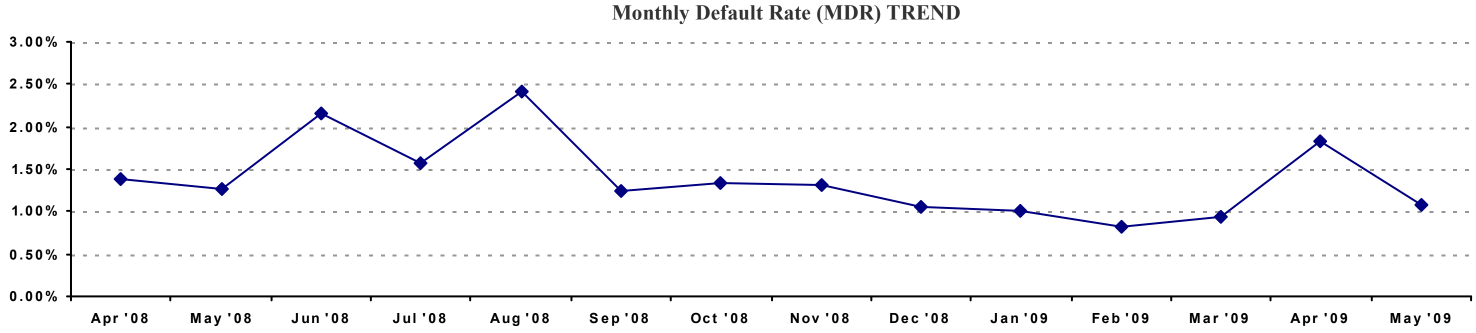
Constant Default Rate (CDR) TREND



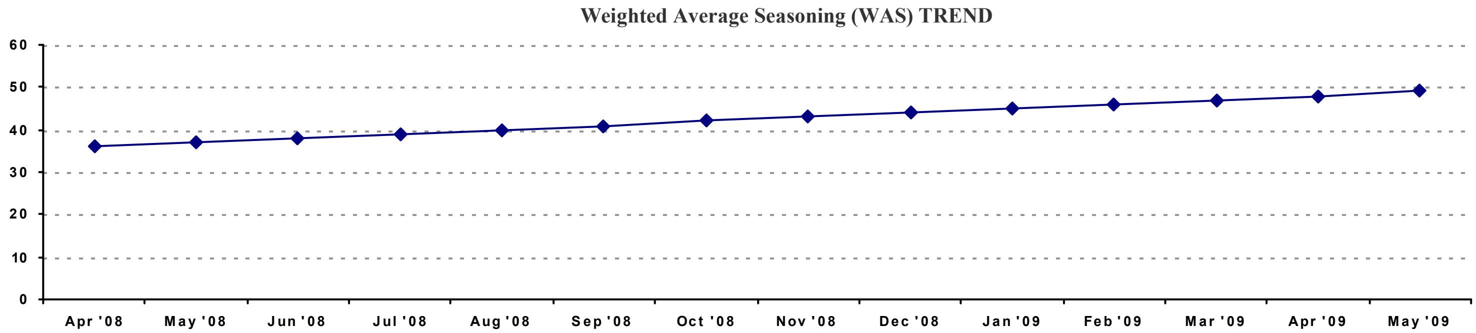
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments - Rates

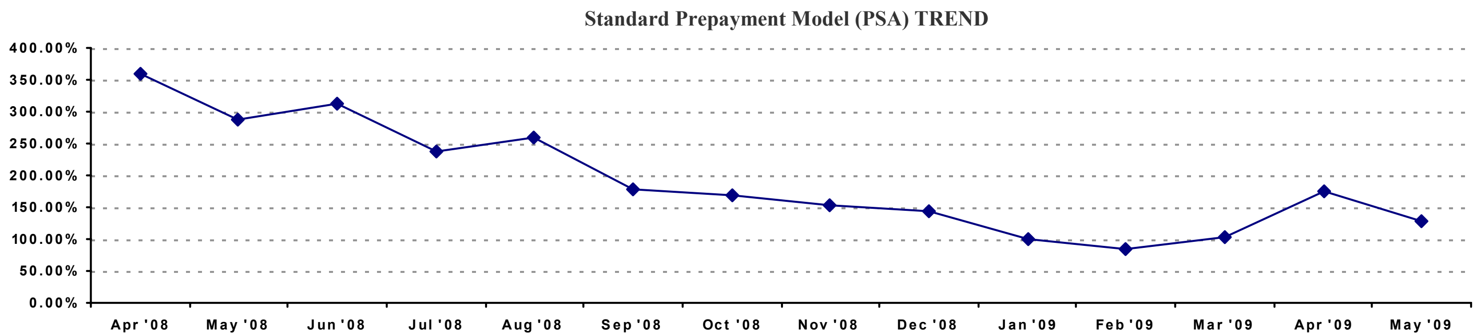
Monthly Default Rate (MDR)	Value
Currrent Period	1.07958%
3-Month Average	1.28363%
6-Month Average	1.12345%
12-Month Average	1.39672%



Weighted Average Seasoning (WAS)	Value
Currrent Period	49.00
3-Month Average	48.00
6-Month Average	46.50
12-Month Average	43.50



Standard Prepayment Model (PSA)	Value
Currrent Period	127.54%
3-Month Average	405.59%
6-Month Average	732.71%
12-Month Average	2039.65%



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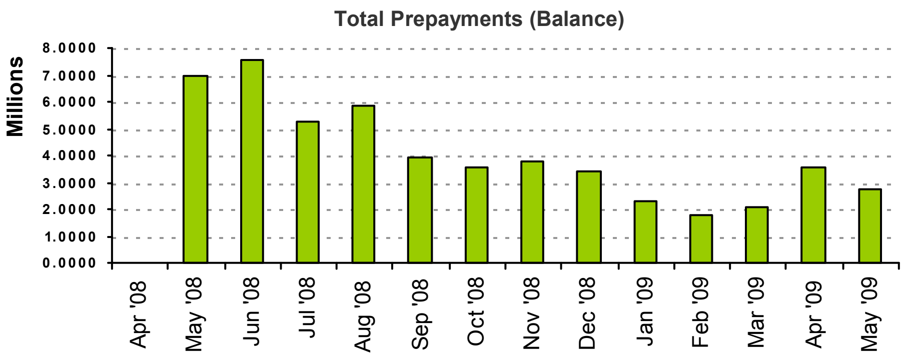
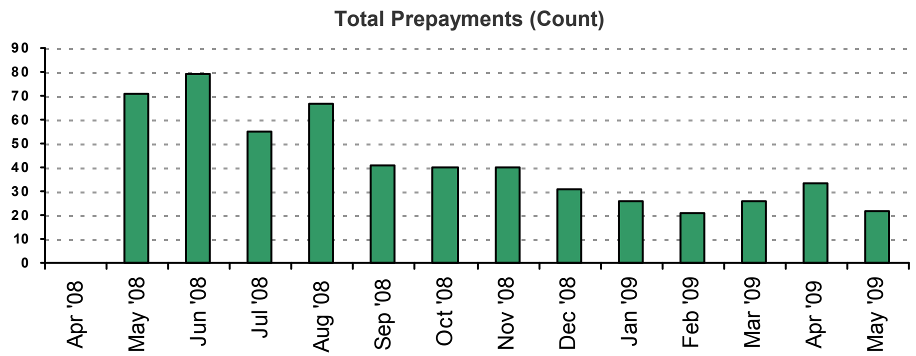
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	5	761,704.22	0	0.00	5	358,913.23	0	0.00	0	0.00	10	1,120,617.45
2	4	692,051.15	0	0.00	8	908,755.37	0	0.00	0	0.00	12	1,600,806.52
TOTAL	9	1,453,755.37	0	0.00	13	1,267,668.60	0	0.00	0	0.00	22	2,721,423.97

