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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

November 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	39,493,886.78	1,343,886.67	15,591.86	1,359,478.53	0.00	0.00	38,150,000.11
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	20,379,727.84	2,569,566.69	10,083.72	2,579,650.41	0.00	0.00	17,810,161.15
M1	60,404,000.00	60,404,000.00	0.00	34,921.06	34,921.06	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	27,843.98	27,843.98	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	18,251.01	18,251.01	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	19,565.38	19,565.38	0.00	0.00	27,182,000.00
M5	24,917,000.00	18,350,384.93	0.00	13,514.29	13,514.29	0.00	0.00	18,350,384.93
M6	23,406,000.00	13,851,842.79	0.00	11,009.33	11,009.33	0.00	0.00	13,851,842.79
M7	21,141,000.00	11,296,249.28	0.00	13,873.21	13,873.21	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	11,906.78	11,906.78	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	14,742.69	14,742.69	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	25,286.48	25,286.48	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	293,714,573.34	3,913,453.36	216,589.79	4,130,043.15	0.00	0.00	289,801,119.98

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	298,152,016.97	0.00	0.00	0.00	0.00	0.00	293,357,151.30

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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	64.44309574	2.19285121	0.02544160	2.21829281	62.25024453	0.473750%
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	508.08326494	64.06139687	0.25139538	64.31279225	444.02186807	0.593750%
M1	46626lae0	1,000.00000000	0.00000000	0.57812496	0.57812496	1,000.00000000	0.693750%
M2	46626laf7	1,000.00000000	0.00000000	0.59479162	0.59479162	1,000.00000000	0.713750%
M3	46626lag5	1,000.00000000	0.00000000	0.61979183	0.61979183	1,000.00000000	0.743750%
M4	46626lah3	1,000.00000000	0.00000000	0.71979177	0.71979177	1,000.00000000	0.863750%
M5	46626laj9	736.46044588	0.00000000	0.54237228	0.54237228	736.46044588	0.883750%
M6	46626lak6	591.80734812	0.00000000	0.47036358	0.47036358	591.80734812	0.953750%
M7	46626lal4	534.32899484	0.00000000	0.65622298	0.65622298	534.32899484	1.473750%
M8	46626lam2	460.50024423	0.00000000	0.63078936	0.63078936	460.50024423	1.643750%
M9	46626lan0	559.53541024	0.00000000	0.97627243	0.97627243	559.53541024	2.093750%
M10	46626lap5	619.46459705	0.00000000	1.67449043	1.67449043	619.46459705	3.243750%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		200.93048249	2.67719801	0.14816933	2.82536734	198.25328448	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	197.43920438	0.00000000	0.00000000	0.00000000	194.26399707	0.000000%

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

**November 25, 2009**

**Dates:**

Record Date	11/24/09
Determination Date	11/13/09
Distribution Date	11/25/09

**Trigger Event**

TEST I - Trigger Event Occurrence	YES
(Is Delinquency Percentage > 36% of Senior Enhancement Percetage ?)	YES
Delinquency Percentage	29.63024%
36% of Senior Enhancement Percetage	28.65247%
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	5.36373%
Required Cumulative Loss %	5.75000%

**O/C Reporting**

Targeted Overcollateralization Amount	19,275,819.62
Ending Overcollateralization Amount	3,556,031.35
Ending Overcollateralization Deficiency	15,719,788.26
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,172,009.84
Payment to Class C	0.00

**J.P. Morgan Mortgage Acquisition Corporation, Series 2005-OPT1**  
**November 25, 2009**

Non Recoverables from Losses	16,304.79
Group 1	16,677.63
Group 2	-372.84
Subsequent Losses	1,631.92
Group 1	506.92
Group 2	1,125.00
Subsequent Recoveries	10,685.64
Group 1	3,683.26
Group 2	7,002.38
Current Net Realized Losses	2,053,422.15
Group 1	305,482.08
Group 2	1,764,244.86
Cumulative Net Realized Losses	80,997,458.29
Group 1	45,064,300.59
Group 2	35,933,157.70
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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

November 25, 2009

## Certificate Interest Carryforward Detail

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

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

**November 25, 2009**

**Amounts Received with respect to the Yield Maintenance Agreement** 0.00

**Basis Risk Reserve Fund Account:**

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

**Interest Accrual Period**

Start Date	October 26, 2009
End Date	November 25, 2009
Number of Days in Accrual Period	30

**Basis Risk Certificate Interest Carryover**

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

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

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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



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

**November 25, 2009**

**Available Net Funds Cap to Libor Certificates**

5.573665

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

0.243750

**Pass Through Rates**

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.473750	0.465940
A2	0.333750	0.325940
A3	0.453750	0.445940
A4	0.593750	0.585940
M1	0.693750	0.685940
M2	0.713750	0.705940
M3	0.743750	0.735940
M4	0.863750	0.855940
M5	0.883750	0.875940
M6	0.953750	0.945940
M7	1.473750	1.465940
M8	1.643750	1.635940
M9	2.093750	2.085940
M10	3.243750	3.235940

Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

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

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Pay Date: 11/25/2009

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

## Collateral Information - Summary

**Total**

Interest Collections	
Scheduled Interest	1,536,902.72
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>1,536,902.72</b>

Fee Summary	
Servicer Fee (1)	151,324.39
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	745.39
<b>Total Fees</b>	<b>152,069.78</b>
<b>Total Fees (Withheld)</b>	<b>151,324.40</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	8.74
NonRecoverable Servicer Advance	3,757.98
<b>Total Other Interest Adjust.</b>	<b>3,766.72</b>

Summary	
(+) Total Principal Collected	4,794,865.67
(-) Total Losses	2,053,422.15
(+) Total Interest Collected	1,536,902.72
(+) Total Other Interest Adjust. Collected	3,766.72
(-) Total Fees (Withheld)	151,324.40
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>4,130,788.56</b>

Summary		
	Balance	Count
Beginning Pool	298,152,017.00	1,780
Scheduled Principal	323,383.48	
UnScheduled Principal	4,471,482.19	
Ending Pool	293,357,151.33	1,758

Characteristics	
Weighted Average Coupon Rate (WAC)	6.6765712
Weighted Average Net Rate (NetWAC)	6.0235712
Weighted Average Remaining Term	302

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

Other Considerations for Losses	
Balance Due Trust	3,173,386.83
Net Liquidation Proceeds	1,127,215.75
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	323,383.48
<b>Total Scheduled Principal</b>	<b>323,383.48</b>

UnScheduled Principal	
(+) Curtailments	18,412.51
(+) Curtailment Adjustment	(73,378.81)
(+) Principal Payoff	2,480,277.41
(+) Principal Adjustment	2,046,171.08
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>4,471,482.19</b>

Losses	
(+) Initial (Current) Loss	2,046,171.08
(+) Non-Recoverable Advances	16,304.79
(+) Subsequent Loss	1,631.92
(-) Subsequent Gain	10,685.64
<b>Total Losses</b>	<b>2,053,422.15</b>
<b>Cumulative Losses</b>	<b>80,997,458.29</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,627,490.99	12
REO Disposal	852,786.42	8
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>2,480,277.41</b>	<b>20</b>

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Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

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

## Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	828,934.46
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>828,934.46</b>

Fee Summary	
Servicer Fee (1)	80,588.96
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	395.81
<b>Total Fees</b>	<b>80,984.77</b>
<b>Total Fees (Withheld)</b>	<b>80,588.97</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	8.74
NonRecoverable Servicer Advance	0.00
<b>Total Other Interest Adjust.</b>	<b>8.74</b>

Summary	
(+) Total Principal Collected	1,247,271.38
(-) Total Losses	305,854.92
(+) Total Interest Collected	828,934.46
(+) Total Other Interest Adjust. Collected	8.74
(-) Total Fees (Withheld)	80,588.97
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>1,689,770.69</b>

Summary		
	Balance	Count
Beginning Pool	158,321,257.98	1,154
Scheduled Principal	178,240.95	
UnScheduled Principal	1,069,030.43	
Ending Pool	157,073,986.60	1,143

Characteristics	
Weighted Average Coupon Rate (WAC)	6.7532311
Weighted Average Net Rate (NetWAC)	6.1002311
Weighted Average Remaining Term	301

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

Other Considerations for Losses	
Balance Due Trust	395,874.34
Net Liquidation Proceeds	103,520.71
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	178,240.95
<b>Total Scheduled Principal</b>	<b>178,240.95</b>

UnScheduled Principal	
(+) Curtailments	6,809.09
(+) Curtailment Adjustment	(13,838.64)
(+) Principal Payoff	783,706.35
(+) Principal Adjustment	292,353.63
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>1,069,030.43</b>

Losses	
(+) Initial (Current) Loss	292,353.63
(+) Non-Recoverable Advances	16,677.63
(+) Subsequent Loss	506.92
(-) Subsequent Gain	3,683.26
<b>Total Losses</b>	<b>305,854.92</b>
<b>Cumulative Losses</b>	<b>45,064,300.59</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	680,185.64	7
REO Disposal	103,520.71	2
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>783,706.35</b>	<b>9</b>

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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	707,968.26
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>707,968.26</b>

Fee Summary	
Servicer Fee (1)	70,735.43
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	349.58
<b>Total Fees</b>	<b>71,085.01</b>
<b>Total Fees (Withheld)</b>	<b>70,735.43</b>

Other Interest Adjustment	
Relief Act (Soldiers _ Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	0.00
NonRecoverable Servicer Advance	3,757.98
<b>Total Other Interest Adjust.</b>	<b>3,757.98</b>

Summary	
(+) Total Principal Collected	3,547,594.29
(-) Total Losses	1,747,567.23
(+) Total Interest Collected	707,968.26
(+) Total Other Interest Adjust. Collected	3,757.98
(-) Total Fees (Withheld)	70,735.43
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>2,441,017.87</b>

Summary		
	Balance	Count
Beginning Pool	139,830,759.02	626
Scheduled Principal	145,142.53	
UnScheduled Principal	3,402,451.76	
Ending Pool	136,283,164.73	615

Characteristics	
Weighted Average Coupon Rate (WAC)	6.5897742
Weighted Average Net Rate (NetWAC)	5.9367742
Weighted Average Remaining Term	303

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

Other Considerations for Losses	
Balance Due Trust	2,777,512.49
Net Liquidation Proceeds	1,023,695.04
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	145,142.53
<b>Total Scheduled Principal</b>	<b>145,142.53</b>

