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

January 25, 2010

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


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THE BANK OF NEW YORK MELLON

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

## January 25, 2010

| 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 | 36,037,003.91 | 1,562,173.46 | 12,928.28 | 1,575,101.74 | 0.00 | 0.00 | 34,474,830.45 |
| 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 | 17,526,410.39 | 832,598.24 | 7,923.40 | 840,521.64 | 0.00 | 0.00 | 16,693,812.15 |
| M1 | 60,404,000.00 | 60,404,000.00 | 0.00 | 32,005.73 | 32,005.73 | 0.00 | 0.00 | 60,404,000.00 |
| M2 | 46,813,000.00 | 46,813,000.00 | 0.00 | 25,532.59 | 25,532.59 | 0.00 | 0.00 | 46,813,000.00 |
| M3 | 29,447,000.00 | 29,447,000.00 | 0.00 | 16,747.98 | 16,747.98 | 0.00 | 0.00 | 29,447,000.00 |
| M4 | 27,182,000.00 | 27,182,000.00 | 0.00 | 17,996.75 | 17,996.75 | 0.00 | 0.00 | 27,182,000.00 |
| M5 | 24,917,000.00 | 18,350,384.93 | 0.00 | 12,434.93 | 12,434.93 | 0.00 | 0.00 | 18,350,384.93 |
| M6 | 23,406,000.00 | 13,851,842.79 | 0.00 | 10,140.70 | 10,140.70 | 0.00 | 0.00 | 13,851,842.79 |
| M7 | 21,141,000.00 | 11,296,249.28 | 0.00 | 12,838.50 | 12,838.50 | 0.00 | 0.00 | 11,296,249.28 |
| M8 | 18,876,000.00 | 8,692,402.61 | 0.00 | 11,028.49 | 11,028.49 | 0.00 | 0.00 | 8,692,402.61 |
| M9 | 15,101,000.00 | 8,449,544.23 | 0.00 | 13,677.70 | 13,677.70 | 0.00 | 0.00 | 8,449,544.23 |
| M10 | 15,101,000.00 | 9,354,534.88 | 0.00 | 23,509.77 | 23,509.77 | 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 | 287,404,373.02 | 2,394,771.70 | 196,764.82 | 2,591,536.52 | 0.00 | 0.00 | 285,009,601.32 |

| CLASS | ORIGINAL FACE VALUE | BEGINNING NOTIONAL BALANCE | PRINCIPAL | INTEREST | TOTAL | REALIZED LOSSES | DEFERRED INTEREST | ENDING NOTIONAL BALANCE |
|---|---|---|---|---|---|---|---|---|
| C | 1,510,095,312.15 | 290,365,252.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 288,601,016.03 |

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

## January 25, 2010

| FACTOR INFORMATION PER $1000 OF ORIGINAL FACE | | | | | | | |
|---|---|---|---|---|---|---|---|
| CLASS | CUSIP | BEGINNING PRINCIPAL | PRINCIPAL | INTEREST | TOTAL | ENDING PRINCIPAL | CURRENT PASS-THRU RATE |
| A1 | 46626laa8 | 58.80241937 | 2.54903485 | 0.02109538 | 2.57013023 | 56.25338452 | 0.461250% |
| 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 | 436.94772980 | 20.75735434 | 0.19753684 | 20.95489118 | 416.19037546 | 0.581250% |
| M1 | 46626lae0 | 1,000.00000000 | 0.00000000 | 0.52986110 | 0.52986110 | 1,000.00000000 | 0.681250% |
| M2 | 46626laf7 | 1,000.00000000 | 0.00000000 | 0.54541666 | 0.54541666 | 1,000.00000000 | 0.701250% |
| M3 | 46626lag5 | 1,000.00000000 | 0.00000000 | 0.56874996 | 0.56874996 | 1,000.00000000 | 0.731250% |
| M4 | 46626lah3 | 1,000.00000000 | 0.00000000 | 0.66208336 | 0.66208336 | 1,000.00000000 | 0.851250% |
| M5 | 46626laj9 | 736.46044588 | 0.00000000 | 0.49905406 | 0.49905406 | 736.46044588 | 0.871250% |
| M6 | 46626lak6 | 591.80734812 | 0.00000000 | 0.43325216 | 0.43325216 | 591.80734812 | 0.941250% |
| M7 | 46626lal4 | 534.32899484 | 0.00000000 | 0.60727969 | 0.60727969 | 534.32899484 | 1.461250% |
| M8 | 46626lam2 | 460.50024423 | 0.00000000 | 0.58425991 | 0.58425991 | 460.50024423 | 1.631250% |
| M9 | 46626lan0 | 559.53541024 | 0.00000000 | 0.90574796 | 0.90574796 | 559.53541024 | 2.081250% |
| M10 | 46626lap5 | 619.46459705 | 0.00000000 | 1.55683531 | 1.55683531 | 619.46459705 | 3.231250% |
| P | N/A | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.000000% |
| TOTALS | | 196.61366708 | 1.63826612 | 0.13460704 | 1.77287316 | 194.97540097 | |

| CLASS | CUSIP | BEGINNING NOTIONAL | PRINCIPAL | INTEREST | TOTAL | ENDING NOTIONAL | CURRENT PASS-THRU RATE |
|---|---|---|---|---|---|---|---|
| C | N/A | 192.28273192 | 0.00000000 | 0.00000000 | 0.00000000 | 191.11443742 | 0.000000% |

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

## January 25, 2010

**Dates:**

| | |
|---|---|
| Record Date | 01/24/10 |
| Determination Date | 01/15/10 |
| Distribution Date | 01/25/10 |

### Trigger Event

| | |
|---|---|
| Trigger Event | YES |
| TEST I - Trigger Event Occurrence | YES |
| (Is Delinquency Percentage > 36% of Senior Enhancement Percetage ?) | |
| Delinquency Percentage | 32.70245% |
| 36% of Senior Enhancement Percetage | 29.31852% |
| 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 | 5.51160% |
| Required Cumulative Loss % | 6.00000% |

### O/C Reporting

| | |
|---|---|
| Targeted Overcollateralization Amount | 19,275,819.62 |
| Ending Overcollateralization Amount | 3,591,414.74 |
| Ending Overcollateralization Deficiency | 15,684,404.88 |
| Overcollateralization Release Amount | 0.00 |
| Monthly Excess Interest | 1,143,413.43 |
| Payment to Class C | 0.00 |

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

## January 25, 2010

| | |
|---|---|
| Non Recoverables from Losses | 48,392.54 |
| Group 1 | 50,534.43 |
| Group 2 | -2,141.89 |
| Subsequent Losses | 4,038.69 |
| Group 1 | 2,153.41 |
| Group 2 | 1,885.28 |
| Subsequent Recoveries | 6,884.62 |
| Group 1 | 0.00 |
| Group 2 | 6,884.62 |
| Current Net Realized Losses | 512,877.78 |
| Group 1 | 517,877.12 |
| Group 2 | 43,393.20 |
| Cumulative Net Realized Losses | 83,230,483.88 |
| Group 1 | 46,891,245.63 |
| Group 2 | 36,339,238.25 |
| Current Applied Losses | 0.00 |
| Cumulative Applied Losses | 0.00 |

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

## January 25, 2010

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

## January 25, 2010

| | |
|---|---|
| **Amounts Received with respect to the Yield Maintenance Agreement** | 0.00 |
| **Basis Risk Reserve Fund Account:** | |
| Beginning Balance | 368.86 |
| Additions to the Basis Risk Reserve Fund | 0.00 |
| Divident Earnings on the Basis Risk Reserve Fund | 0.00 |
| Withdrawals from the Basis Risk Reserve Fund | 0.00 |
| Ending Balance | 368.86 |
| **Interest Accrual Period** | |
| Start Date | December 28, 2009 |
| End Date | January 25, 2010 |
| Number of Days in Accrual Period | 28 |

Basis Risk Certificate Interest Carryover

| | Certificate Interest Carryover Balance | Current Certificate Interest Carryover Amount | Certificate Interest Carryover Amount Paid | Remaining Certificate Interest Carryover Amount |
|---|---|---|---|---|
| A1 | 0.00 | 0.00 | 0.00 | 0.00 |
| A2 | 0.00 | 0.00 | 0.00 | 0.00 |
| A3 | 0.00 | 0.00 | 0.00 | 0.00 |
| A4 | 0.00 | 0.00 | 0.00 | 0.00 |
| M1 | 0.00 | 0.00 | 0.00 | 0.00 |
| M2 | 0.00 | 0.00 | 0.00 | 0.00 |
| M3 | 0.00 | 0.00 | 0.00 | 0.00 |
| M4 | 0.00 | 0.00 | 0.00 | 0.00 |
| M5 | 0.00 | 0.00 | 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**