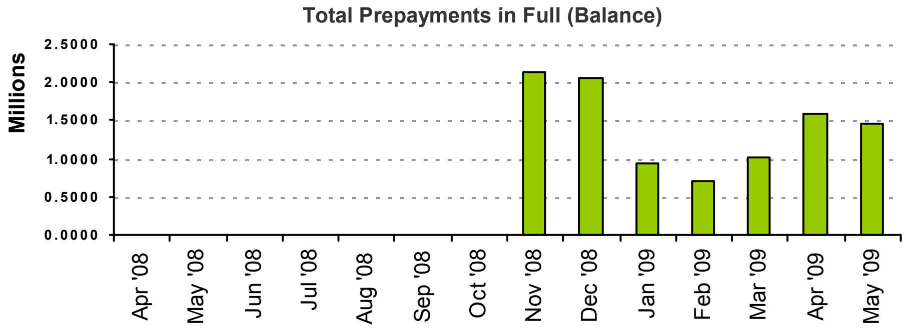
ADDITIONAL LIQUIDATIONs - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition

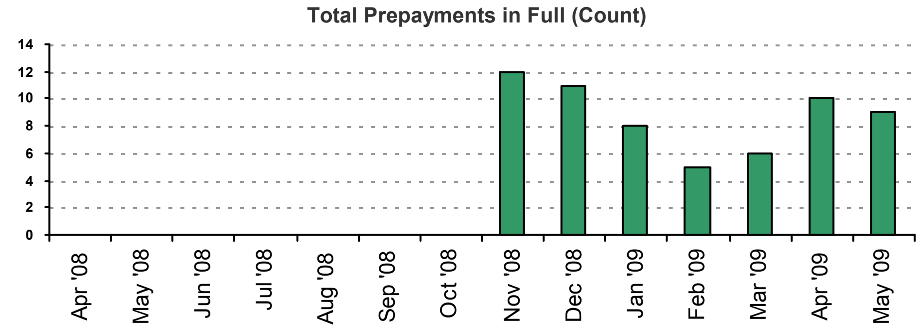


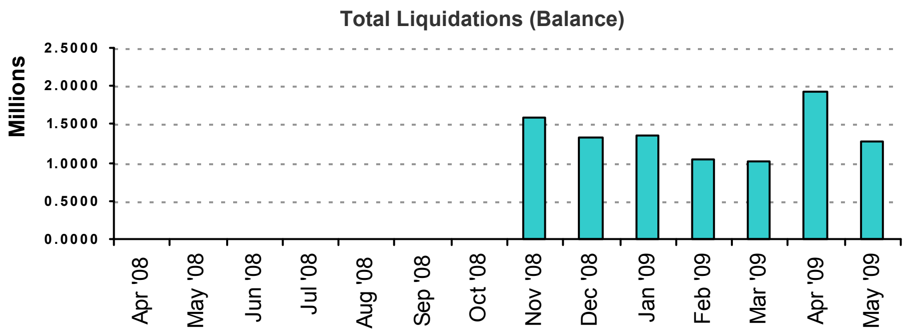


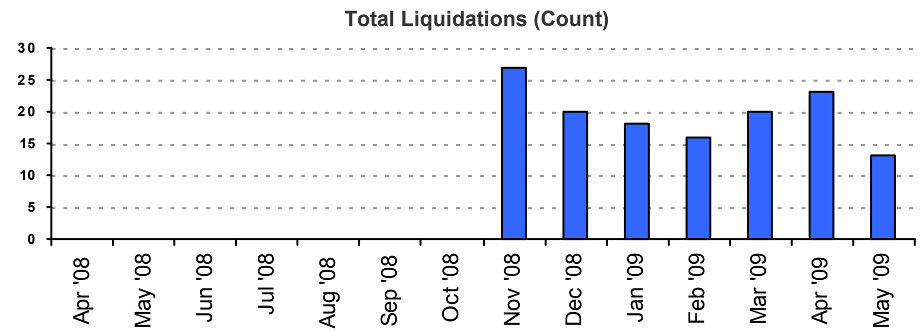
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

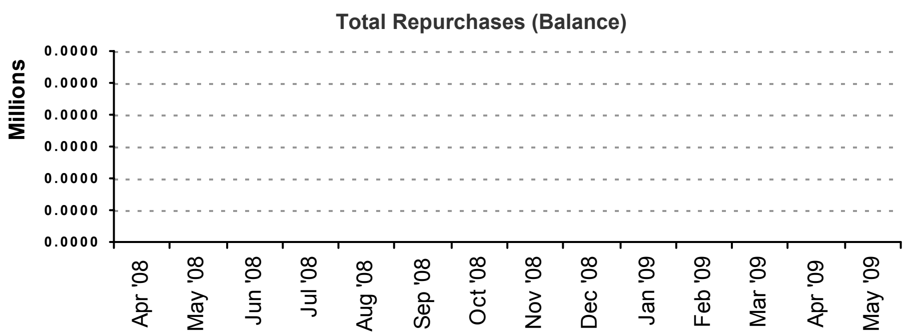
Prepayments and Liquidations - Summary

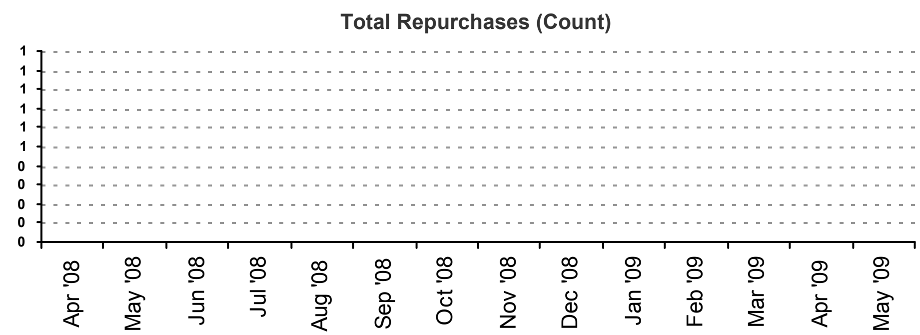












JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	CA	11074642	312,000.00	136,910.36	REO Disposal	05-01-2009	8.0000
1	CA	581000368	175,000.00	20,873.43	REO Disposal	05-01-2009	8.2500
1	GA	131032043	140,640.00	134,321.05	Prepayment	05-01-2009	7.2000
1	IL	41065339	60,400.00	58,671.75	Prepayment	05-01-2009	9.6250
1	MI	271020958	152,000.00	23,339.19	REO Disposal	05-01-2009	10.6250
1	MN	121038826	128,776.00	36,900.71	REO Disposal	05-01-2009	8.1250
1	MN	521024845	293,600.00	140,889.54	REO Disposal	05-01-2009	8.8750
1	NY	381020471	275,000.00	222,304.75	Prepayment	05-01-2009	5.9000
1	TX	351024567	242,500.00	230,309.59	Prepayment	05-01-2009	6.4000
1	TX	551005633	142,000.00	116,097.08	Prepayment	05-01-2009	6.3000
TOTAL Group 1		10	1,921,916.00	1,120,617.45			