UnScheduled Principal	
(+) Curtailments	11,603.42
(+) Curtailment Adjustment	(59,540.17)
(+) Principal Payoff	1,696,571.06
(+) Principal Adjustment	1,753,817.45
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>3,402,451.76</b>

Losses	
(+) Initial (Current) Loss	1,753,817.45
(+) Non-Recoverable Advances	(372.84)
(+) Subsequent Loss	1,125.00
(-) Subsequent Gain	7,002.38
<b>Total Losses</b>	<b>1,747,567.23</b>
<b>Cumulative Losses</b>	<b>35,933,157.70</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	947,305.35	5
REO Disposal	749,265.71	6
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,696,571.06</b>	<b>11</b>

Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
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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
Oct 2008	5.19%	2.98%	25.44%	14.23%	7.35%	4.11%	45,592,241.47	12.65%	0.2386829	10.08268%	14.97929%
Nov 2008	5.37%	2.39%	25.16%	13.51%	7.31%	4.28%	48,701,343.81	13.75%	0.2345242	9.12118%	14.68293%
Dec 2008	5.36%	3.37%	23.07%	10.80%	7.38%	4.45%	51,074,395.25	14.64%	0.2310114	8.54212%	11.86394%
Jan 2009	7.02%	3.24%	23.07%	9.13%	7.99%	4.21%	53,317,784.19	15.48%	0.2281372	6.00221%	11.53030%
Feb 2009	5.91%	3.47%	22.81%	9.18%	7.92%	3.88%	55,090,978.00	16.16%	0.2257723	5.08297%	9.48745%
Mar 2009	5.65%	3.12%	23.49%	9.76%	7.55%	3.76%	57,244,829.74	17.00%	0.2229440	6.19439%	10.67307%
Apr 2009	7.39%	2.13%	23.33%	10.69%	6.52%	3.73%	61,571,053.33	18.72%	0.2178273	10.48901%	19.92952%
May 2009	6.72%	3.84%	23.55%	11.45%	5.93%	3.62%	63,909,402.32	19.72%	0.2146266	7.65220%	12.21278%
Jun 2009	6.48%	3.45%	23.35%	12.07%	4.89%	4.01%	68,420,345.82	21.55%	0.2102502	6.38906%	20.93340%
Jul 2009	6.42%	3.93%	22.87%	12.46%	3.83%	4.50%	73,012,172.53	23.52%	0.2056081	7.65474%	20.62182%
Aug 2009	5.45%	3.62%	23.30%	12.15%	3.29%	4.15%	75,366,051.25	24.69%	0.2020996	9.68960%	13.71852%
Sep 2009	6.37%	2.92%	23.33%	11.94%	2.79%	4.20%	77,181,383.17	25.63%	0.1994475	7.11624%	10.21278%
Oct 2009	5.11%	3.10%	24.35%	12.40%	2.84%	4.02%	78,944,036.14	26.48%	0.1974392	3.72027%	10.37770%
Nov 2009	6.85%	3.23%	24.95%	13.30%	2.61%	3.90%	80,997,458.29	27.61%	0.1942640	9.31926%	12.05045%

*Percentages of Ending Scheduled Balance*

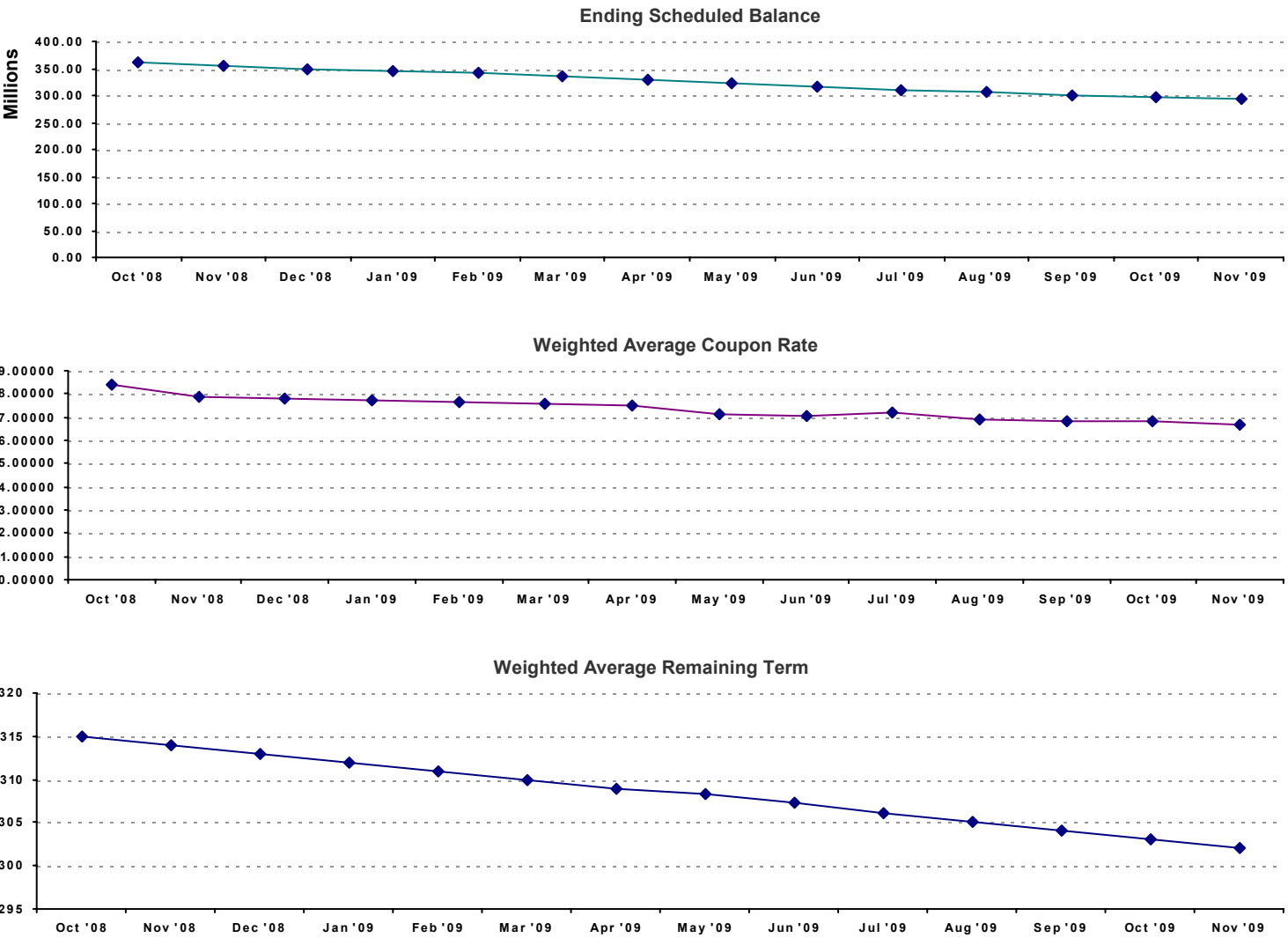
### Calculation Methodology:

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

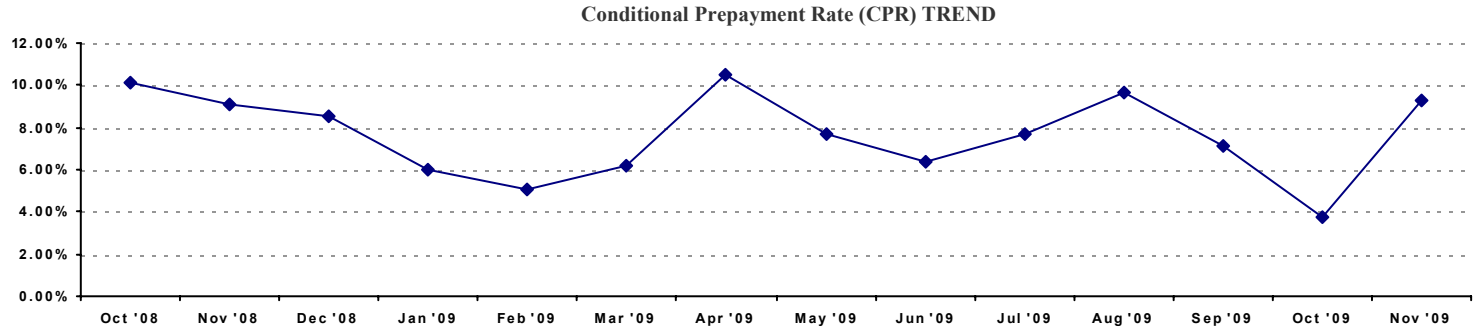


Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

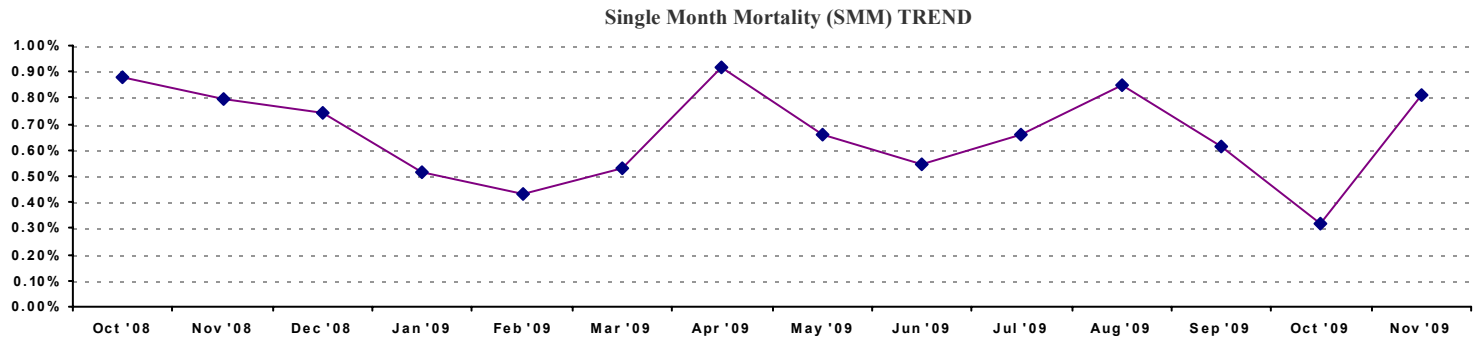
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