**January 25, 2010**

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 |

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

## January 25, 2010

**Available Net Funds Cap to Libor Certificates** 5.907477

**One-Month LIBOR for Such Distribution Date** 0.231250

Pass Through Rates

| | LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date | LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date |
|---|---|---|
| A1 | 0.461250 | 0.460630 |
| A2 | 0.321250 | 0.320630 |
| A3 | 0.441250 | 0.440630 |
| A4 | 0.581250 | 0.580630 |
| M1 | 0.681250 | 0.680630 |
| M2 | 0.701250 | 0.700630 |
| M3 | 0.731250 | 0.730630 |
| M4 | 0.851250 | 0.850630 |
| M5 | 0.871250 | 0.870630 |
| M6 | 0.941250 | 0.940630 |
| M7 | 1.461250 | 1.460630 |
| M8 | 1.631250 | 1.630630 |
| M9 | 2.081250 | 2.080630 |
| M10 | 3.231250 | 3.230630 |

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

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

## Collateral Information - Summary — Total

| Interest Collections | |
|---|---|
| Scheduled Interest | 1,481,908.68 |
| Prepay Interest Excess / Shortfall | 0.00 |
| Interest Adjustment | 0.00 |
| Servicer Provided Fee (DAD) | 0.00 |
| Servicer Stop Advance | 0.00 |
| **Total Interest Collected** | **1,481,908.68** |

| Fee Summary | |
|---|---|
| Servicer Fee (1) | 147,040.38 |
| Servicer Fee (2) | 0.00 |
| Trustee Fee | 0.00 |
| Primary Mortgage Insurance Fee | 0.00 |
| Other Fees | 725.91 |
| **Total Fees** | **147,766.29** |
| **Total Fees (Withheld)** | **147,040.38** |

| 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 | 4,747.91 |
| NonRecoverable Servicer Advance | 1,287.86 |
| **Total Other Interest Adjust.** | **6,035.77** |

| Summary | |
|---|---|
| (+) Total Principal Collected | 1,764,236.05 |
| (-) Total Losses | 512,877.78 |
| (+) Total Interest Collected | 1,481,908.68 |
| (+) Total Other Interest Adjust. Collected | 6,035.77 |
| (-) Total Fees (Withheld) | 147,040.38 |
| (+) Prepayment Penalty | 0.00 |
| **Total Available Funds from Collection** | **2,592,262.34** |

| Summary | Balance | Count |
|---|---|---|
| Beginning Pool | 290,365,252.11 | 1,741 |
| Scheduled Principal | 321,356.58 | |
| UnScheduled Principal | 1,442,879.47 | |
| Ending Pool | 288,601,016.06 | 1,728 |

| Characteristics | |
|---|---|
| Weighted Average Coupon Rate (WAC) | 6.6096411 |
| Weighted Average Net Rate (NetWAC) | 5.9566411 |
| Weighted Average Remaining Term | 300 |

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

| Other Considerations for Losses | |
|---|---|
| Balance Due Trust | 772,247.09 |
| Net Liquidation Proceeds | 304,915.92 |
| Recovered Delinquency | 0.00 |
| Delinquency Advances | 0.00 |

| Scheduled Principal | |
|---|---|
| Scheduled Principal | 321,356.58 |
| **Total Scheduled Principal** | **321,356.58** |

| UnScheduled Principal | |
|---|---|
| (+) Curtailments | 19,601.28 |
| (+) Curtailment Adjustment | (248,508.26) |
| (+) Principal Payoff | 1,204,455.28 |
| (+) Principal Adjustment | 467,331.17 |
| (-) Negative Amortization | 0.00 |
| (+) Servicer Stop Advance | 0.00 |
| **Total UnScheduled Principal** | **1,442,879.47** |

| Losses | |
|---|---|
| (+) Initial (Current) Loss | 467,331.17 |
| (+) Non-Recoverable Advances | 48,392.54 |
| (+) Subsequent Loss | 4,038.69 |
| (-) Subsequent Gain | 6,884.62 |
| **Total Losses** | **512,877.78** |
| **Cumulative Losses** | **83,230,483.88** |

| 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 | 899,539.36 | 5 |
| REO Disposal | 304,915.92 | 5 |
| Repurchase | 0.00 | 0 |
| Others | 0.00 | 0 |
| **Total Principal Payoff** | **1,204,455.28** | **10** |

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

## Collateral Information - Summary — Group 1

| Interest Collections | |
|---|---|
| Scheduled Interest | 798,058.80 |
| Prepay Interest Excess / Shortfall | 0.00 |
| Interest Adjustment | 0.00 |
| Servicer Provided Fee (DAD) | 0.00 |
| Servicer Stop Advance | 0.00 |
| **Total Interest Collected** | **798,058.80** |

| Fee Summary | |
|---|---|
| Servicer Fee (1) | 78,357.93 |
| Servicer Fee (2) | 0.00 |
| Trustee Fee | 0.00 |
| Primary Mortgage Insurance Fee | 0.00 |
| Other Fees | 386.62 |
| **Total Fees** | **78,744.55** |
| **Total Fees (Withheld)** | **78,357.93** |

| Other Interest Adjustment | |
|---|---|
| Relief Act (Soldiers _Sailors) | 0.00 |
| Servicer Compensating Int Deduct | 0.00 |
| DAD Fees | 0.00 |
| Loan Modification ARM | 0.00 |
| Late Fees | 0.00 |
| Legal Fees | 0.00 |
| Lender Paid Mortgage Insurance | 0.00 |
| Pool Level Servicer Fee | 0.00 |
| Pre-Securitization Int. Arrearage | 0.00 |
| Loan Modification Loss | 0.00 |
| Modification Adjustment | 4,609.42 |
| NonRecoverable Servicer Advance | (1,163.77) |
| **Total Other Interest Adjust.** | **3,445.65** |

| Summary | |
|---|---|
| (+) Total Principal Collected | 1,336,313.39 |
| (-) Total Losses | 520,019.01 |
| (+) Total Interest Collected | 798,058.80 |
| (+) Total Other Interest Adjust. Collected | 3,445.65 |
| (-) Total Fees (Withheld) | 78,357.93 |
| (+) Prepayment Penalty | 0.00 |
| **Total Available Funds from Collection** | **1,539,440.90** |

| Summary | Balance | Count |
|---|---|---|
| Beginning Pool | 154,645,871.75 | 1,128 |
| Scheduled Principal | 176,801.49 | |
| UnScheduled Principal | 1,159,511.90 | |
| Ending Pool | 153,309,558.36 | 1,116 |

| Characteristics | |
|---|---|
| Weighted Average Coupon Rate (WAC) | 6.6760648 |
| Weighted Average Net Rate (NetWAC) | 6.0230648 |
| Weighted Average Remaining Term | 300 |

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

| Other Considerations for Losses | |
|---|---|
| Balance Due Trust | 772,247.09 |
| Net Liquidation Proceeds | 304,915.92 |
| Recovered Delinquency | 0.00 |
| Delinquency Advances | 0.00 |

| Scheduled Principal | |
|---|---|
| Scheduled Principal | 176,801.49 |
| **Total Scheduled Principal** | **176,801.49** |

| UnScheduled Principal | |
|---|---|
| (+) Curtailments | 9,872.32 |
| (+) Curtailment Adjustment | (119,839.09) |
| (+) Principal Payoff | 802,147.50 |
| (+) Principal Adjustment | 467,331.17 |
| (-) Negative Amortization | 0.00 |
| (+) Servicer Stop Advance | 0.00 |
| **Total UnScheduled Principal** | **1,159,511.90** |

| Losses | |
|---|---|
| (+) Initial (Current) Loss | 467,331.17 |
| (+) Non-Recoverable Advances | 50,534.43 |
| (+) Subsequent Loss | 2,153.41 |
| (-) Subsequent Gain | 0.00 |
| **Total Losses** | **520,019.01** |
| **Cumulative Losses** | **46,891,245.63** |

| 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 | 497,231.58 | 4 |
| REO Disposal | 304,915.92 | 5 |
| Repurchase | 0.00 | 0 |
| Others | 0.00 | 0 |
| **Total Principal Payoff** | **802,147.50** | **9** |

| | |
|---|---|
| Deal Code: | JPM05OPT1 |
| Distribution Date: | 01/25/2010 |
| Pay Date: | 01/25/2010 |