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	21063554	316,000.00	73,219.37	REO Disposal	05-01-2009	6.0000
2	CA	31033183	260,000.00	83,384.58	REO Disposal	05-01-2009	9.6250
2	CA	631006714	522,500.00	309,059.98	REO Disposal	05-01-2009	8.0000
2	FL	621007573	190,800.00	5,417.15	REO Disposal	05-01-2009	9.5000
2	IL	41065128	430,000.00	329,841.65	Prepayment	05-01-2009	7.9500
2	IL	41065338	241,600.00	232,067.48	Prepayment	05-01-2009	7.1250
2	ME	681005465	80,000.00	76,605.24	Prepayment	05-01-2009	7.5000
2	NH	231064067	186,915.00	51,911.97	REO Disposal	05-01-2009	8.3750
2	OH	131030555	191,933.00	108,658.85	REO Disposal	05-01-2009	8.6500
2	PA	231060841	54,000.00	53,536.78	Prepayment	05-01-2009	8.0000
2	RI	381020681	423,000.00	229,269.08	REO Disposal	05-01-2009	9.1250
2	RI	381020830	182,400.00	47,834.39	REO Disposal	05-01-2009	8.3750
TOTAL Group 2		12	3,079,148.00	1,600,806.52			
TOTAL		22	5,001,064.00	2,721,423.97			

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	1,336	211,448,429.28	1	202,780.44	0	0.00	15	1,910,555.70	0	0.00	1,352	213,561,765.42
	69.44%	*65.24%*	*0.05%*	*0.06%*	*0.00%*	*0.00%*	*0.78%*	*0.59%*	*0.00%*	*0.00%*	*70.27%*	*65.89%*
Payment 1	98	21,080,393.69	0	0.00	0	0.00	5	712,359.19	0	0.00	103	21,792,752.88
	5.09%	*6.50%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.26%*	*0.22%*	*0.00%*	*0.00%*	*5.35%*	*6.72%*
Payment 2	45	10,119,513.74	8	1,513,565.36	0	0.00	8	801,061.01	0	0.00	61	12,434,140.11
	2.34%	*3.12%*	*0.42%*	*0.47%*	*0.00%*	*0.00%*	*0.42%*	*0.25%*	*0.00%*	*0.00%*	*3.17%*	*3.84%*
Payment 3+	62	13,407,546.37	178	35,384,991.57	107	19,216,005.15	61	8,309,409.44	0	0.00	408	76,317,952.53
	3.22%	*4.14%*	*9.25%*	*10.92%*	*5.56%*	*5.93%*	*3.17%*	*2.56%*	*0.00%*	*0.00%*	*21.21%*	*23.55%*
TOTAL	1,541	256,055,883.08	187	37,101,337.37	107	19,216,005.15	89	11,733,385.34	0	0.00	1,924	324,106,610.94
	80.09%	*79.00%*	*9.72%*	*11.45%*	*5.56%*	*5.93%*	*4.63%*	*3.62%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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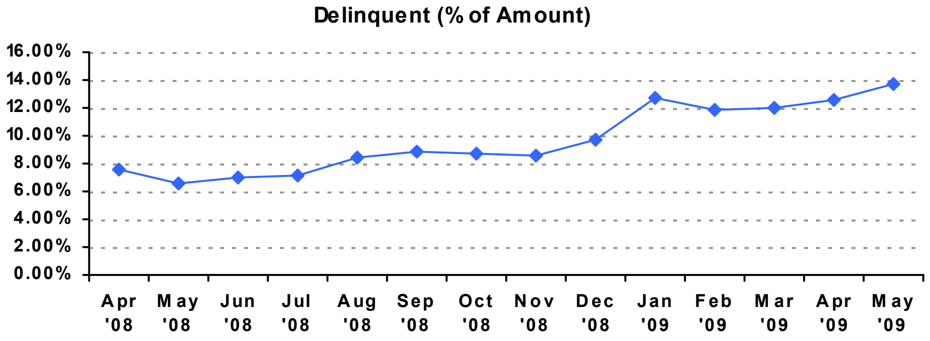
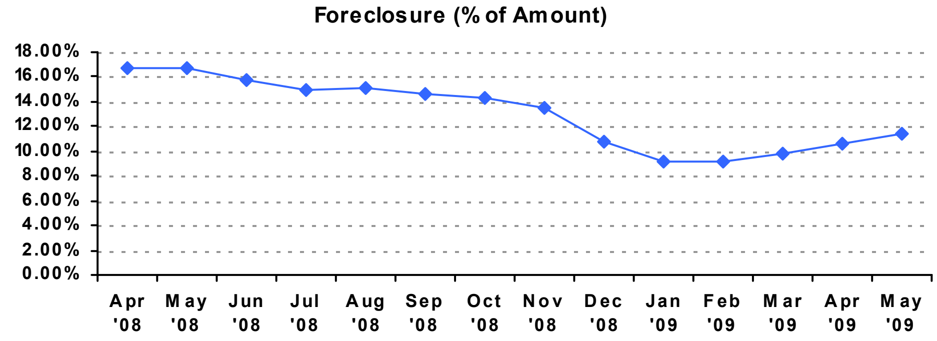
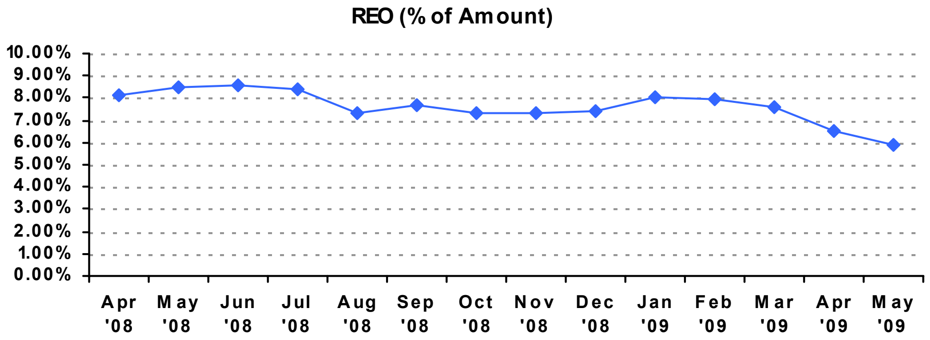
Distribution Date: 05/25/2009
Pay Date: 05/26/2009

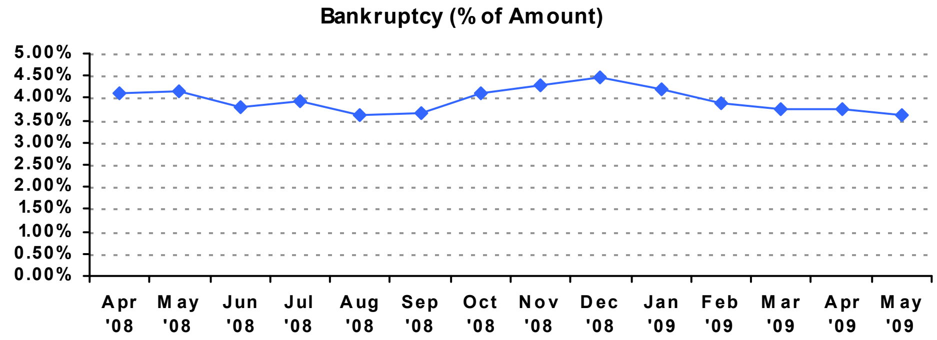
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Delinquency Trends - Summary