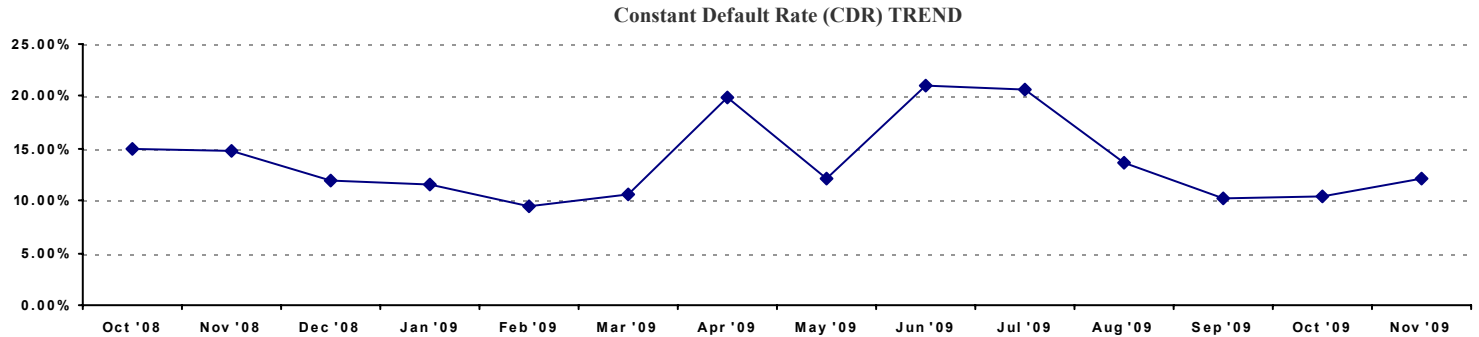
Conditional Prepayment Rate (CPR)	Value
Current Period	9.31926%
3-Month Average	6.71859%
6-Month Average	7.31486%
12-Month Average	7.32101%
Average Since Cut-off	24.42621%



Single Month Mortality (SMM)	Value
Current Period	0.81190%
3-Month Average	0.58021%
6-Month Average	0.63274%
12-Month Average	0.63316%
Average Since Cut-off	2.55351%



Constant Default Rate (CDR)	Value
Current Period	12.05045%
3-Month Average	10.88031%
6-Month Average	14.65244%
12-Month Average	13.63431%



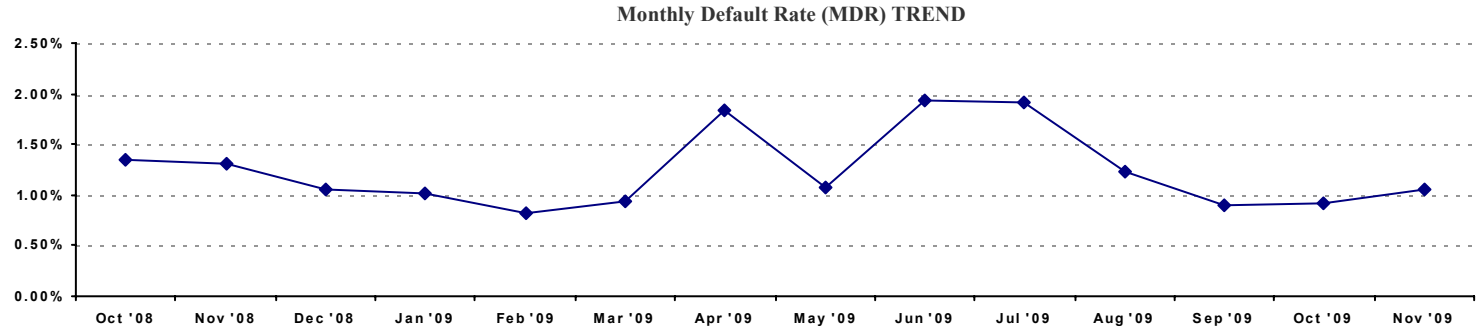


Deal Code: JPM05OPT1  
 Distribution Date: 11/25/2009  
 Pay Date: 11/25/2009

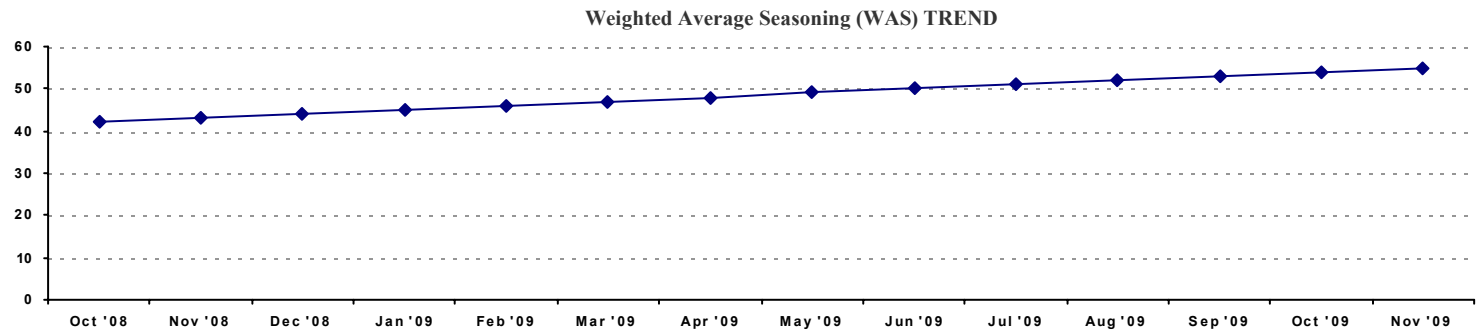
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

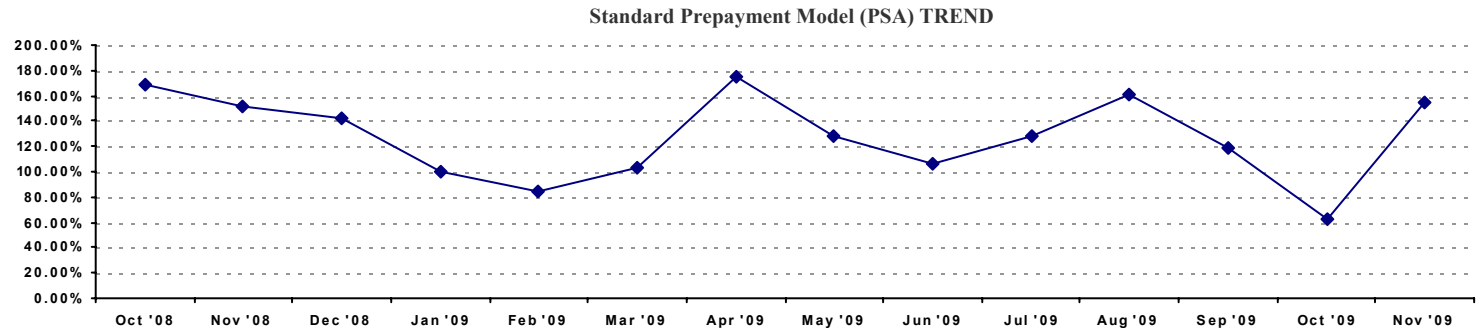
Monthly Default Rate (MDR)	Value
Current Period	1.06435%
3-Month Average	0.95565%
6-Month Average	1.32225%
12-Month Average	1.22285%



Weighted Average Seasoning (WAS)	Value
Current Period	55.00
3-Month Average	54.00
6-Month Average	52.50
12-Month Average	49.50



Standard Prepayment Model (PSA)	Value
Current Period	155.32%
3-Month Average	335.93%
6-Month Average	731.49%
12-Month Average	1464.20%



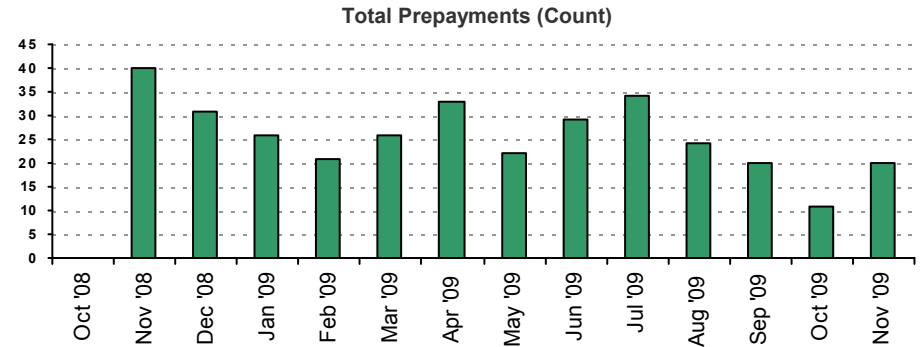
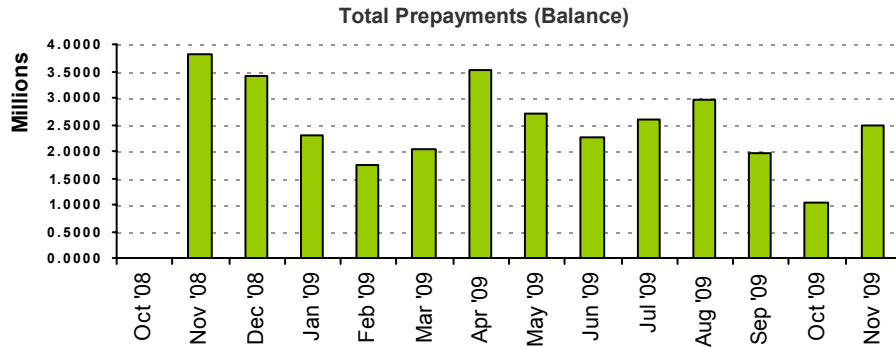
Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

# 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	7	680,185.64	0	0.00	2	103,520.71	0	0.00	0	0.00	9	783,706.35
2	5	947,305.35	0	0.00	6	749,265.71	0	0.00	0	0.00	11	1,696,571.06
<b>TOTAL</b>	<b>12</b>	<b>1,627,490.99</b>	<b>0</b>	<b>0.00</b>	<b>8</b>	<b>852,786.42</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>20</b>	<b>2,480,277.41</b>