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

## Collateral Information - Summary — Group 2

| Interest Collections | |
|---|---|
| Scheduled Interest | 683,849.88 |
| Prepay Interest Excess / Shortfall | 0.00 |
| Interest Adjustment | 0.00 |
| Servicer Provided Fee (DAD) | 0.00 |
| Servicer Stop Advance | 0.00 |
| **Total Interest Collected** | **683,849.88** |

| Fee Summary | |
|---|---|
| Servicer Fee (1) | 68,682.45 |
| Servicer Fee (2) | 0.00 |
| Trustee Fee | 0.00 |
| Primary Mortgage Insurance Fee | 0.00 |
| Other Fees | 339.30 |
| **Total Fees** | **69,021.75** |
| **Total Fees (Withheld)** | **68,682.45** |

| 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 | 138.49 |
| NonRecoverable Servicer Advance | 2,451.63 |
| **Total Other Interest Adjust.** | **2,590.12** |

| Summary | |
|---|---|
| (+) Total Principal Collected | 427,922.66 |
| (-) Total Losses | (7,141.23) |
| (+) Total Interest Collected | 683,849.88 |
| (+) Total Other Interest Adjust. Collected | 2,590.12 |
| (-) Total Fees (Withheld) | 68,682.45 |
| (+) Prepayment Penalty | 0.00 |
| **Total Available Funds from Collection** | **1,052,821.44** |

| Summary | Balance | Count |
|---|---|---|
| Beginning Pool | 135,719,380.36 | 613 |
| Scheduled Principal | 144,555.09 | |
| UnScheduled Principal | 283,367.57 | |
| Ending Pool | 135,291,457.70 | 612 |

| Characteristics | |
|---|---|
| Weighted Average Coupon Rate (WAC) | 6.5339545 |
| Weighted Average Net Rate (NetWAC) | 5.8809545 |
| 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 | 0.00 |
| Net Liquidation Proceeds | 0.00 |
| Recovered Delinquency | 0.00 |
| Delinquency Advances | 0.00 |

| Scheduled Principal | |
|---|---|
| Scheduled Principal | 144,555.09 |
| **Total Scheduled Principal** | **144,555.09** |

| UnScheduled Principal | |
|---|---|
| (+) Curtailments | 9,728.96 |
| (+) Curtailment Adjustment | (128,669.17) |
| (+) Principal Payoff | 402,307.78 |
| (+) Principal Adjustment | 0.00 |
| (-) Negative Amortization | 0.00 |
| (+) Servicer Stop Advance | 0.00 |
| **Total UnScheduled Principal** | **283,367.57** |

| Losses | |
|---|---|
| (+) Initial (Current) Loss | 0.00 |
| (+) Non-Recoverable Advances | (2,141.89) |
| (+) Subsequent Loss | 1,885.28 |
| (-) Subsequent Gain | 6,884.62 |
| **Total Losses** | **(7,141.23)** |
| **Cumulative Losses** | **36,339,238.25** |

| 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 | 402,307.78 | 1 |
| REO Disposal | 0.00 | 0 |
| Repurchase | 0.00 | 0 |
| Others | 0.00 | 0 |
| **Total Principal Payoff** | **402,307.78** | **1** |

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

## Pipeline Snapshot

| Distribution | Delinquencies | | | Loan Status | | | Cumulative Losses | | Other | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Payment 1 | Payment 2 | Payment 3+ | Foreclosure | REO | Bankruptcy | Amount | Percent | Pool Factor | CPR | CDR |
| Dec 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% |
| Dec 2009 | 5.72% | 3.76% | 26.73% | 14.59% | 2.27% | 3.96% | 82,717,606.10 | 28.49% | 0.1922827 | 3.81840% | 8.35706% |
| Jan 2010 | 6.48% | 3.13% | 28.51% | 15.96% | 2.58% | 3.85% | 83,230,483.88 | 28.84% | 0.1911144 | 3.78057% | 3.14521% |

*Percentages of Ending Scheduled Balance*

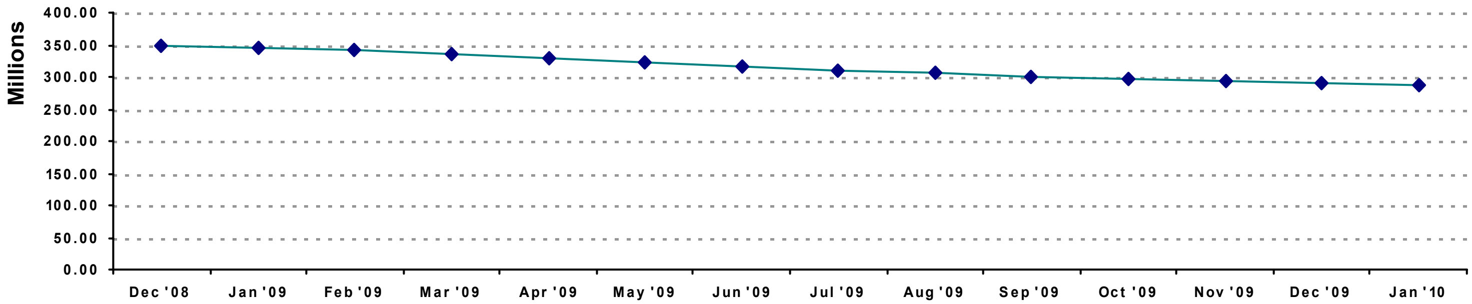
**Calculation Methodology:**

| | | |
|---|---|---|
| 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)) |

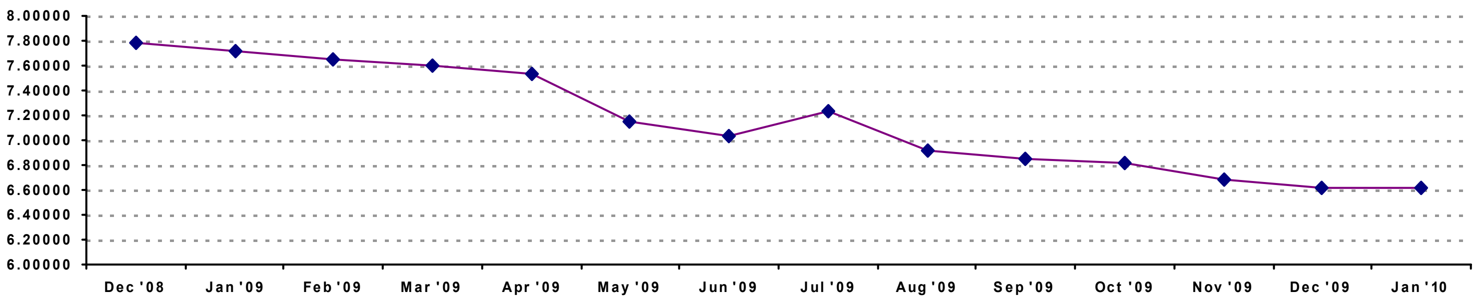
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
## 2005-OPT1