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	902	121,557,482.55	0	0.00	0	0.00	13	1,525,334.37	0	0.00	915	123,082,816.92
	72.68%	*71.14%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*1.05%*	*0.89%*	*0.00%*	*0.00%*	*73.73%*	*72.03%*
Payment 1	55	8,617,057.45	0	0.00	0	0.00	3	542,584.92	0	0.00	58	9,159,642.37
	4.43%	*5.04%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.24%*	*0.32%*	*0.00%*	*0.00%*	*4.67%*	*5.36%*
Payment 2	26	3,447,619.63	5	964,812.20	0	0.00	4	469,912.91	0	0.00	35	4,882,344.74
	2.10%	*2.02%*	*0.40%*	*0.56%*	*0.00%*	*0.00%*	*0.32%*	*0.28%*	*0.00%*	*0.00%*	*2.82%*	*2.86%*
Payment 3+	32	5,856,566.76	104	14,736,350.36	61	9,055,226.11	36	4,094,187.89	0	0.00	233	33,742,331.12
	2.58%	*3.43%*	*8.38%*	*8.62%*	*4.92%*	*5.30%*	*2.90%*	*2.40%*	*0.00%*	*0.00%*	*18.78%*	*19.75%*
TOTAL	1,015	139,478,726.39	109	15,701,162.56	61	9,055,226.11	56	6,632,020.09	0	0.00	1,241	170,867,135.15
	81.79%	*81.63%*	*8.78%*	*9.19%*	*4.92%*	*5.30%*	*4.51%*	*3.88%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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	434	89,890,946.73	1	202,780.44	0	0.00	2	385,221.33	0	0.00	437	90,478,948.50
	63.54%	*58.66%*	*0.15%*	*0.13%*	*0.00%*	*0.00%*	*0.29%*	*0.25%*	*0.00%*	*0.00%*	*63.98%*	*59.04%*
Payment 1	43	12,463,336.24	0	0.00	0	0.00	2	169,774.27	0	0.00	45	12,633,110.51
	6.30%	*8.13%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.29%*	*0.11%*	*0.00%*	*0.00%*	*6.59%*	*8.24%*
Payment 2	19	6,671,894.11	3	548,753.16	0	0.00	4	331,148.10	0	0.00	26	7,551,795.37
	2.78%	*4.35%*	*0.44%*	*0.36%*	*0.00%*	*0.00%*	*0.59%*	*0.22%*	*0.00%*	*0.00%*	*3.81%*	*4.93%*
Payment 3+	30	7,550,979.61	74	20,648,641.21	46	10,160,779.04	25	4,215,221.55	0	0.00	175	42,575,621.41
	4.39%	*4.93%*	*10.83%*	*13.47%*	*6.73%*	*6.63%*	*3.66%*	*2.75%*	*0.00%*	*0.00%*	*25.62%*	*27.78%*
TOTAL	526	116,577,156.69	78	21,400,174.81	46	10,160,779.04	33	5,101,365.25	0	0.00	683	153,239,475.79
	77.01%	*76.08%*	*11.42%*	*13.97%*	*6.73%*	*6.63%*	*4.83%*	*3.33%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

Deal Code:	JPM05OPT1
Distribution Date:	05/25/2009
Pay Date:	05/26/2009

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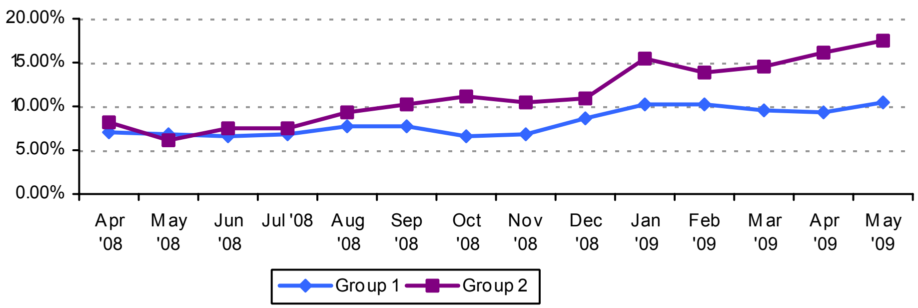
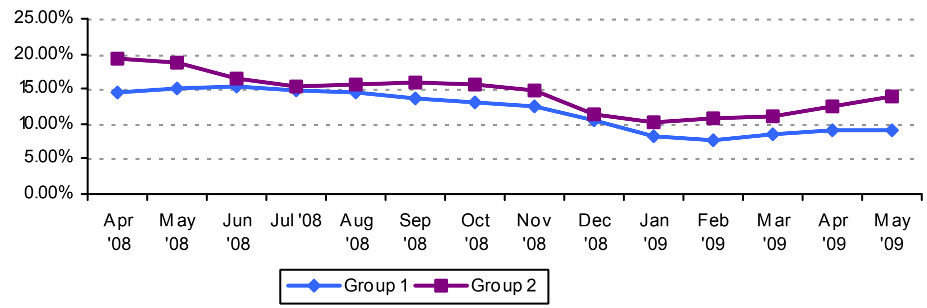
Delinquency Trends - By Groups

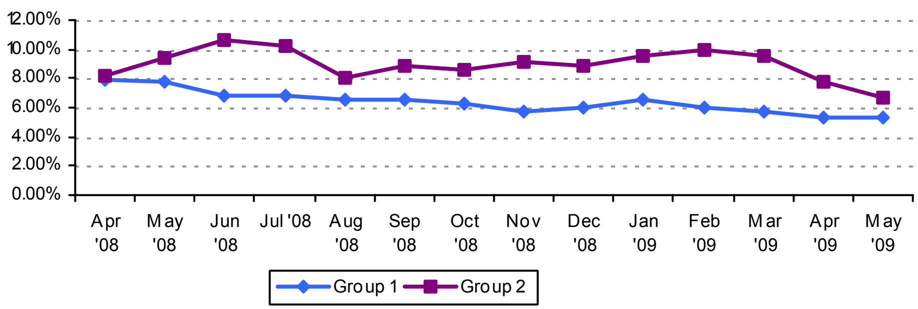
Delinquent (% of Amount)



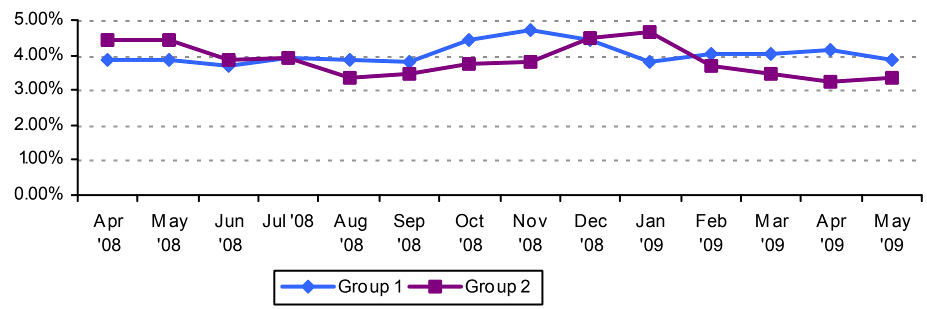
Foreclosure (% of Amount)



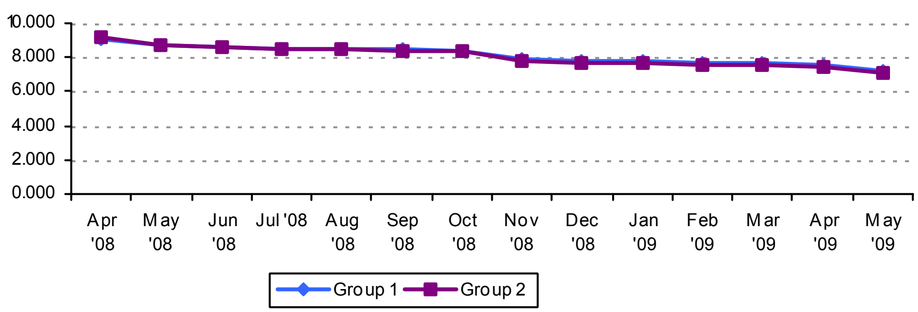
REO (% of Amount)