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

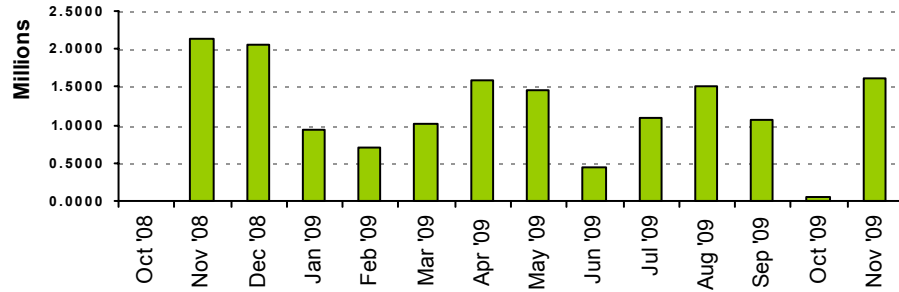


Deal Code: JPM05OPT1  
 Distribution Date: 11/25/2009  
 Pay Date: 11/25/2009

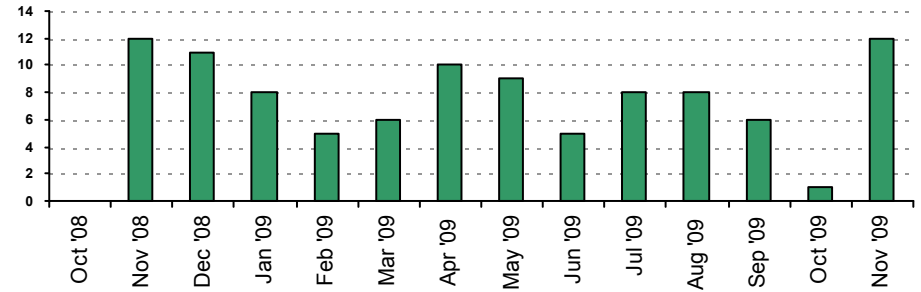
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments and Liquidations - Summary

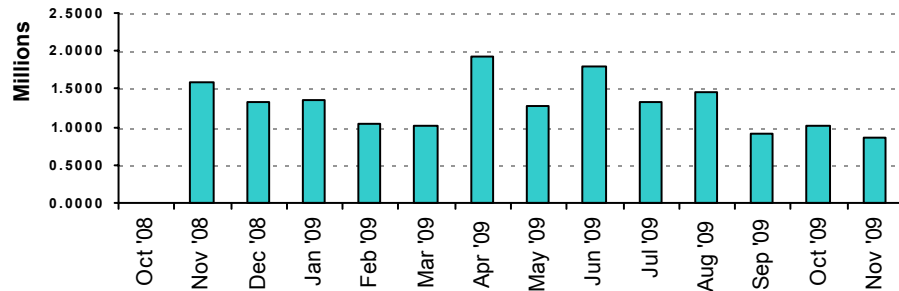
Total Prepayments in Full (Balance)



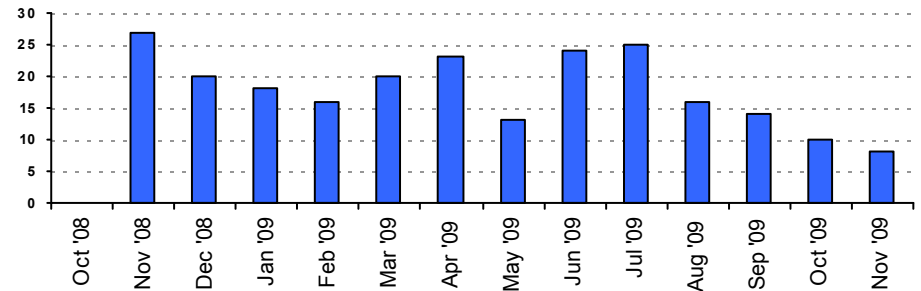
Total Prepayments in Full (Count)



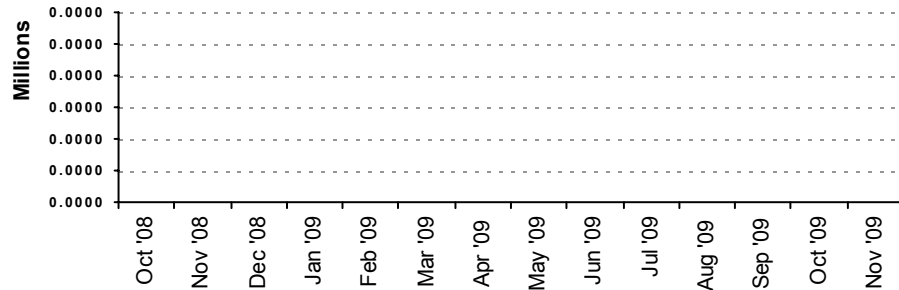
Total Liquidations (Balance)



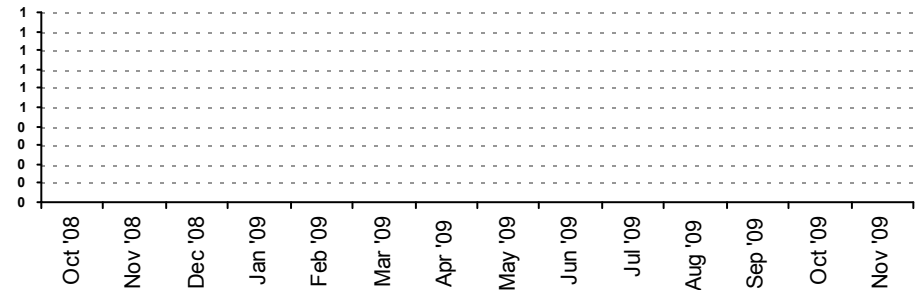
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

**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	AL	211028258	96,300.00	92,480.59	Prepayment	11-01-2009	8.7000
1	CA	21063702	82,000.00	77,474.07	Prepayment	11-01-2009	7.0000
1	CT	231064056	91,650.00	71,884.56	Prepayment	11-01-2009	6.1500
1	MA	161038892	92,800.00	88,884.99	Prepayment	11-01-2009	9.2500
1	NH	681005071	112,500.00	27,812.55	REO Disposal	11-01-2009	8.7000
1	NJ	311026938	176,400.00	166,496.29	Prepayment	11-01-2009	6.9000
1	TX	641008017	50,000.00	48,640.24	Prepayment	11-01-2009	11.2500
1	TX	641008403	138,800.00	75,708.16	REO Disposal	11-01-2009	7.1250
1	WY	321025343	140,760.00	134,324.90	Prepayment	11-01-2009	6.7500
TOTAL Group 1		9	981,210.00	783,706.35			

Deal Code: JPM05OPT1  
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**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED  
 PASS THROUGH CERTIFICATES  
 2005-OPT1**

**Prepayment and Liquidations - Details**

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	CA	31033340	247,100.00	116,715.64	REO Disposal	11-01-2009	5.0000
2	CA	661005482	241,250.00	88,277.04	REO Disposal	11-01-2009	6.6000
2	CA	661005973	508,500.00	277,111.86	REO Disposal	11-01-2009	6.0500
2	CA	671002752	405,000.00	379,075.77	Prepayment	11-01-2009	5.8900
2	CO	321024502	189,600.00	177,534.29	Prepayment	11-01-2009	6.0000
2	CO	321025631	245,250.00	96,895.04	Prepayment	11-01-2009	5.0000
2	FL	371024732	369,000.00	49,117.59	REO Disposal	11-01-2009	9.3000
2	FL	621007302	345,600.00	66,872.26	REO Disposal	11-01-2009	7.4500
2	NY	331035229	665,000.00	151,171.32	REO Disposal	11-01-2009	6.9900
2	PA	231063645	90,000.00	86,612.81	Prepayment	11-01-2009	8.0000
2	VA	81054411	217,500.00	207,187.44	Prepayment	11-01-2009	7.9900
TOTAL Group 2		11	3,523,800.00	1,696,571.06			
TOTAL		20	4,505,010.00	2,480,277.41			

Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

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

**Delinquency Summary - Total**

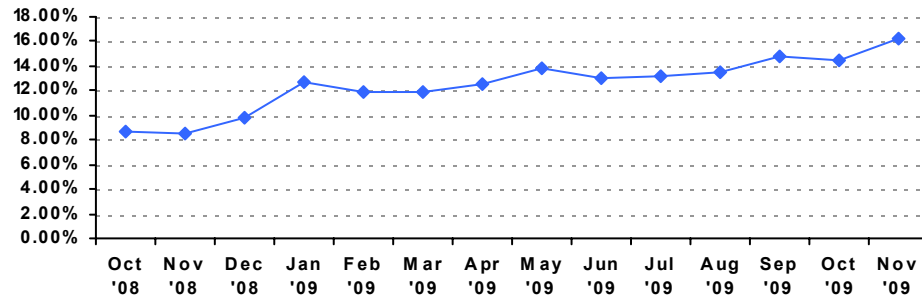
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	1,184	187,725,539.18	0	0.00	0	0.00	20	2,889,905.69	0	0.00	1,204	190,615,444.87
	67.35%	63.99%	0.00%	0.00%	0.00%	0.00%	1.14%	0.99%	0.00%	0.00%	68.49%	64.98%
<b>Payment 1</b>	86	18,709,189.73	0	0.00	0	0.00	9	1,379,962.74	0	0.00	95	20,089,152.47
	4.89%	6.38%	0.00%	0.00%	0.00%	0.00%	0.51%	0.47%	0.00%	0.00%	5.40%	6.85%
<b>Payment 2</b>	51	8,646,789.64	2	206,067.94	0	0.00	4	615,104.78	0	0.00	57	9,467,962.36
	2.90%	2.95%	0.11%	0.07%	0.00%	0.00%	0.23%	0.21%	0.00%	0.00%	3.24%	3.23%
<b>Payment 3+</b>	105	20,163,858.91	194	38,810,308.08	55	7,646,453.28	48	6,563,971.36	0	0.00	402	73,184,591.63
	5.97%	6.87%	11.04%	13.23%	3.13%	2.61%	2.73%	2.24%	0.00%	0.00%	22.87%	24.95%
<b>TOTAL</b>	1,426	235,245,377.46	196	39,016,376.02	55	7,646,453.28	81	11,448,944.57	0	0.00	1,758	293,357,151.33
	81.11%	80.19%	11.15%	13.30%	3.13%	2.61%	4.61%	3.90%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 11/25/2009  
 Pay Date: 11/25/2009