## General Trends - Total

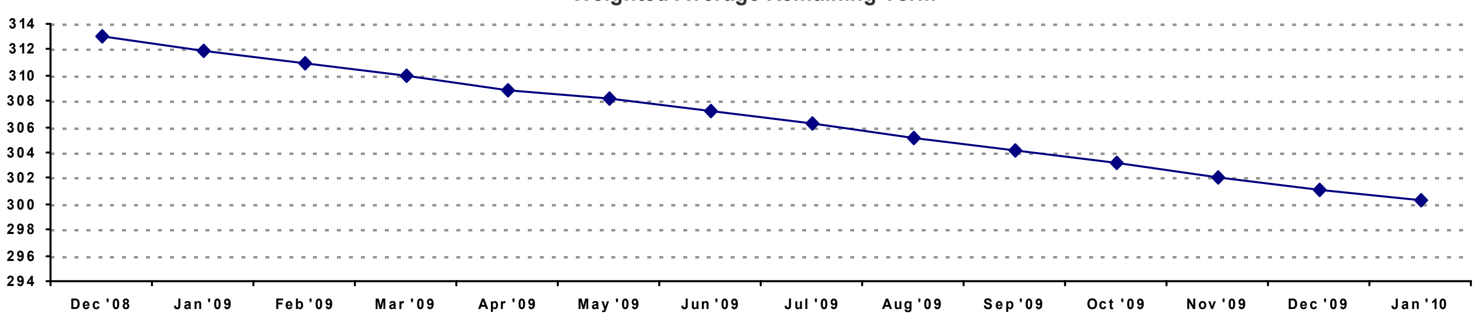
Ending Scheduled Balance




Weighted Average Coupon Rate




Weighted Average Remaining Term

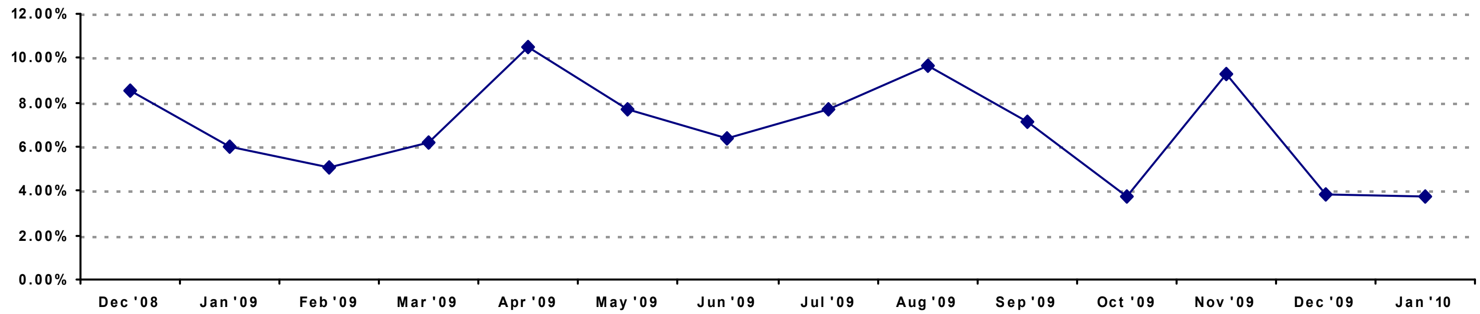


# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
## 2005-OPT1

## Prepayments - Rates

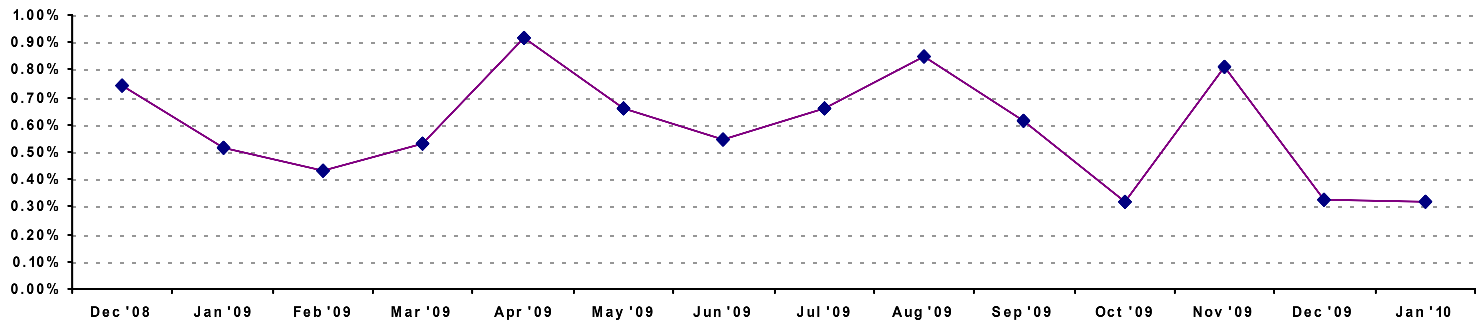
| Conditional Prepayment Rate (CPR) | Value |
|---|---|
| Currrent Period | 3.78057% |
| 3-Month Average | 5.63941% |
| 6-Month Average | 6.24072% |
| 12-Month Average | 6.74222% |
| Average Since Cut-off | 23.67615% |

Conditional Prepayment Rate (CPR) TREND



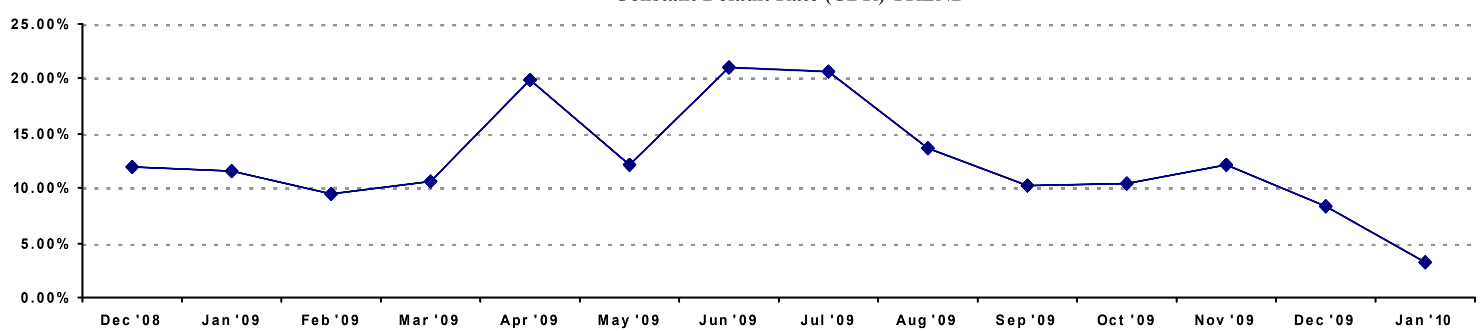

| Single Month Mortality (SMM) | Value |
|---|---|
| Currrent Period | 0.32064% |
| 3-Month Average | 0.48548% |
| 6-Month Average | 0.53848% |
| 12-Month Average | 0.58222% |
| Average Since Cut-off | 2.47237% |

Single Month Mortality (SMM) TREND




| Constant Default Rate (CDR) | Value |
|---|---|
| Currrent Period | 3.14521% |
| 3-Month Average | 7.85091% |
| 6-Month Average | 9.64362% |
| 12-Month Average | 12.64331% |

Constant Default Rate (CDR) TREND

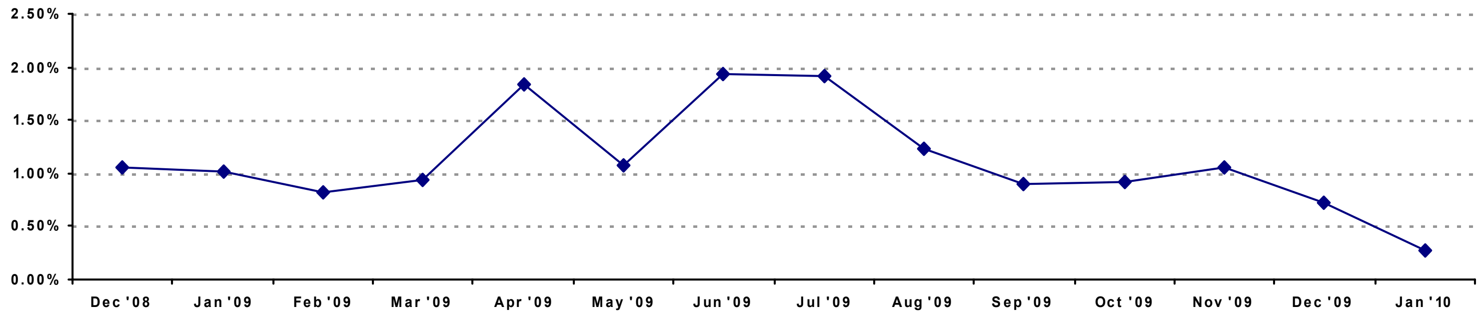


# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

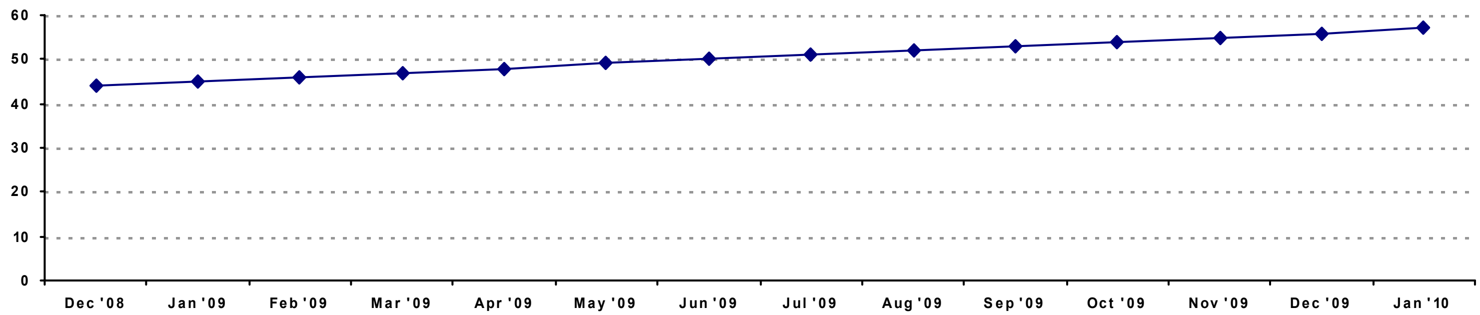
| Monthly Default Rate (MDR) | Value |
| --- | --- |
| Currrent Period | 0.26596% |
| 3-Month Average | 0.68497% |
| 6-Month Average | 0.84660% |
| 12-Month Average | 1.13352% |

Monthly Default Rate (MDR) TREND



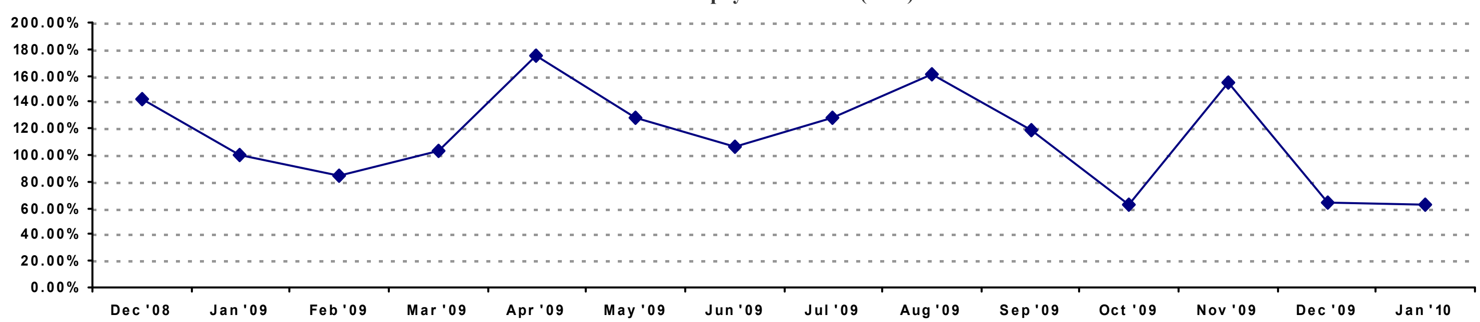

| Weighted Average Seasoning (WAS) | Value |
| --- | --- |
| Currrent Period | 57.00 |
| 3-Month Average | 56.00 |
| 6-Month Average | 54.50 |
| 12-Month Average | 51.50 |