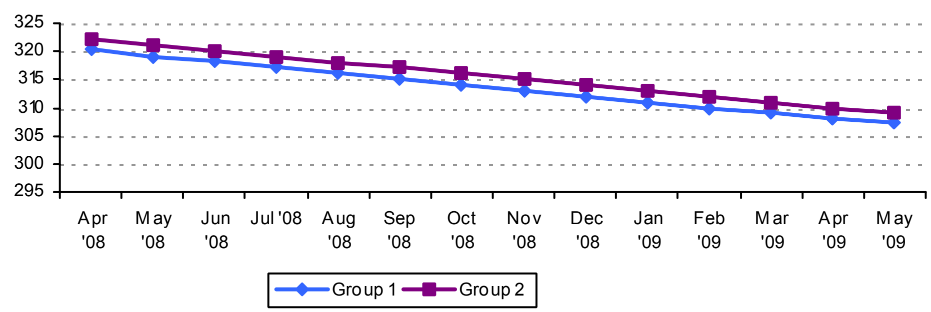
Bankruptcy (% of Amount)



Weighted Average Coupon Rate



Weighted Average Remaining Term



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

Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	611	100,296,673.07	0	0.00	0	0.00	7	943,556.44	0	0.00	618	101,240,229.51
	83.24%	*82.08%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.95%*	*0.77%*	*0.00%*	*0.00%*	*84.20%*	*82.85%*
Payment 1	31	5,131,208.11	0	0.00	0	0.00	1	322,393.31	0	0.00	32	5,453,601.42
	4.22%	*4.20%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.14%*	*0.26%*	*0.00%*	*0.00%*	*4.36%*	*4.46%*
Payment 2	15	2,413,637.98	2	468,497.29	0	0.00	2	130,092.65	0	0.00	19	3,012,227.92
	2.04%	*1.98%*	*0.27%*	*0.38%*	*0.00%*	*0.00%*	*0.27%*	*0.11%*	*0.00%*	*0.00%*	*2.59%*	*2.47%*
Payment 3+	16	3,135,031.16	27	6,006,405.72	10	1,432,737.27	12	1,917,061.38	0	0.00	65	12,491,235.53
	2.18%	*2.57%*	*3.68%*	*4.92%*	*1.36%*	*1.17%*	*1.63%*	*1.57%*	*0.00%*	*0.00%*	*8.86%*	*10.22%*
TOTAL	673	110,976,550.32	29	6,474,903.01	10	1,432,737.27	22	3,313,103.78	0	0.00	734	122,197,294.38
	91.69%	*90.82%*	*3.95%*	*5.30%*	*1.36%*	*1.17%*	*3.00%*	*2.71%*	*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	725	111,151,756.21	1	202,780.44	0	0.00	8	966,999.26	0	0.00	734	112,321,535.91
	60.92%	*55.05%*	*0.08%*	*0.10%*	*0.00%*	*0.00%*	*0.67%*	*0.48%*	*0.00%*	*0.00%*	*61.68%*	*55.63%*
Payment 1	67	15,949,185.58	0	0.00	0	0.00	4	389,965.88	0	0.00	71	16,339,151.46
	5.63%	*7.90%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.34%*	*0.19%*	*0.00%*	*0.00%*	*5.97%*	*8.09%*
Payment 2	30	7,705,875.76	6	1,045,068.07	0	0.00	6	670,968.36	0	0.00	42	9,421,912.19
	2.52%	*3.82%*	*0.50%*	*0.52%*	*0.00%*	*0.00%*	*0.50%*	*0.33%*	*0.00%*	*0.00%*	*3.53%*	*4.67%*
Payment 3+	46	10,272,515.21	151	29,378,585.85	97	17,783,267.88	49	6,392,348.06	0	0.00	343	63,826,717.00
	3.87%	*5.09%*	*12.69%*	*14.55%*	*8.15%*	*8.81%*	*4.12%*	*3.17%*	*0.00%*	*0.00%*	*28.82%*	*31.61%*
TOTAL	868	145,079,332.76	158	30,626,434.36	97	17,783,267.88	67	8,420,281.56	0	0.00	1,190	201,909,316.56
	72.94%	*71.85%*	*13.28%*	*15.17%*	*8.15%*	*8.81%*	*5.63%*	*4.17%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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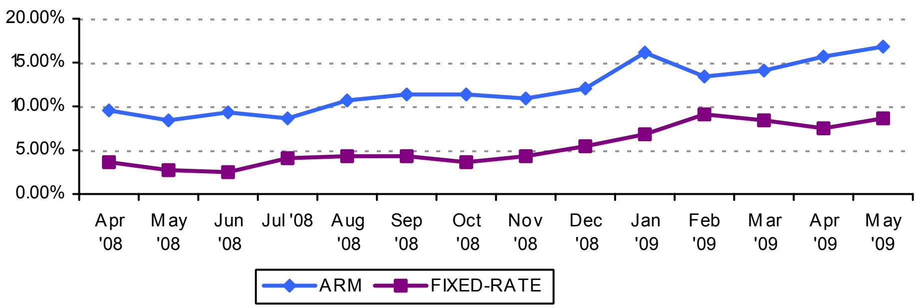
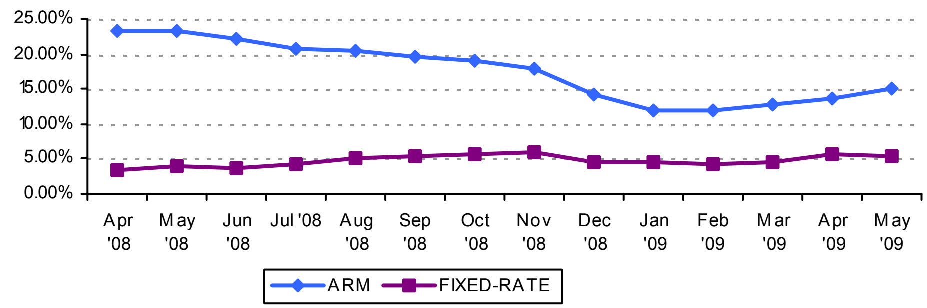
Delinquency Trends - By Loan Type

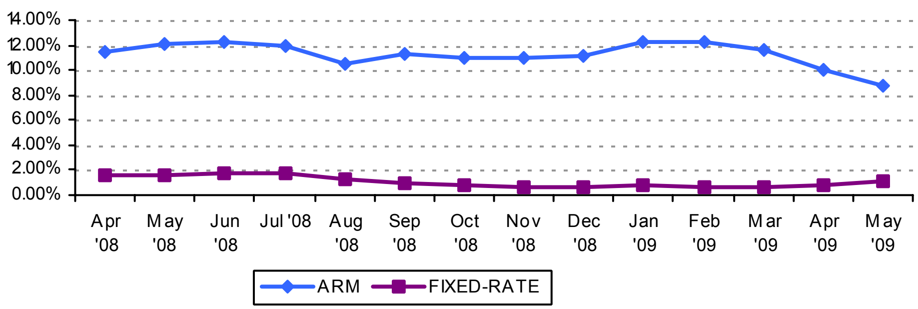
Delinquent (% of Amount)