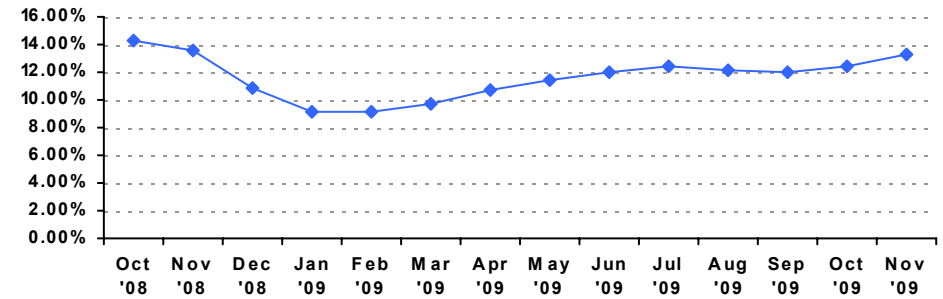
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Delinquency Trends - Summary

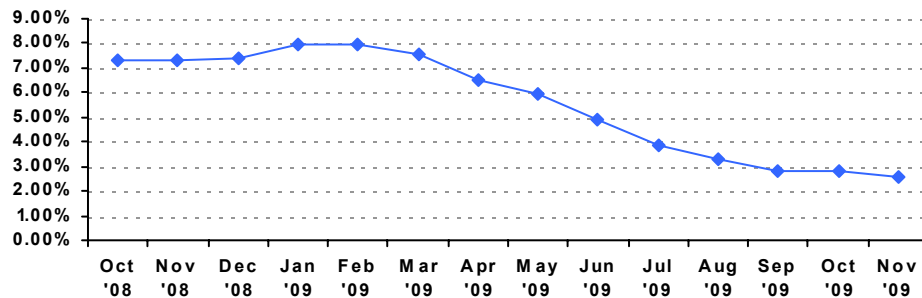
Delinquent (% of Amount)



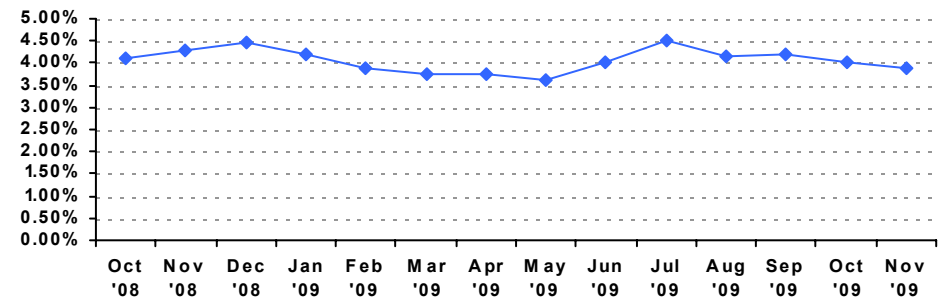
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

**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
<b>Current</b>	793	106,052,299.02	0	0.00	0	0.00	14	2,181,032.31	0	0.00	807	108,233,331.33
	69.38%	67.52%	0.00%	0.00%	0.00%	0.00%	1.22%	1.39%	0.00%	0.00%	70.60%	68.91%
<b>Payment 1</b>	53	7,911,309.56	0	0.00	0	0.00	5	572,714.61	0	0.00	58	8,484,024.17
	4.64%	5.04%	0.00%	0.00%	0.00%	0.00%	0.44%	0.36%	0.00%	0.00%	5.07%	5.40%
<b>Payment 2</b>	32	4,578,891.79	1	75,680.77	0	0.00	3	521,160.72	0	0.00	36	5,175,733.28
	2.80%	2.92%	0.09%	0.05%	0.00%	0.00%	0.26%	0.33%	0.00%	0.00%	3.15%	3.30%
<b>Payment 3+</b>	63	10,238,621.09	108	16,495,327.61	38	4,897,780.38	33	3,549,168.74	0	0.00	242	35,180,897.82
	5.51%	6.52%	9.45%	10.50%	3.32%	3.12%	2.89%	2.26%	0.00%	0.00%	21.17%	22.40%
<b>TOTAL</b>	941	128,781,121.46	109	16,571,008.38	38	4,897,780.38	55	6,824,076.38	0	0.00	1,143	157,073,986.60
	82.33%	81.99%	9.54%	10.55%	3.32%	3.12%	4.81%	4.34%	0.00%	0.00%	100.00%	100.00%



Deal Code: JPM05OPT1  
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Pay Date: 11/25/2009

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

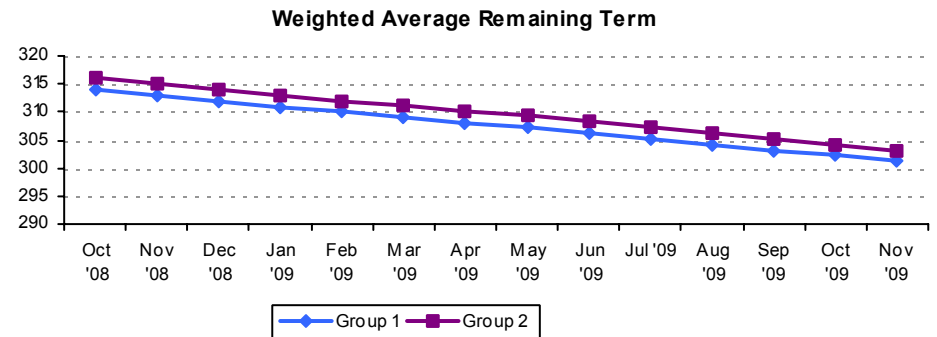
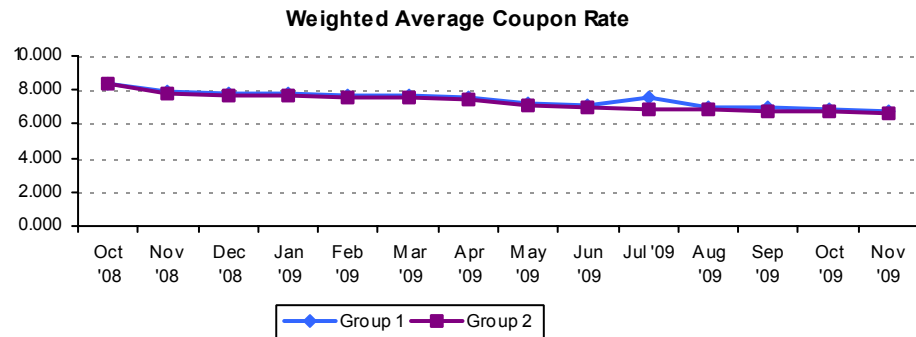
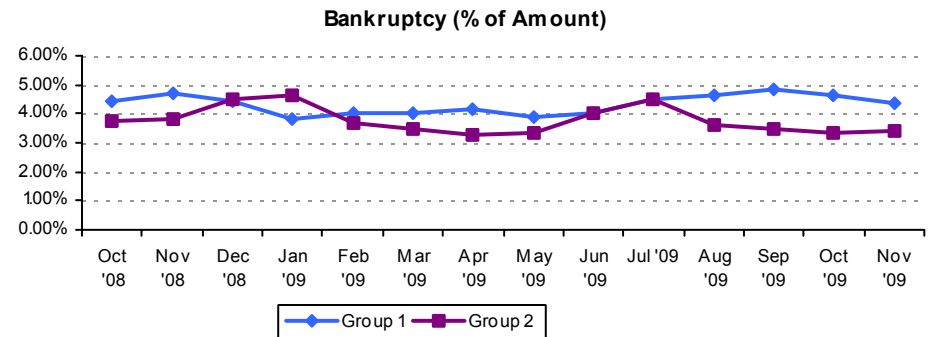
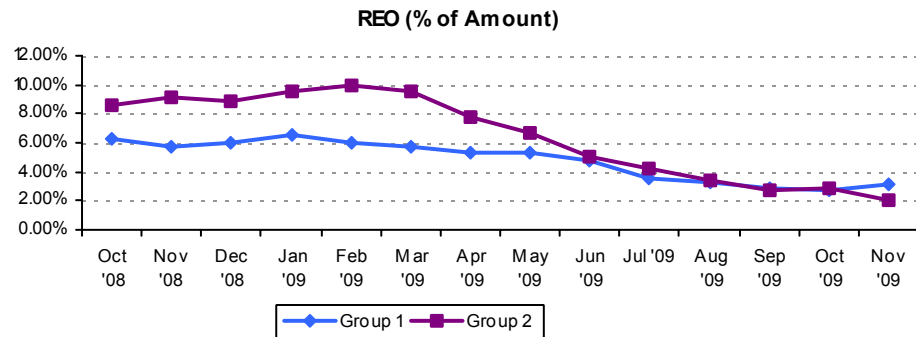
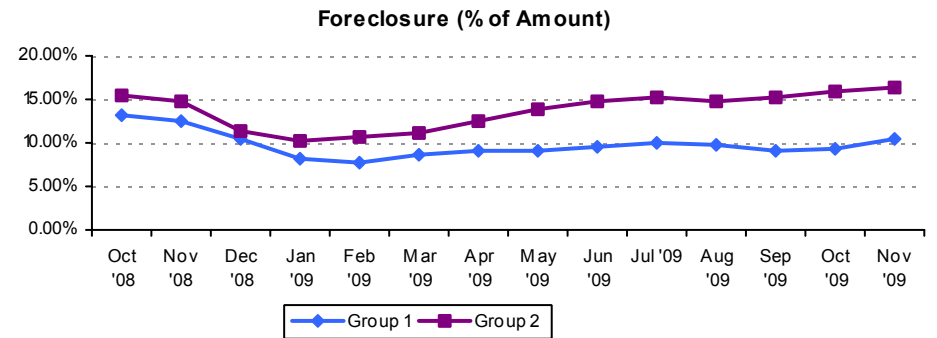
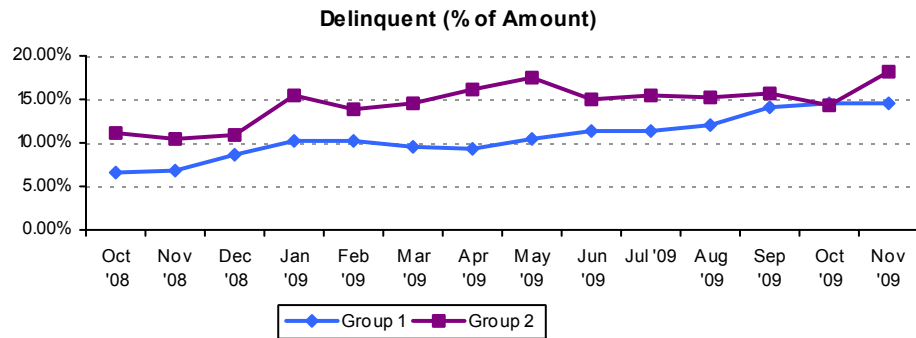
**Delinquency Summary - Group 2**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	391	81,673,240.16	0	0.00	0	0.00	6	708,873.38	0	0.00	397	82,382,113.54
	63.58%	59.93%	0.00%	0.00%	0.00%	0.00%	0.98%	0.52%	0.00%	0.00%	64.55%	60.45%
<b>Payment 1</b>	33	10,797,880.17	0	0.00	0	0.00	4	807,248.13	0	0.00	37	11,605,128.30
	5.37%	7.92%	0.00%	0.00%	0.00%	0.00%	0.65%	0.59%	0.00%	0.00%	6.02%	8.52%
<b>Payment 2</b>	19	4,067,897.85	1	130,387.17	0	0.00	1	93,944.06	0	0.00	21	4,292,229.08
	3.09%	2.98%	0.16%	0.10%	0.00%	0.00%	0.16%	0.07%	0.00%	0.00%	3.41%	3.15%
<b>Payment 3+</b>	42	9,925,237.82	86	22,314,980.47	17	2,748,672.90	15	3,014,802.62	0	0.00	160	38,003,693.81
	6.83%	7.28%	13.98%	16.37%	2.76%	2.02%	2.44%	2.21%	0.00%	0.00%	26.02%	27.89%
<b>TOTAL</b>	485	106,464,256.00	87	22,445,367.64	17	2,748,672.90	26	4,624,868.19	0	0.00	615	136,283,164.73
	78.86%	78.12%	14.15%	16.47%	2.76%	2.02%	4.23%	3.39%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 11/25/2009  
 Pay Date: 11/25/2009