Weighted Average Seasoning (WAS) TREND




| Standard Prepayment Model (PSA) | Value |
| --- | --- |
| Currrent Period | 63.01% |
| 3-Month Average | 281.97% |
| 6-Month Average | 624.07% |
| 12-Month Average | 1348.44% |

Standard Prepayment Model (PSA) TREND

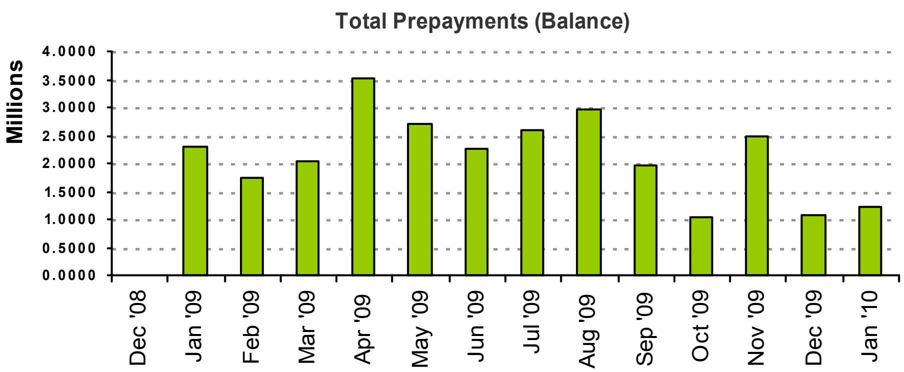


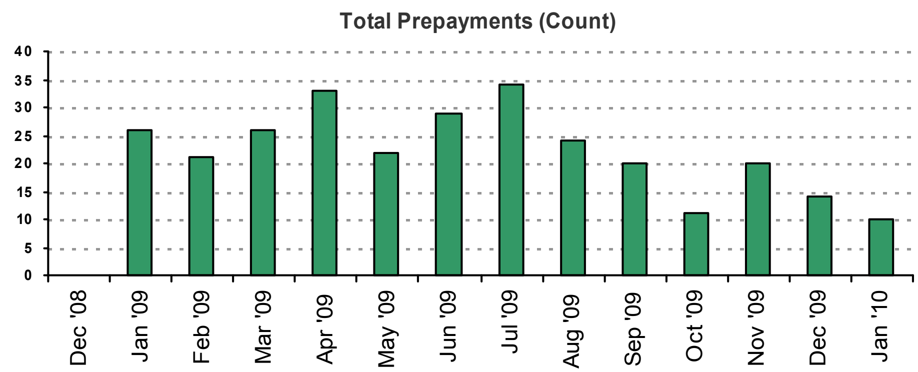
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

## Prepayments and Liquidations - Summary

| Group | Prepayment In Full | | Liquidation | | Add'l Liquidation | | Repurchase | | Others | | Total Prepayments | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount |
| 1 | 4 | 497,231.58 | 0 | 0.00 | 5 | 304,915.92 | 0 | 0.00 | 0 | 0.00 | 9 | 802,147.50 |
| 2 | 1 | 402,307.78 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 402,307.78 |
| **TOTAL** | 5 | 899,539.36 | 0 | 0.00 | 5 | 304,915.92 | 0 | 0.00 | 0 | 0.00 | 10 | 1,204,455.28 |

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



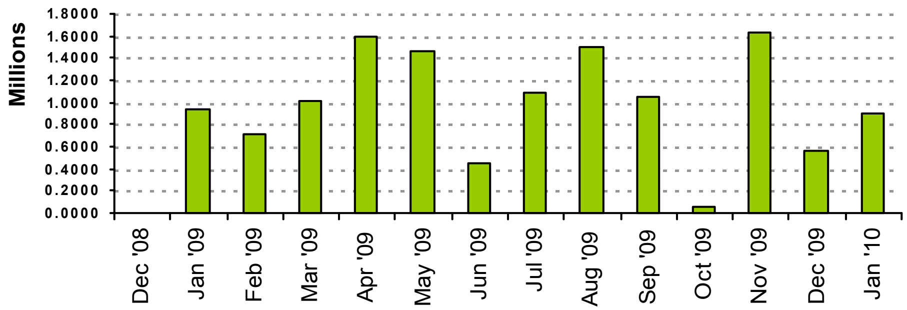



Deal Code: JPM05OPT1
Distribution Date: 01/25/2010
Pay Date: 01/25/2010

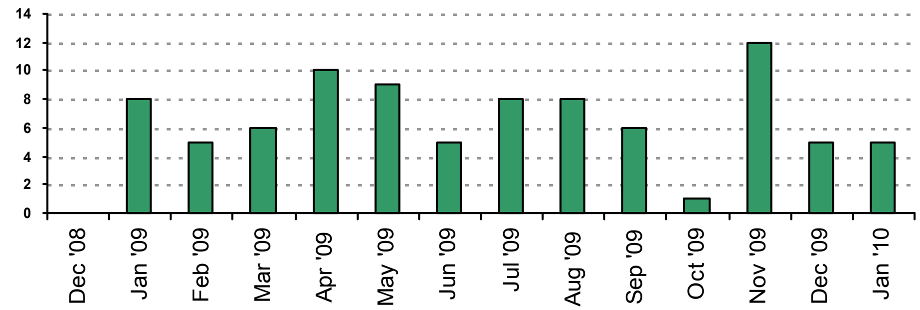
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
## 2005-OPT1

## Prepayments and Liquidations - Summary

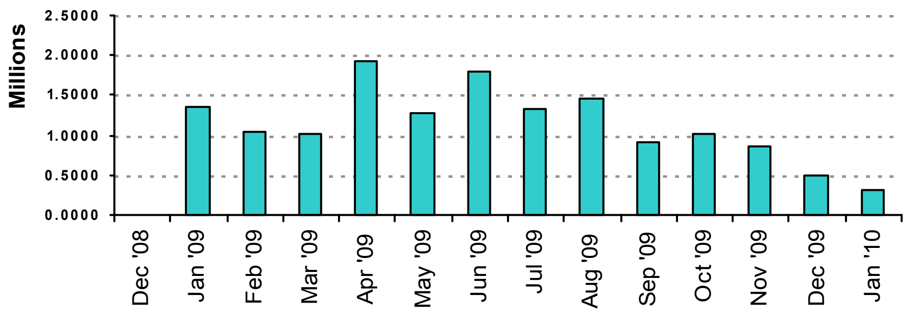
Total Prepayments in Full (Balance)



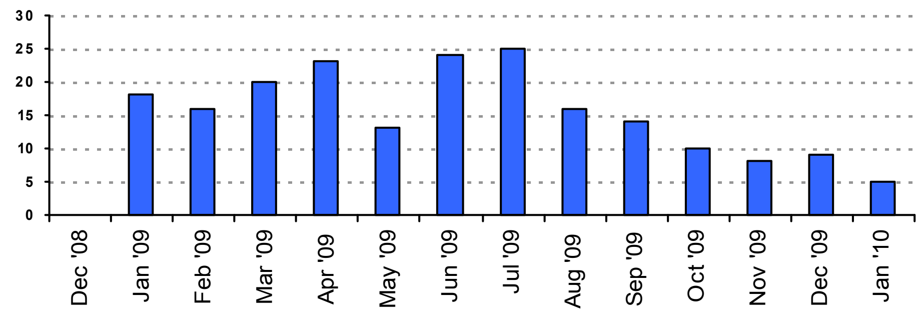

Total Prepayments in Full (Count)



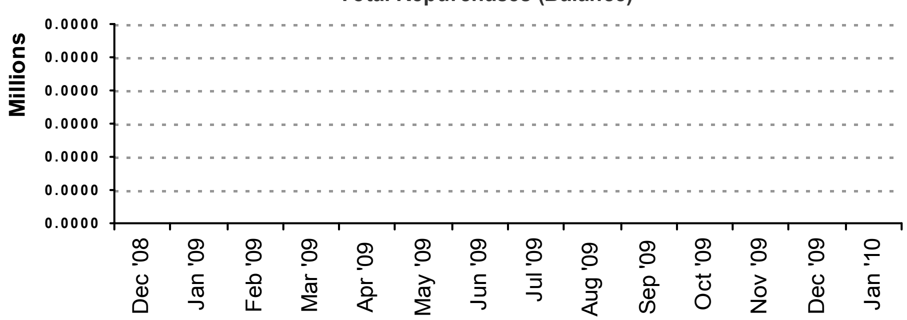

Total Liquidations (Balance)