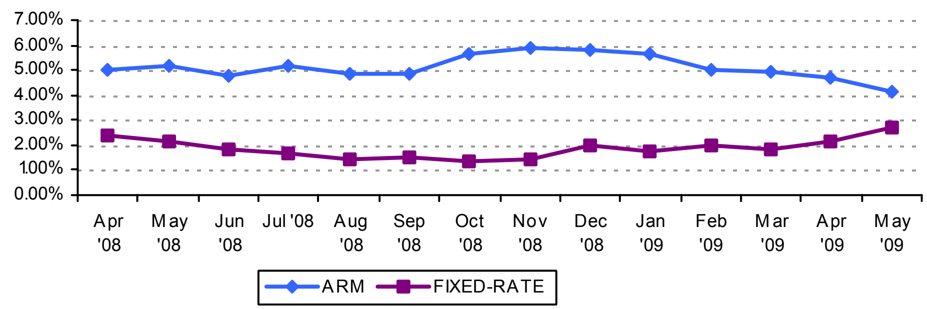
Foreclosure (% of Amount)



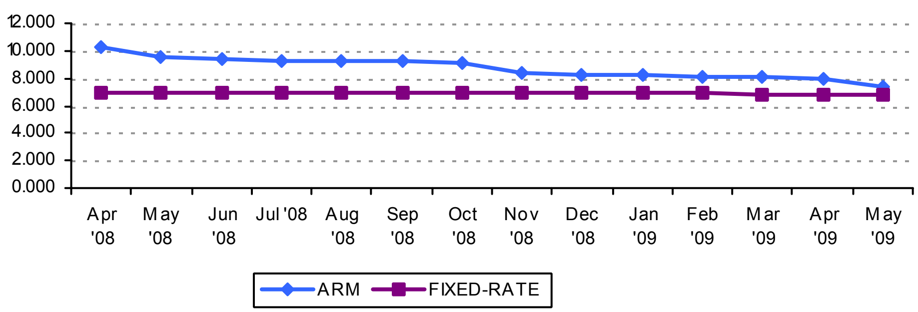
REO (% of Amount)



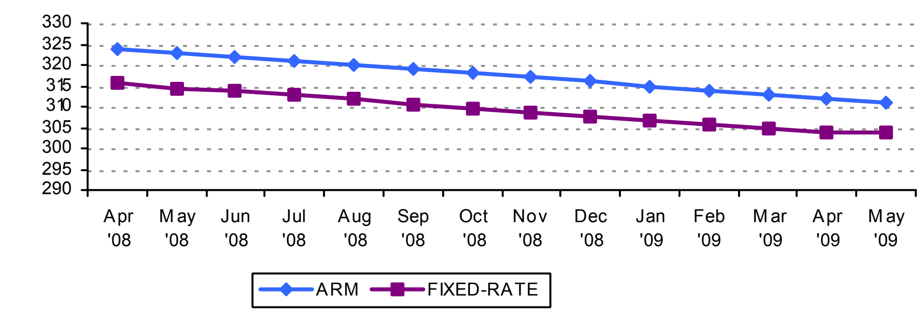
Bankruptcy (% of Amount)



Weighted Average Coupon Rate



Weighted Average Remaining Term



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

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	CA	11074642	311,998.00	0.00	175,087.64	56.12%			0.00	136,910.36
1	CA	581000368	168,493.90	154.87	147,465.60	87.60%			0.00	20,873.43
1	CO	301001114		0.00			38.57		0.00	0.00
1	DE	781002845						47.92	0.00	0.00
1	FL	561001750						0.00	-282.94	0.00
1	FL	561002038		0.00			9.60		0.00	0.00
1	FL	621007215		0.00			0.00		28.94	0.00
1	GA	51056409						15.03	0.00	0.00
1	IN	41065772						76.18	0.00	0.00
1	IN	521024728		0.00			12.59		0.00	0.00
1	KS	791001953		0.00			1,439.68		0.00	0.00
1	LA	391011488		0.00			0.00		9.60	0.00
1	MA	161039981						84.44	0.00	0.00
1	MA	161040669		0.00			0.00		28.80	0.00
1	MI	271020958	146,619.26	0.00	123,280.07	84.08%			0.00	23,339.19
1	MI	361023762		0.00			0.00		21,176.64	0.00
1	MI	361023864	96,607.77	0.00	96,607.77	100.00%			9,307.91	0.00
1	MI	361023882		0.00			30.07		0.00	0.00
1	MI	361023886		0.00			34.14		0.00	0.00
1	MI	361023897						0.00	-500.00	0.00
1	MI	361024131		0.00			240.00		0.00	0.00
1	MI	511034844		0.00			13.01		0.00	0.00
1	MI	781002777						0.00	-96.00	0.00
1	MI	841003872						92.89	0.00	0.00
1	MI	841004145		0.00			4.40		0.00	0.00
1	MI	841004173						7.79	0.00	0.00
1	MI	841004629						300.00	0.00	0.00
1	MI	841004678	122,659.93	0.00	122,659.93	100.00%			15,547.42	0.00
1	MI	841004865		0.00			3.50		0.00	0.00
1	MN	121038826	128,776.00	0.00	91,875.29	71.35%			0.00	36,900.71
1	MN	521024845	281,659.21	230.49	140,539.18	49.94%			0.00	140,889.54

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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	MN	651008854		0.00			61.20		0.00	0.00
1	NY	141046018		0.00			18.72		0.00	0.00
1	NY	331035073		0.00			9.60		0.00	0.00
1	OH	61057176		0.00			0.00		59.99	0.00
1	OH	61057523		0.00			0.00		63.38	0.00
1	OH	61057777						26.00	0.00	0.00
1	OH	61058001		0.00			15.04		0.00	0.00
1	OH	61058082		0.00			360.22		0.00	0.00
1	PA	231063501						1,982.02	0.00	0.00
1	PA	231064248						4.70	0.00	0.00
1	PA	281014356						0.00	-462.58	0.00
1	PA	61057710						0.00	-197.89	0.00
1	PA	691003120						101.53	0.00	0.00
1	RI	381020862		0.00			0.04		0.00	0.00
1	TX	101046960						1,153.52	0.00	0.00
1	TX	171024917		0.00			719.33		0.00	0.00
1	TX	351023942		0.00			50.79		0.00	0.00
1	TX	351025213		0.00			9.02		0.00	0.00
1	TX	641008171		0.00			17.27		0.00	0.00
TOTAL Group 1		**50**	**1,256,814.07**	**385.36**	**897,515.48**		**3,086.79**	**3,892.02**	**44,683.27**	**358,913.23**