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

## Delinquency Trends - By Groups



Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

**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
<b>Current</b>	549	89,144,237.41	0	0.00	0	0.00	10	1,670,681.76	0	0.00	559	90,814,919.17
	79.11%	77.04%	0.00%	0.00%	0.00%	0.00%	1.44%	1.44%	0.00%	0.00%	80.55%	78.48%
<b>Payment 1</b>	29	6,258,020.00	0	0.00	0	0.00	4	667,445.47	0	0.00	33	6,925,465.47
	4.18%	5.41%	0.00%	0.00%	0.00%	0.00%	0.58%	0.58%	0.00%	0.00%	4.76%	5.98%
<b>Payment 2</b>	16	2,152,905.17	0	0.00	0	0.00	0	0.00	0	0.00	16	2,152,905.17
	2.31%	1.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.31%	1.86%
<b>Payment 3+</b>	29	5,076,911.48	43	8,335,770.26	5	785,475.39	9	1,627,560.98	0	0.00	86	15,825,718.11
	4.18%	4.39%	6.20%	7.20%	0.72%	0.68%	1.30%	1.41%	0.00%	0.00%	12.39%	13.68%
<b>TOTAL</b>	623	102,632,074.06	43	8,335,770.26	5	785,475.39	23	3,965,688.21	0	0.00	694	115,719,007.92
	89.77%	88.69%	6.20%	7.20%	0.72%	0.68%	3.31%	3.43%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
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**JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED  
PASS THROUGH CERTIFICATES  
2005-OPT1**

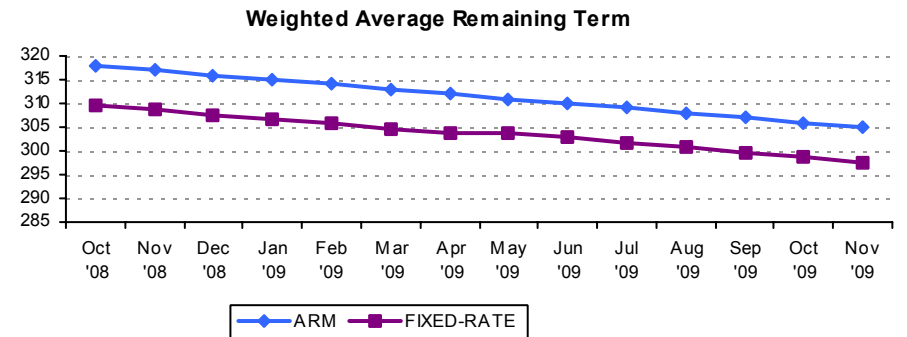
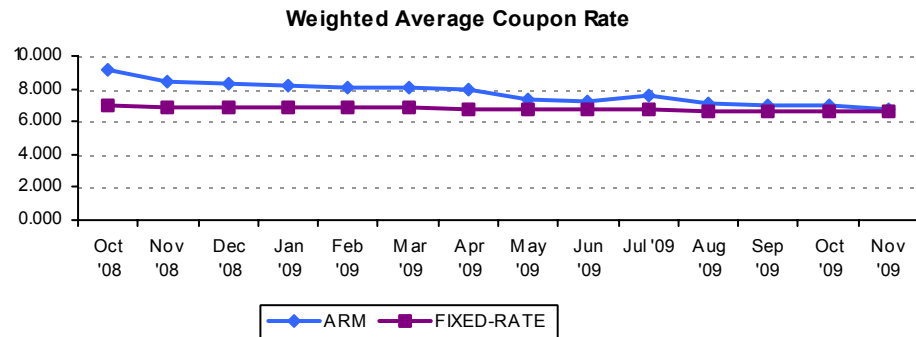
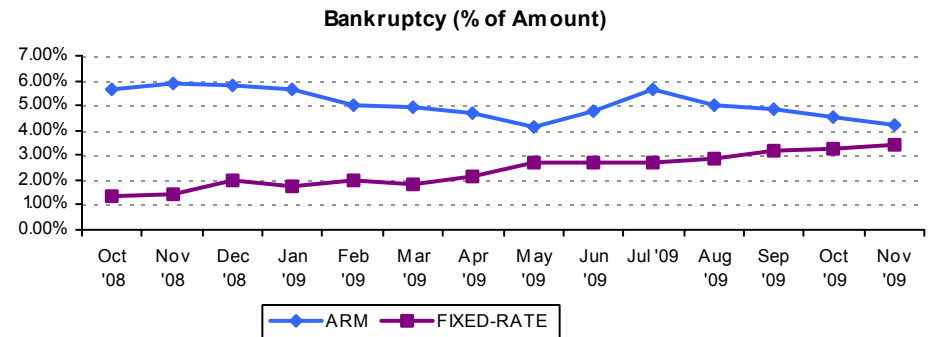
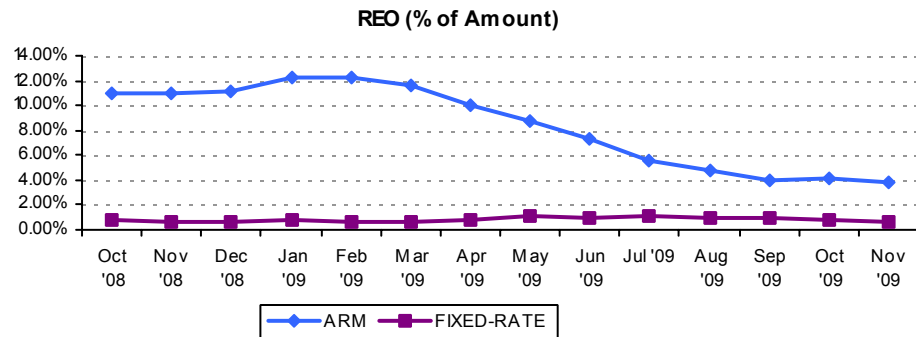
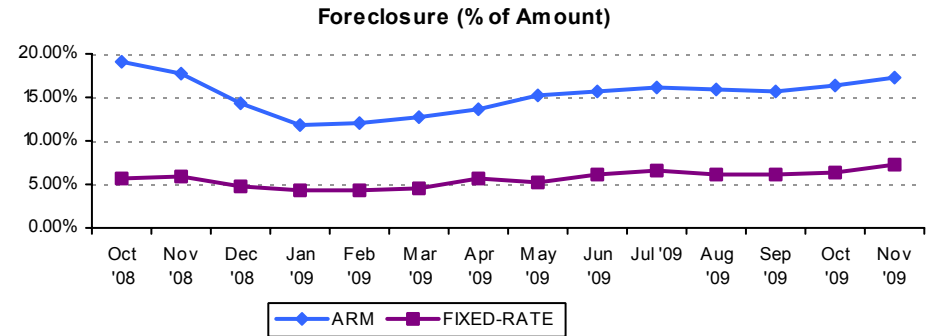
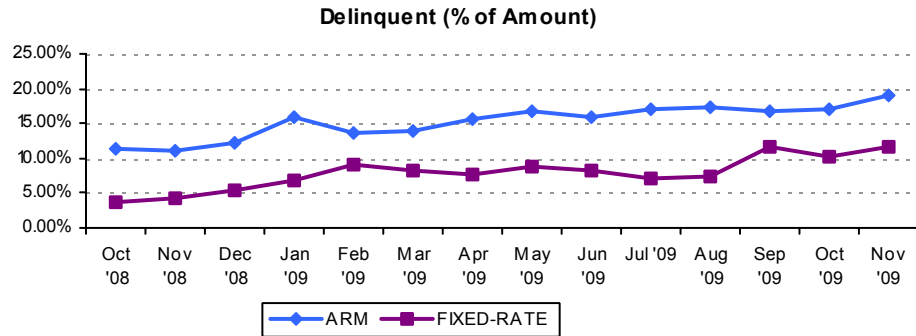
**Delinquency Summary - ARM**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	635	98,581,301.77	0	0.00	0	0.00	10	1,219,223.93	0	0.00	645	99,800,525.70
	59.68%	55.50%	0.00%	0.00%	0.00%	0.00%	0.94%	0.69%	0.00%	0.00%	60.62%	56.18%
<b>Payment 1</b>	57	12,451,169.73	0	0.00	0	0.00	5	712,517.27	0	0.00	62	13,163,687.00
	5.36%	7.01%	0.00%	0.00%	0.00%	0.00%	0.47%	0.40%	0.00%	0.00%	5.83%	7.41%
<b>Payment 2</b>	35	6,493,884.47	2	206,067.94	0	0.00	4	615,104.78	0	0.00	41	7,315,057.19
	3.29%	3.66%	0.19%	0.12%	0.00%	0.00%	0.38%	0.35%	0.00%	0.00%	3.85%	4.12%
<b>Payment 3+</b>	76	15,086,947.43	151	30,474,537.82	50	6,860,977.89	39	4,936,410.38	0	0.00	316	57,358,873.52
	7.14%	8.49%	14.19%	17.16%	4.70%	3.86%	3.67%	2.78%	0.00%	0.00%	29.70%	32.29%
<b>TOTAL</b>	803	132,613,303.40	153	30,680,605.76	50	6,860,977.89	58	7,483,256.36	0	0.00	1,064	177,638,143.41
	75.47%	74.65%	14.38%	17.27%	4.70%	3.86%	5.45%	4.21%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 11/25/2009  
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# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Delinquency Trends - By Loan Type



Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

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

## Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
State									
1	AZ 721006438		0.00			56.61		0.00	0.00
1	CA 701000275						9.00	0.00	0.00
1	FL 371024664						18.50	0.00	0.00
1	FL 621007339						1,495.80	0.00	0.00
1	GA 211028538		0.00			57.02		0.00	0.00
1	GA 211028923						481.99	0.00	0.00
1	GA 51057217		0.00			0.00		110.00	0.00
1	IL 41065385		0.00			0.00		27.02	0.00
1	IL 41066139		0.00			0.00		40.51	0.00
1	IL 41066299		0.00			56.28		0.00	0.00
1	IL 761008334		0.00			63.74		0.00	0.00
1	IN 401000405						0.00	-80.34	0.00
1	KY 741010552	64,694.52	0.00	64,694.52	100.00%			13,554.58	0.00
1	LA 551005155		0.00			45.41		0.00	0.00
1	ME 681005644		0.00			0.00		1,240.33	0.00
1	MI 271020958						300.00	0.00	0.00
1	MI 361023864						0.00	-300.00	0.00
1	MI 361023882						500.00	0.00	0.00
1	MI 381020216	79,292.88	100.36	79,192.52	100.00%			959.80	0.00
1	MI 511034844						300.00	0.00	0.00
1	MI 651009293		0.00			0.00		524.99	0.00
1	MI 841004678						0.00	-45.46	0.00
1	MI 841004812						300.00	0.00	0.00
1	MI 841004936		0.00			0.00		202.20	0.00
1	MO 41065691		0.00			24.70		0.00	0.00
1	NH 681005071	113,245.26	0.00	85,432.71	75.44%			0.00	27,812.55
1	OH 61057735		0.00			0.00		125.00	0.00
1	OR 301000708		0.00			6.01		0.00	0.00
1	PA 61057643		0.00			0.00		159.50	0.00
1	RI 381020314		0.00			36.93		0.00	0.00
1	TN 401000735		0.00			38.17		0.00	0.00

Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
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# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Losses - Details

Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
1	TN	731010104		0.00			122.05		0.00	0.00
1	TX	101046833						236.97	0.00	0.00
1	TX	171024917						20.00	0.00	0.00
1	TX	641008403	138,742.04	0.00	63,033.88	45.43%			0.00	75,708.16
1	VA	211028191						21.00	0.00	0.00
1	VA	81053955		0.00			0.00		159.50	0.00
TOTAL Group 1		37	395,974.70	100.36	292,353.63		506.92	3,683.26	16,677.63	103,520.71



Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
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# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	CA	11074191						260.10	0.00	0.00
2	CA	21063406		0.00			43.00		0.00	0.00
2	CA	31033125		0.00			1.22		0.00	0.00
2	CA	31033311						874.63	0.00	0.00
2	CA	31033340	282,153.41	457.58	164,980.19	58.57%			0.00	116,715.64
2	CA	511034671						1,875.77	0.00	0.00
2	CA	661005482	230,145.72	0.00	141,868.68	61.64%			0.00	88,277.04
2	CA	661005973	508,500.00	0.00	231,388.14	45.50%			0.00	277,111.86
2	CA	671003161						46.50	0.00	0.00
2	CA	671003610		0.00			39.41		0.00	0.00
2	CA	701000483						13.00	0.00	0.00
2	CO	321024502	181,850.38	258.88	4,057.21	2.23%			0.00	177,534.29
2	CO	321024752						6.00	0.00	0.00
2	CO	321025631	245,953.03	396.58	148,661.41	60.54%			0.00	96,895.04
2	CT	271020199		0.00			127.82		0.00	0.00
2	FL	371024732	359,924.17	0.00	310,806.58	86.35%			0.00	49,117.59
2	FL	621007302	330,465.94	0.00	263,593.68	79.76%			0.00	66,872.26
2	FL	621007428		0.00			76.29		0.00	0.00
2	IA	521024703		0.00			41.40		0.00	0.00
2	MI	361023683		0.00			0.00		164.46	0.00
2	MN	121039101						800.00	0.00	0.00
2	NH	681005478		0.00			570.05		0.00	0.00
2	NV	31033241		0.00			54.54		0.00	0.00
2	NY	331034525						3,102.87	0.00	0.00
2	NY	331035229	639,632.88	0.00	488,461.56	76.37%			0.00	151,171.32
2	NY	331035529						0.00	-690.00	0.00
2	OH	61057621		0.00			0.00		125.00	0.00
2	PA	151028481		0.00			9.60		0.00	0.00
2	TX	771004662						23.51	0.00	0.00
2	WA	581000272		0.00			161.67		0.00	0.00
2	WI	521024930		0.00			0.00		27.70	0.00



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

## Losses - Details

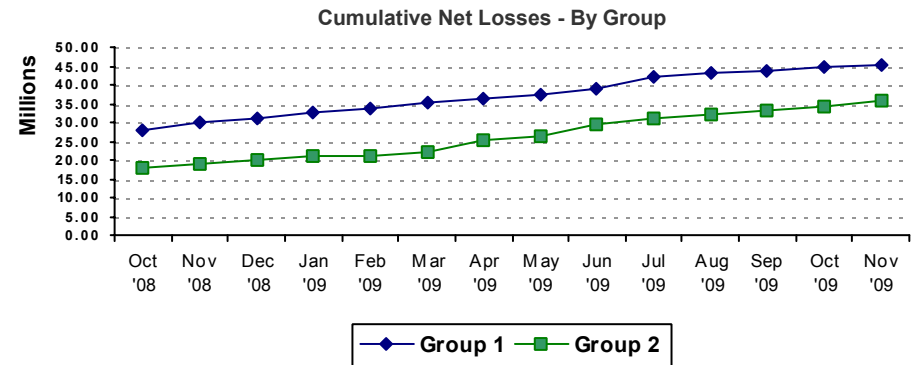
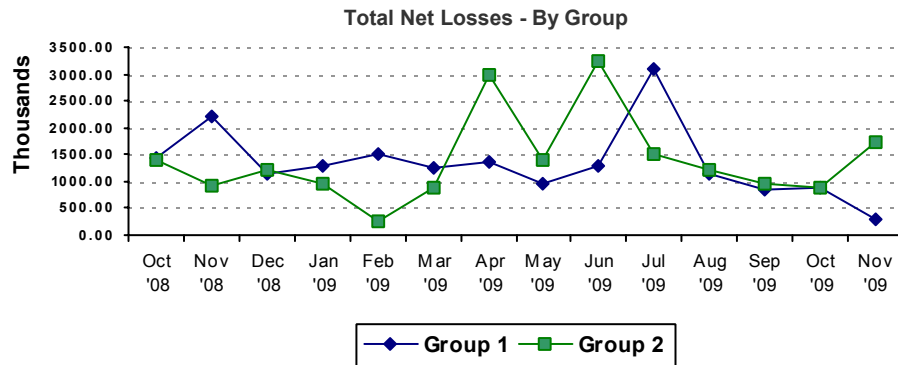
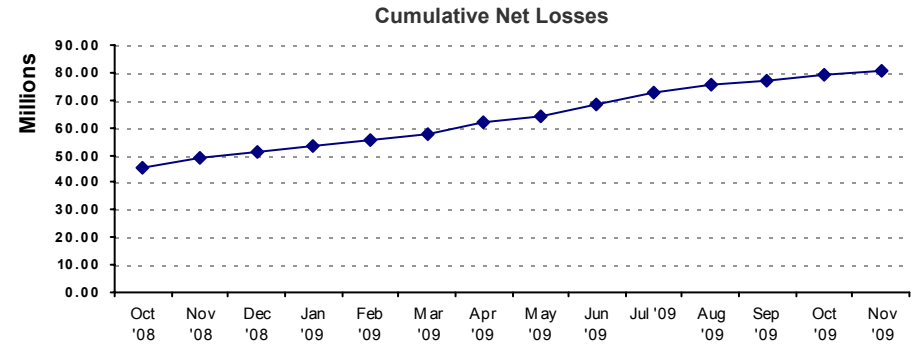
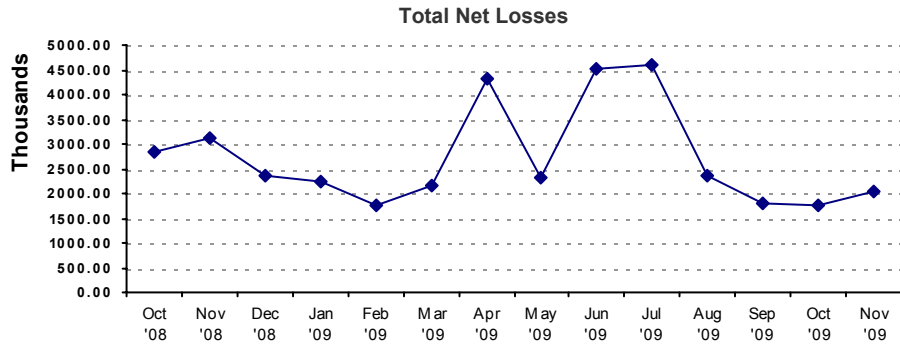
Group State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
TOTAL Group 2	31	2,778,625.53	1,113.04	1,753,817.45		1,125.00	7,002.38	-372.84	1,023,695.04