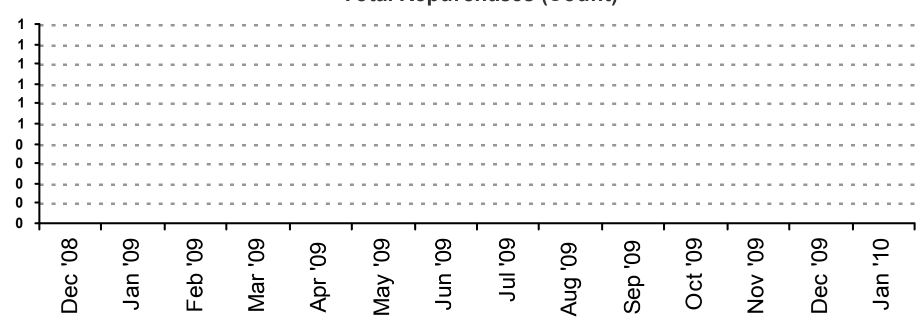

Total Liquidations (Count)




Total Repurchases (Balance)




Total Repurchases (Count)



# 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 | CT | 231064250 | 140,000.00 | 133,454.42 | Prepayment | 01-01-2010 | 7.9500 |
| 1 | MA | 161040739 | 194,000.00 | 181,192.72 | Prepayment | 01-01-2010 | 5.9500 |
| 1 | NY | 141046090 | 99,200.00 | 89,577.83 | REO Disposal | 01-01-2010 | 7.2400 |
| 1 | NY | 401000633 | 142,000.00 | 87,682.33 | Prepayment | 01-01-2010 | 7.7000 |
| 1 | PA | 651009318 | 128,900.00 | 94,902.11 | Prepayment | 01-01-2010 | 7.9900 |
| 1 | TX | 351025349 | 85,500.00 | 20,322.52 | REO Disposal | 01-01-2010 | 8.4500 |
| 1 | TX | 351025440 | 109,886.00 | 77,894.89 | REO Disposal | 01-01-2010 | 7.9000 |
| 1 | TX | 641007971 | 119,920.00 | 79,884.29 | REO Disposal | 01-01-2010 | 7.8250 |
| 1 | WA | 251035934 | 82,400.00 | 37,236.39 | REO Disposal | 01-01-2010 | 7.4000 |
| TOTAL Group 1 | | 9 | 1,101,806.00 | 802,147.50 | | | |

| Group | State | Loan Number | Original Loan Balance | Prepayment Amount | Prepayment Type | Paid Through Date | Current Note Rate |
|---|---|---|---|---|---|---|---|
| 2 | NY | 231061946 | 427,000.00 | 402,307.78 | Prepayment | 01-01-2010 | 6.7500 |
| TOTAL Group 2 | | 1 | 427,000.00 | 402,307.78 | | | |

| | | | | | |
|---|---|---|---|---|---|
| **TOTAL** | 10 | 1,528,806.00 | 1,204,455.28 | | |

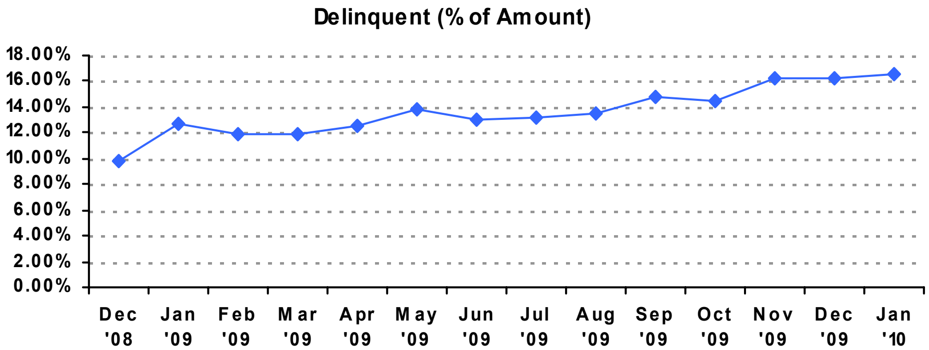
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
## 2005-OPT1

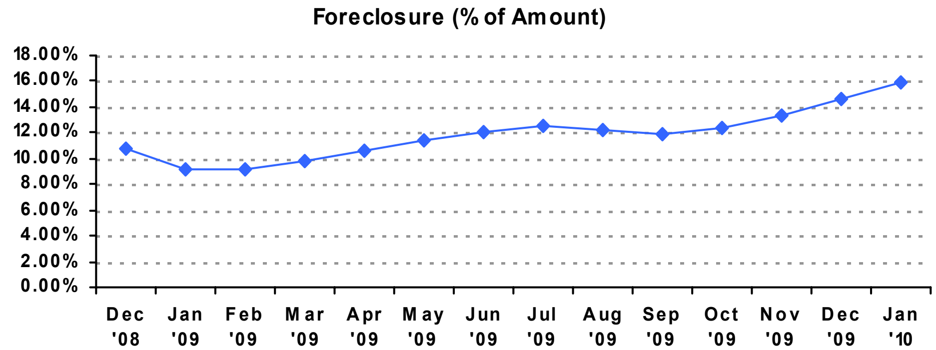
## Delinquency Summary - Total

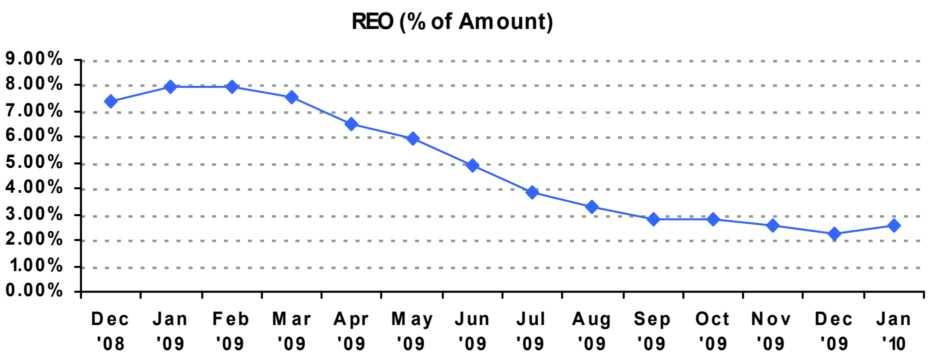
| Distribution | General | | Foreclosure | | REO | | Bankruptcy | | Forebearance | | TOTAL | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount |
| **Current** | 1,108 | 176,058,440.87 | 0 | 0.00 | 0 | 0.00 | 19 | 2,515,276.31 | 0 | 0.00 | 1,127 | 178,573,717.18 |
| | *64.12%* | *61.00%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *1.10%* | *0.87%* | *0.00%* | *0.00%* | *65.22%* | *61.88%* |
| **Payment 1** | 105 | 18,162,958.94 | 0 | 0.00 | 0 | 0.00 | 4 | 531,067.80 | 0 | 0.00 | 109 | 18,694,026.74 |
| | *6.08%* | *6.29%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.23%* | *0.18%* | *0.00%* | *0.00%* | *6.31%* | *6.48%* |
| **Payment 2** | 51 | 8,450,667.14 | 0 | 0.00 | 0 | 0.00 | 4 | 596,135.53 | 0 | 0.00 | 55 | 9,046,802.67 |
| | *2.95%* | *2.93%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.23%* | *0.21%* | *0.00%* | *0.00%* | *3.18%* | *3.13%* |
| **Payment 3+** | 115 | 21,331,150.90 | 220 | 46,066,748.17 | 52 | 7,432,781.37 | 50 | 7,455,789.03 | 0 | 0.00 | 437 | 82,286,469.47 |
| | *6.66%* | *7.39%* | *12.73%* | *15.96%* | *3.01%* | *2.58%* | *2.89%* | *2.58%* | *0.00%* | *0.00%* | *25.29%* | *28.51%* |
| **TOTAL** | 1,379 | 224,003,217.85 | 220 | 46,066,748.17 | 52 | 7,432,781.37 | 77 | 11,098,268.67 | 0 | 0.00 | 1,728 | 288,601,016.06 |
| | *79.80%* | *77.62%* | *12.73%* | *15.96%* | *3.01%* | *2.58%* | *4.46%* | *3.85%* | *0.00%* | *0.00%* | *100.00%* | *100.00%* |