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

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	CA	11074191						43.74	0.00	0.00
2	CA	171025106		0.00			30.80		0.00	0.00
2	CA	21063365		0.00			574.50		0.00	0.00
2	CA	21063406						122.49	0.00	0.00
2	CA	21063554	325,193.39	437.09	251,536.93	77.45%			0.00	73,219.37
2	CA	31033183	250,895.48	183.23	167,327.67	66.74%			0.00	83,384.58
2	CA	511034820		0.00			312.31		0.00	0.00
2	CA	631006714	583,957.46	565.20	274,332.28	47.02%			0.00	309,059.98
2	CA	631006909		0.00			0.00		4,335.20	0.00
2	CA	661005690		0.00			49.08		0.00	0.00
2	CA	661005864						27.18	0.00	0.00
2	CA	671002987						18.04	0.00	0.00
2	CA	671003221		0.00			460.84		0.00	0.00
2	CA	911000178		0.00			664.91		0.00	0.00
2	CT	141046064		0.00			65.44		0.00	0.00
2	FL	371025033						44.94	0.00	0.00
2	FL	621007252		0.00			231.78		0.00	0.00
2	FL	621007311						4.70	0.00	0.00
2	FL	621007573	184,029.95	0.00	178,612.80	97.06%			0.00	5,417.15
2	GA	401000656		0.00			150.00		0.00	0.00
2	IN	271020790		0.00			0.00		12,324.95	0.00
2	KY	131031137		0.00			25.70		0.00	0.00
2	MA	161040306						0.00	-46.51	0.00
2	MI	261051278						0.00	-300.00	0.00
2	MI	361024247		0.00			7.00		0.00	0.00
2	MT	191023028		0.00			109.90		0.00	0.00
2	NC	341022824		0.00			11.17		0.00	0.00
2	NH	231064067	180,751.21	162.61	128,676.63	71.25%			0.00	51,911.97
2	NY	331034545						12,231.34	0.00	0.00
2	OH	131030555	184,698.37	158.45	75,881.07	41.12%			0.00	108,658.85
2	OH	361022715		0.00			110.54		0.00	0.00

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

Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	OH	61057621		0.00			0.00		0.76	0.00
2	OH	741009871		0.00			0.00		4.70	0.00
2	RI	381020250						6,366.15	0.00	0.00
2	RI	381020681	409,801.23	0.00	180,532.15	44.05%			0.00	229,269.08
2	RI	381020830	176,927.83	0.00	129,093.44	72.96%			0.00	47,834.39
2	TN	391011580		0.00			0.00		38.30	0.00
2	VA	81054765						296.12	0.00	0.00
2	WI	121039083		0.00			0.00		10,955.83	0.00
TOTAL Group 2		**39**	**2,296,254.92**	**1,506.58**	**1,385,992.97**		**2,803.97**	**19,154.70**	**27,313.23**	**908,755.37**

TOTAL	**89**	**3,553,068.99**	**1,891.94**	**2,283,508.45**		**5,890.76**	**23,046.72**	**71,996.50**	**1,267,668.60**

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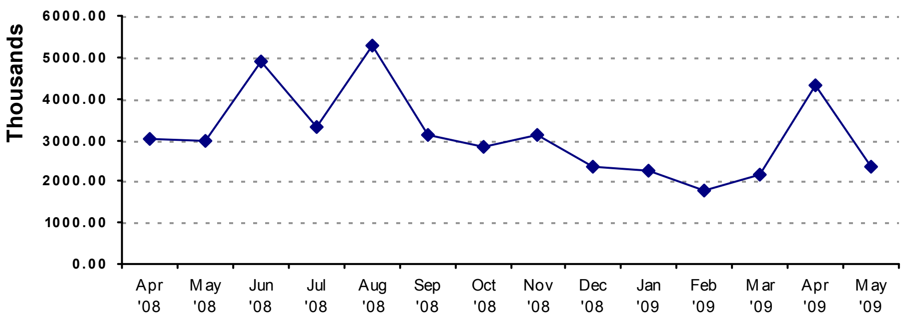
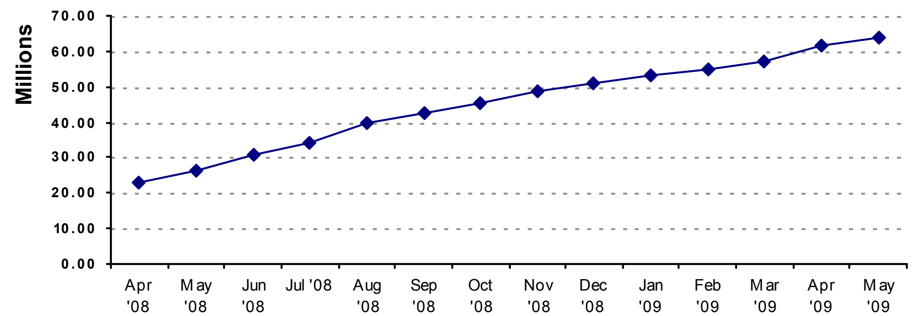
2005-OPT1