TOTAL	68	3,174,600.23	1,213.40	2,046,171.08		1,631.92	10,685.64	16,304.79	1,127,215.75
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Deal Code: JPM05OPT1  
 Distribution Date: 11/25/2009  
 Pay Date: 11/25/2009

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

## Losses Trends



Deal Code: JPM05OPT1  
Distribution Date: 11/25/2009  
Pay Date: 11/25/2009

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

## Distribution by Note Rate (Current)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	289	57,814,128.05	19.708%	304	4.36%
5.5000 to less than 5.7500	31	6,928,586.25	2.362%	305	5.55%
5.7500 to less than 6.0000	94	23,493,284.31	8.008%	302	5.88%
6.0000 to less than 6.2500	72	17,412,036.75	5.935%	300	6.10%
6.2500 to less than 6.5000	100	20,915,230.77	7.130%	303	6.35%
6.5000 to less than 6.7500	102	20,455,143.29	6.973%	301	6.60%
6.7500 to less than 7.0000	173	32,379,649.91	11.038%	301	6.87%
7.0000 to less than 7.2500	79	13,230,128.42	4.510%	305	7.08%
7.2500 to less than 7.5000	76	12,320,780.55	4.200%	299	7.34%
7.5000 to less than 7.7500	116	17,179,934.42	5.856%	300	7.58%
7.7500 to less than 8.0000	116	16,970,303.15	5.785%	303	7.87%
8.0000 to less than 8.2500	79	9,565,036.81	3.261%	302	8.11%
8.2500 to less than 8.5000	72	9,001,588.66	3.068%	304	8.34%
8.5000 to less than 8.7500	72	7,855,874.31	2.678%	304	8.57%
8.7500 to less than 9.0000	80	8,140,553.07	2.775%	299	8.86%
9.0000 to less than 9.2500	41	4,792,556.59	1.634%	304	9.06%
9.2500 to less than 9.5000	40	3,422,873.63	1.167%	301	9.33%
9.5000 to less than 9.7500	27	3,180,578.73	1.084%	305	9.56%
9.7500 to less than 10.0000	31	2,660,104.79	0.907%	294	9.86%
10.0000 to less than 10.2500	20	1,726,113.11	0.588%	292	10.06%
10.2500 to less than 10.5000	7	626,996.88	0.214%	305	10.38%
10.5000 to less than 10.7500	11	776,175.55	0.265%	305	10.59%
10.7500 to less than 11.0000	10	990,473.64	0.338%	305	10.92%
11.0000 to less than 11.2500	4	282,103.66	0.096%	306	11.08%
11.2500 to less than 11.5000	7	518,231.56	0.177%	305	11.35%
11.5000 to less than 11.7500	3	252,398.91	0.086%	306	11.56%
11.7500 to less than 12.0000	4	362,908.70	0.124%	306	11.77%
Greater than; equal to 12.0000	2	103,376.86	0.035%	305	12.40%
<b>TOTAL</b>	<b>1,758</b>	<b>293,357,151.33</b>			

## Distribution by Note Rate (Cut-off)

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

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

## Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	2	16,741.34	0.006%	305	9.72%
20,000.00 to less than 40,000.0	1	33,753.93	0.011%	126	7.10%
40,000.00 to less than 60,000.0	163	8,499,856.49	2.851%	283	8.41%
60,000.00 to less than 80,000.0	237	16,527,091.06	5.543%	299	7.91%
80,000.00 to less than 100,000.	213	19,292,816.72	6.471%	298	7.50%
100,000.00 to less than 120,000	186	20,454,257.86	6.860%	304	7.15%
120,000.00 to less than 140,000	193	25,143,735.12	8.433%	302	6.73%
140,000.00 to less than 160,000	138	20,577,431.14	6.902%	302	6.93%
160,000.00 to less than 180,000	96	16,288,653.83	5.463%	298	6.52%
180,000.00 to less than 200,000	86	16,240,327.42	5.447%	302	6.64%
200,000.00 to less than 220,000	61	12,763,827.22	4.281%	305	6.54%
220,000.00 to less than 240,000	64	14,704,726.15	4.932%	301	6.69%
240,000.00 to less than 260,000	46	11,482,716.28	3.851%	305	6.20%
260,000.00 to less than 280,000	34	9,165,733.75	3.074%	305	6.16%
280,000.00 to less than 300,000	39	11,241,157.35	3.770%	305	6.35%
300,000.00 to less than 320,000	31	9,588,017.09	3.216%	299	6.30%
320,000.00 to less than 340,000	21	6,904,544.25	2.316%	305	6.81%
340,000.00 to less than 360,000	19	6,604,674.46	2.215%	305	6.39%
360,000.00 to less than 380,000	17	6,278,685.10	2.106%	305	5.60%
380,000.00 to less than 400,000	11	4,274,406.88	1.434%	305	6.57%
400,000.00 to less than 420,000	19	7,790,097.73	2.613%	305	6.07%
420,000.00 to less than 440,000	15	6,446,843.37	2.162%	305	6.61%
440,000.00 to less than 460,000	6	2,685,793.22	0.901%	305	6.07%
460,000.00 to less than 480,000	7	3,302,851.72	1.108%	305	5.37%
480,000.00 to less than 500,000	5	2,471,680.20	0.829%	305	5.95%
500,000.00 to less than 520,000	7	3,580,986.45	1.201%	305	6.03%
520,000.00 to less than 540,000	1	522,158.60	0.175%	306	6.75%
Greater than; equal to 540,000.	40	30,473,586.60	10.221%	305	5.91%
<b>TOTAL</b>	<b>1,758</b>	<b>293,357,151.33</b>			

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

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

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

## Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,064	177,638,143.41	11.763%	305	6.74%
2	FIXED-RATE - First Mortgag	678	114,761,060.55	7.600%	298	6.55%
3	FIXED-RATE - Subordinate	16	957,947.37	0.063%	288	8.84%
	<b>TOTAL</b>	<b>1,758</b>	<b>293,357,151.33</b>			

## Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,428	231,037,522.30	15.300%	302	6.64%
2	Multi-Family ( including 3 or	121	28,952,311.09	1.917%	301	6.70%
3	Plan Unit Development (PU	74	15,405,734.83	1.020%	302	6.96%
4	Low Rise Condo	78	12,329,871.46	0.816%	305	6.50%
5	Manufactured Housing	53	5,108,227.60	0.338%	302	7.57%
6	High Rise Condo	4	523,484.05	0.035%	306	7.25%
	<b>TOTAL</b>	<b>1,758</b>	<b>293,357,151.33</b>			

## Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,758	293,357,151.33	19.426%	302	6.67%
	<b>TOTAL</b>	<b>1,758</b>	<b>293,357,151.33</b>			

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

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

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

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

## Distribution by Amortization Characteristics (Cut-off)

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

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

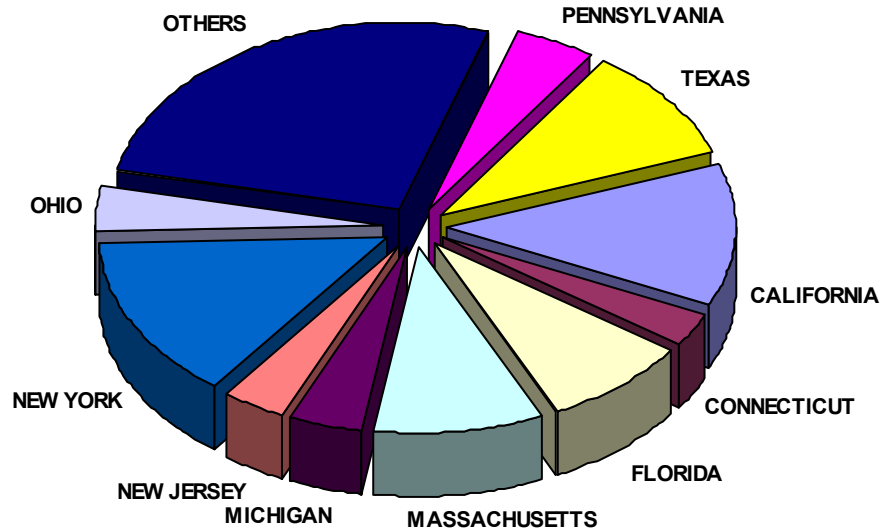
## Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	NEW YORK	161	41,249,170.70	14.061%	300	6.42%
2	CALIFORNIA	131	36,880,596.70	12.572%	304	6.06%
3	TEXAS	246	29,634,396.27	10.102%	297	7.30%
4	MASSACHUSETTS	110	28,121,754.50	9.586%	305	6.17%
5	FLORIDA	144	23,746,884.79	8.095%	302	6.67%
6	PENNSYLVANIA	102	12,610,264.91	4.299%	302	7.40%
7	MICHIGAN	96	11,957,619.44	4.076%	304	7.02%
8	OHIO	104	11,630,953.28	3.965%	305	6.76%
9	NEW JERSEY	49	10,801,067.79	3.682%	305	6.66%
10	CONNECTICUT	41	8,231,875.73	2.806%	305	6.19%
	OTHERS	574	78,492,567.22	26.757%	302	6.91%
	<b>TOTAL</b>	<b>1,758</b>	<b>293,357,151.33</b>			

## Top 10 State Concentration (Cut-off)

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

## Top 10 Current State Concentration



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

## Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	TX	101046619	11/01/2009	NOT PROVIDED BY SERVICER	58,909.63	8.25000	306	Stipulated Relief Workout
1	CA	21063471	12/01/2009	Principal Bal Cap / Interest Rate	229,692.87	6.50000	305	Loan Mods
1	MO	401000833	12/01/2009	Principal Bal Cap / Terms	166,613.03	7.25000	305	Loan Mods
1	OH	521024185	12/01/2009	Principal Bal Cap / Terms	164,185.96	7.65000	305	Balloon Modification 2nd PB
1	PA	61057452	11/01/2009	NOT PROVIDED BY SERVICER	54,736.61	7.65000	305	Stipulated Relief Workout
1	NY	611015946	12/01/2009	Other	246,010.70	7.80000	305	Loan Mods
2	CA	21063617	11/01/2009	Other	54,725.21	1.00000	185	2nd PB (SPL2ND)
2	CA	21063660	12/01/2009	Other	550,899.15	6.95000	305	Loan Mods