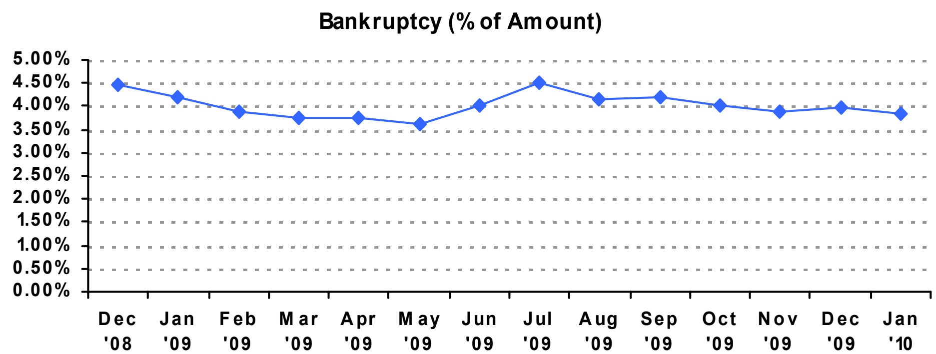
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
## 2005-OPT1

## Delinquency Trends - Summary



Deal Code: JPM05OPT1
Distribution Date: 01/25/2010
Pay Date: 01/25/2010

# 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 | 739 | 100,194,171.13 | 0 | 0.00 | 0 | 0.00 | 14 | 2,046,815.51 | 0 | 0.00 | 753 | 102,240,986.64 |
| | 66.22% | 65.35% | 0.00% | 0.00% | 0.00% | 0.00% | 1.25% | 1.34% | 0.00% | 0.00% | 67.47% | 66.69% |
| Payment 1 | 67 | 8,410,810.48 | 0 | 0.00 | 0 | 0.00 | 2 | 193,222.45 | 0 | 0.00 | 69 | 8,604,032.93 |
| | 6.00% | 5.49% | 0.00% | 0.00% | 0.00% | 0.00% | 0.18% | 0.13% | 0.00% | 0.00% | 6.18% | 5.61% |
| Payment 2 | 36 | 5,352,292.22 | 0 | 0.00 | 0 | 0.00 | 2 | 188,668.16 | 0 | 0.00 | 38 | 5,540,960.38 |
| | 3.23% | 3.49% | 0.00% | 0.00% | 0.00% | 0.00% | 0.18% | 0.12% | 0.00% | 0.00% | 3.41% | 3.61% |
| Payment 3+ | 70 | 10,293,758.89 | 120 | 18,601,924.33 | 30 | 3,659,515.19 | 36 | 4,368,380.00 | 0 | 0.00 | 256 | 36,923,578.41 |
| | 6.27% | 6.71% | 10.75% | 12.13% | 2.69% | 2.39% | 3.23% | 2.85% | 0.00% | 0.00% | 22.94% | 24.08% |
| TOTAL | 912 | 124,251,032.72 | 120 | 18,601,924.33 | 30 | 3,659,515.19 | 54 | 6,797,086.12 | 0 | 0.00 | 1,116 | 153,309,558.36 |
| | 81.72% | 81.05% | 10.75% | 12.13% | 2.69% | 2.39% | 4.84% | 4.43% | 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** | 369 | 75,864,269.74 | 0 | 0.00 | 0 | 0.00 | 5 | 468,460.80 | 0 | 0.00 | 374 | 76,332,730.54 |
| | *60.29%* | *56.07%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.82%* | *0.35%* | *0.00%* | *0.00%* | *61.11%* | *56.42%* |
| **Payment 1** | 38 | 9,752,148.46 | 0 | 0.00 | 0 | 0.00 | 2 | 337,845.35 | 0 | 0.00 | 40 | 10,089,993.81 |
| | *6.21%* | *7.21%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.33%* | *0.25%* | *0.00%* | *0.00%* | *6.54%* | *7.46%* |
| **Payment 2** | 15 | 3,098,374.92 | 0 | 0.00 | 0 | 0.00 | 2 | 407,467.37 | 0 | 0.00 | 17 | 3,505,842.29 |
| | *2.45%* | *2.29%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.33%* | *0.30%* | *0.00%* | *0.00%* | *2.78%* | *2.59%* |
| **Payment 3+** | 45 | 11,037,392.01 | 100 | 27,464,823.84 | 22 | 3,773,266.18 | 14 | 3,087,409.03 | 0 | 0.00 | 181 | 45,362,891.06 |
| | *7.35%* | *8.16%* | *16.34%* | *20.30%* | *3.59%* | *2.79%* | *2.29%* | *2.28%* | *0.00%* | *0.00%* | *29.58%* | *33.53%* |
| **TOTAL** | 467 | 99,752,185.13 | 100 | 27,464,823.84 | 22 | 3,773,266.18 | 23 | 4,301,182.55 | 0 | 0.00 | 612 | 135,291,457.70 |
| | *76.31%* | *73.73%* | *16.34%* | *20.30%* | *3.59%* | *2.79%* | *3.76%* | *3.18%* | *0.00%* | *0.00%* | *100.00%* | *100.00%* |

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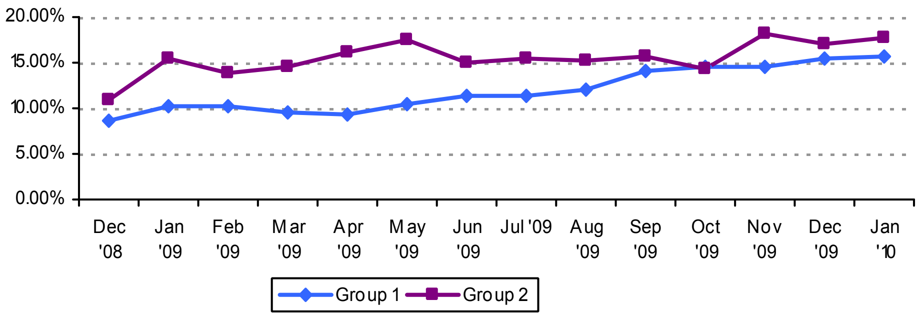
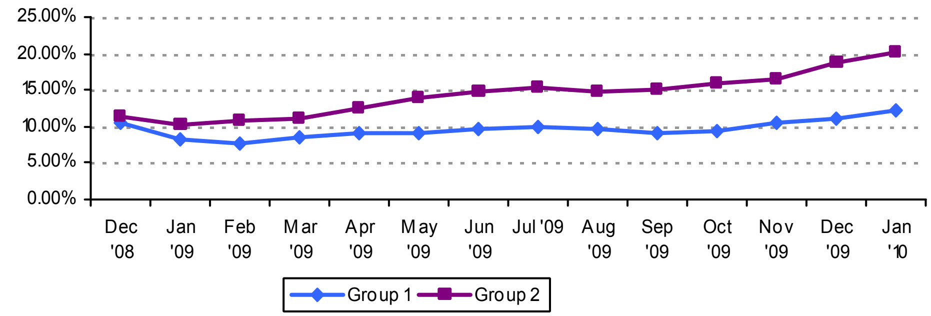
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
## 2005-OPT1