Losses Trends

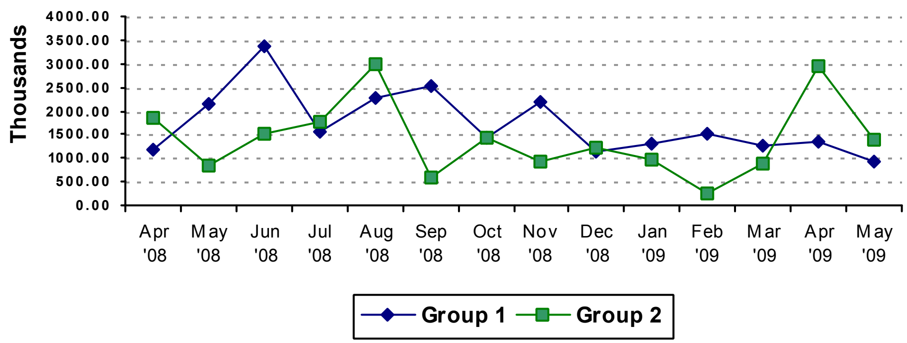
Total Net Losses



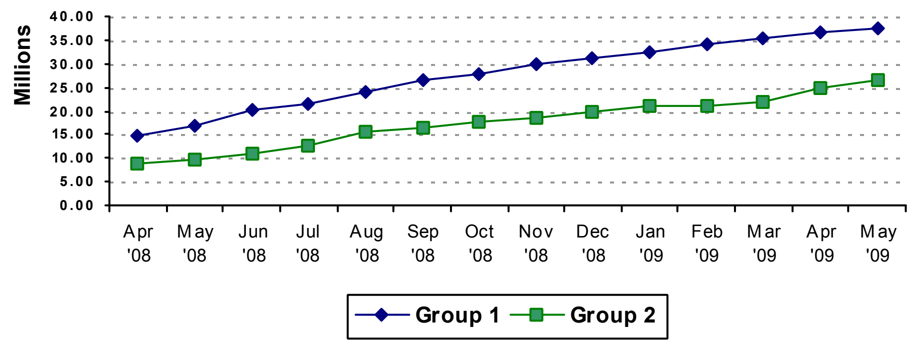
Cumulative Net Losses



Total Net Losses - By Group



Cumulative Net Losses - By Group



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	212	41,867,317.52	12.918%	311	4.58%
5.5000 to less than 5.7500	31	7,427,359.68	2.292%	311	5.57%
5.7500 to less than 6.0000	87	23,025,264.14	7.104%	308	5.88%
6.0000 to less than 6.2500	75	17,015,406.83	5.250%	305	6.08%
6.2500 to less than 6.5000	81	17,517,050.73	5.405%	309	6.35%
6.5000 to less than 6.7500	99	23,452,818.96	7.236%	307	6.59%
6.7500 to less than 7.0000	139	28,416,352.85	8.768%	306	6.85%
7.0000 to less than 7.2500	102	17,652,935.22	5.447%	311	7.08%
7.2500 to less than 7.5000	98	17,630,287.99	5.440%	307	7.33%
7.5000 to less than 7.7500	114	18,224,406.05	5.623%	306	7.58%
7.7500 to less than 8.0000	127	20,982,369.47	6.474%	309	7.85%
8.0000 to less than 8.2500	100	12,238,789.78	3.776%	308	8.08%
8.2500 to less than 8.5000	88	13,085,122.16	4.037%	310	8.33%
8.5000 to less than 8.7500	110	14,504,769.72	4.475%	311	8.56%
8.7500 to less than 9.0000	82	10,020,336.76	3.092%	305	8.83%
9.0000 to less than 9.2500	65	7,197,365.25	2.221%	307	9.06%
9.2500 to less than 9.5000	59	7,374,585.61	2.275%	309	9.33%
9.5000 to less than 9.7500	47	5,752,133.92	1.775%	311	9.57%
9.7500 to less than 10.0000	58	6,660,418.85	2.055%	307	9.83%
10.0000 to less than 10.2500	41	4,103,999.36	1.266%	306	10.07%
10.2500 to less than 10.5000	25	2,375,362.76	0.733%	312	10.31%
10.5000 to less than 10.7500	26	2,461,647.45	0.760%	306	10.56%
10.7500 to less than 11.0000	19	1,760,856.10	0.543%	306	10.86%
11.0000 to less than 11.2500	8	789,262.92	0.244%	312	11.07%
11.2500 to less than 11.5000	13	1,092,373.94	0.337%	311	11.29%
11.5000 to less than 11.7500	5	461,199.81	0.142%	312	11.58%
11.7500 to less than 12.0000	3	289,693.92	0.089%	311	11.84%
Greater than; equal to 12.0000	10	727,123.19	0.224%	303	12.32%
TOTAL	**1,924**	**324,106,610.94**			

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**			

JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
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Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	2	19,372.19	0.006%	311	9.92%
20,000.00 to less than 40,000.0	2	73,976.92	0.022%	221	6.92%
40,000.00 to less than 60,000.0	175	9,157,253.90	2.784%	289	8.87%
60,000.00 to less than 80,000.0	257	17,984,748.31	5.467%	304	8.33%
80,000.00 to less than 100,000.	234	21,274,728.93	6.468%	307	7.84%
100,000.00 to less than 120,000	204	22,428,237.76	6.818%	308	7.71%
120,000.00 to less than 140,000	202	26,285,483.18	7.991%	309	7.38%
140,000.00 to less than 160,000	156	23,246,178.95	7.067%	307	7.28%
160,000.00 to less than 180,000	97	16,434,782.20	4.996%	308	7.14%
180,000.00 to less than 200,000	101	19,133,403.76	5.817%	306	7.13%
200,000.00 to less than 220,000	70	14,720,834.81	4.475%	309	6.87%
220,000.00 to less than 240,000	65	14,990,818.37	4.557%	307	7.00%
240,000.00 to less than 260,000	52	12,967,935.19	3.942%	311	6.95%
260,000.00 to less than 280,000	40	10,775,862.66	3.276%	311	6.81%
280,000.00 to less than 300,000	45	13,013,586.59	3.956%	311	6.67%
300,000.00 to less than 320,000	31	9,574,035.54	2.911%	311	6.91%
320,000.00 to less than 340,000	22	7,243,632.82	2.202%	303	7.62%
340,000.00 to less than 360,000	27	9,442,197.70	2.870%	311	6.69%
360,000.00 to less than 380,000	15	5,559,104.87	1.690%	311	6.09%
380,000.00 to less than 400,000	15	5,839,522.13	1.775%	311	6.70%
400,000.00 to less than 420,000	17	7,004,214.23	2.129%	311	6.54%
420,000.00 to less than 440,000	17	7,329,039.71	2.228%	311	7.10%
440,000.00 to less than 460,000	7	3,148,968.63	0.957%	311	5.88%
460,000.00 to less than 480,000	9	4,235,619.49	1.288%	311	5.96%
480,000.00 to less than 500,000	7	3,448,986.39	1.049%	311	6.54%
500,000.00 to less than 520,000	11	5,621,875.09	1.709%	311	6.10%
520,000.00 to less than 540,000	1	525,954.93	0.160%	312	6.75%
Greater than; equal to 540,000.	43	32,626,255.69	9.919%	311	6.43%
TOTAL	**1,924**	**324,106,610.94**			

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	1,190	201,909,316.56	13.371%	311	7.35%
2	FIXED-RATE - First Mortgag	713	120,873,318.64	8.004%	304	6.75%
3	FIXED-RATE - Subordinate	21	1,323,975.74	0.088%	298	10.16%
	TOTAL	**1,924**	**324,106,610.94**			

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 (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,560	254,930,713.92	16.882%	308	7.13%
2	Multi-Family (including 3 or	133	32,064,455.87	2.123%	307	6.99%
3	Plan Unit Development (PU	82	17,298,563.54	1.146%	308	7.28%
4	Low Rise Condo	86	13,382,371.30	0.886%	311	7.15%
5	Manufactured Housing	57	5,721,198.33	0.379%	308	7.73%
6	High Rise Condo	6	709,307.98	0.047%	312	7.56%
	TOTAL	**1,924**	**324,106,610.94**			

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 (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,924	324,106,610.94	21.463%	308	7.14%
	TOTAL	**1,924**	**324,106,610.94**			

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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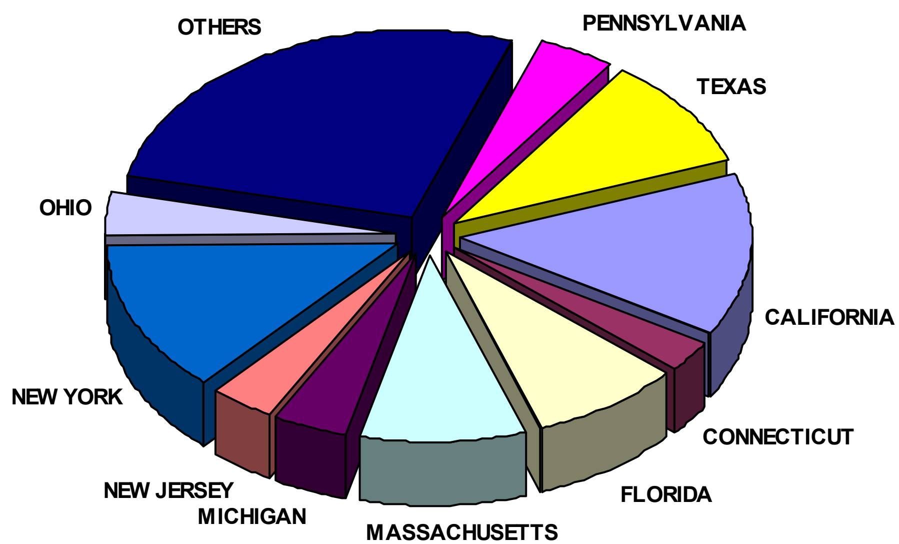
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	158	46,131,647.72	14.233%	311	6.52%
2	NEW YORK	165	42,677,853.61	13.168%	306	6.82%
3	TEXAS	262	31,228,737.68	9.635%	303	7.72%
4	MASSACHUSETTS	117	30,083,128.24	9.282%	311	6.67%
5	FLORIDA	159	26,469,169.30	8.167%	309	6.98%
6	PENNSYLVANIA	109	13,779,453.60	4.252%	308	7.64%
7	MICHIGAN	109	13,468,980.61	4.156%	311	7.75%
8	OHIO	110	12,100,771.66	3.734%	311	7.30%
9	NEW JERSEY	53	11,492,820.79	3.546%	311	7.34%
10	CONNECTICUT	44	9,063,349.81	2.796%	310	6.52%
	OTHERS	638	87,610,697.92	27.031%	308	7.47%
	TOTAL	**1,924**	**324,106,610.94**			

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