## Delinquency Trends - By Groups

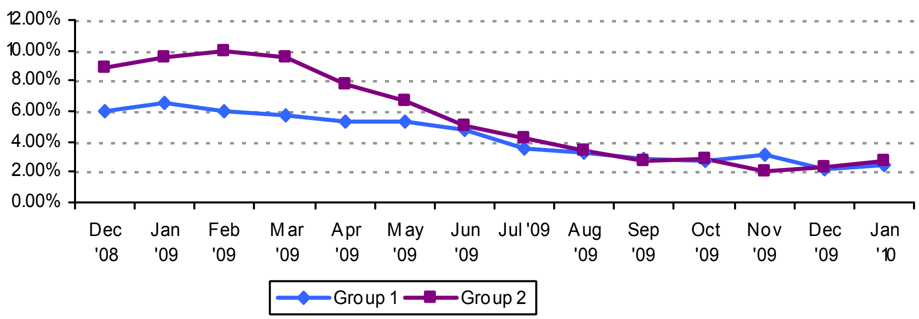
**Delinquent (% of Amount)**



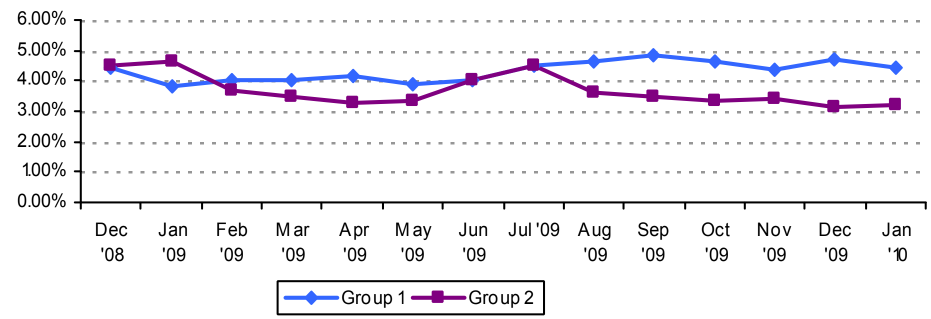

**Foreclosure (% of Amount)**



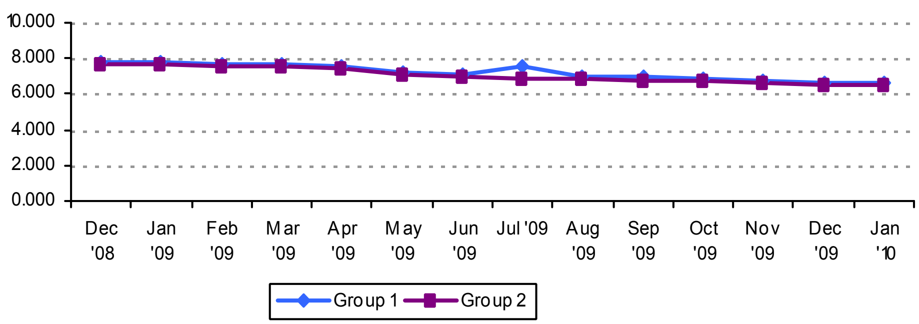

**REO (% of Amount)**



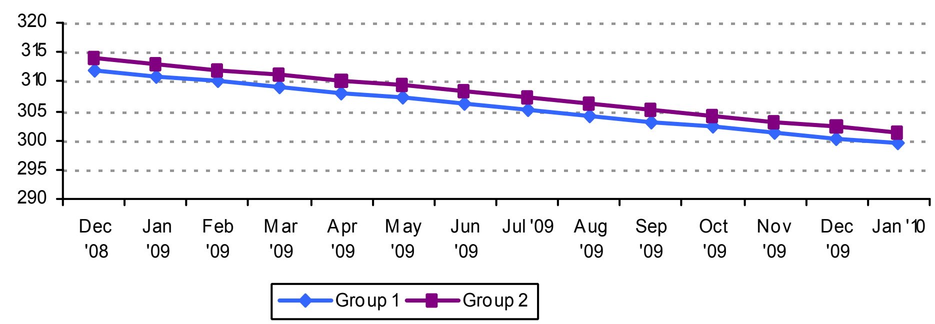

**Bankruptcy (% of Amount)**




**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 | 527 | 86,102,781.95 | 0 | 0.00 | 0 | 0.00 | 9 | 1,299,451.52 | 0 | 0.00 | 536 | 87,402,233.47 |
| | 76.93% | 75.53% | 0.00% | 0.00% | 0.00% | 0.00% | 1.31% | 1.14% | 0.00% | 0.00% | 78.25% | 76.67% |
| Payment 1 | 27 | 4,525,404.50 | 0 | 0.00 | 0 | 0.00 | 1 | 243,180.69 | 0 | 0.00 | 28 | 4,768,585.19 |
| | 3.94% | 3.97% | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | 0.21% | 0.00% | 0.00% | 4.09% | 4.18% |
| Payment 2 | 21 | 3,113,082.49 | 0 | 0.00 | 0 | 0.00 | 1 | 313,633.03 | 0 | 0.00 | 22 | 3,426,715.52 |
| | 3.07% | 2.73% | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | 0.28% | 0.00% | 0.00% | 3.21% | 3.01% |
| Payment 3+ | 33 | 4,897,743.75 | 50 | 10,519,274.82 | 7 | 1,146,280.37 | 9 | 1,837,565.81 | 0 | 0.00 | 99 | 18,400,864.75 |
| | 4.82% | 4.30% | 7.30% | 9.23% | 1.02% | 1.01% | 1.31% | 1.61% | 0.00% | 0.00% | 14.45% | 16.14% |
| TOTAL | 608 | 98,639,012.69 | 50 | 10,519,274.82 | 7 | 1,146,280.37 | 20 | 3,693,831.05 | 0 | 0.00 | 685 | 113,998,398.93 |
| | 88.76% | 86.53% | 7.30% | 9.23% | 1.02% | 1.01% | 2.92% | 3.24% | 0.00% | 0.00% | 100.00% | 100.00% |

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

## Delinquency Summary - ARM

| Distribution | General | | Foreclosure | | REO | | Bankruptcy | | Forebearance | | TOTAL | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount |
| **Current** | 581 | 89,955,658.92 | 0 | 0.00 | 0 | 0.00 | 10 | 1,215,824.79 | 0 | 0.00 | 591 | 91,171,483.71 |
| | *55.70%* | *51.52%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.96%* | *0.70%* | *0.00%* | *0.00%* | *56.66%* | *52.22%* |
| **Payment 1** | 78 | 13,637,554.44 | 0 | 0.00 | 0 | 0.00 | 3 | 287,887.11 | 0 | 0.00 | 81 | 13,925,441.55 |
| | *7.48%* | *7.81%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.29%* | *0.16%* | *0.00%* | *0.00%* | *7.77%* | *7.98%* |
| **Payment 2** | 30 | 5,337,584.65 | 0 | 0.00 | 0 | 0.00 | 3 | 282,502.50 | 0 | 0.00 | 33 | 5,620,087.15 |
| | *2.88%* | *3.06%* | *0.00%* | *0.00%* | *0.00%* | *0.00%* | *0.29%* | *0.16%* | *0.00%* | *0.00%* | *3.16%* | *3.22%* |
| **Payment 3+** | 82 | 16,433,407.15 | 170 | 35,547,473.35 | 45 | 6,286,501.00 | 41 | 5,618,223.22 | 0 | 0.00 | 338 | 63,885,604.72 |
| | *7.86%* | *9.41%* | *16.30%* | *20.36%* | *4.31%* | *3.60%* | *3.93%* | *3.22%* | *0.00%* | *0.00%* | *32.41%* | *36.59%* |
| **TOTAL** | 771 | 125,364,205.16 | 170 | 35,547,473.35 | 45 | 6,286,501.00 | 57 | 7,404,437.62 | 0 | 0.00 | 1,043 | 174,602,617.13 |
| | *73.92%* | *71.80%* | *16.30%* | *20.36%* | *4.31%* | *3.60%* | *5.47%* | *4.24%* | *0.00%* | *0.00%* | *100.00%* | *100.00%* |

Deal Code: JPM05OPT1
Distribution Date: 01/25/2010
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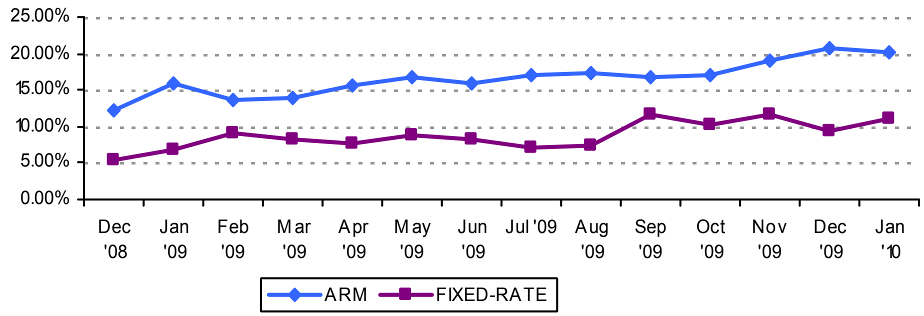
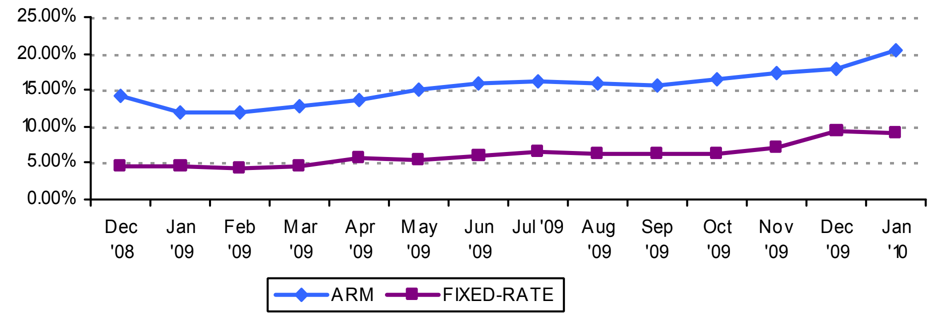
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Delinquency Trends - By Loan Type

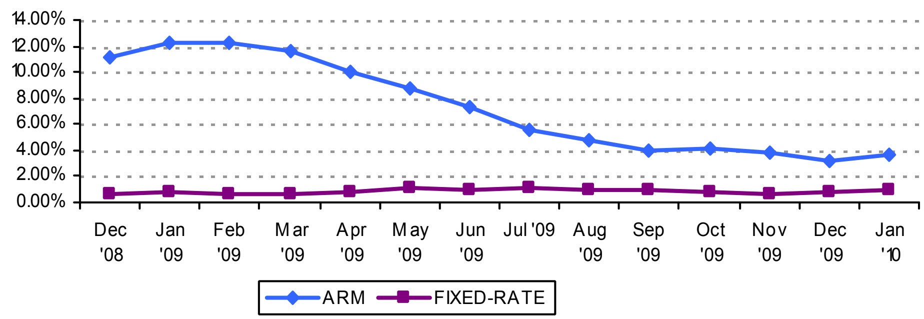
**Delinquent (% of Amount)**



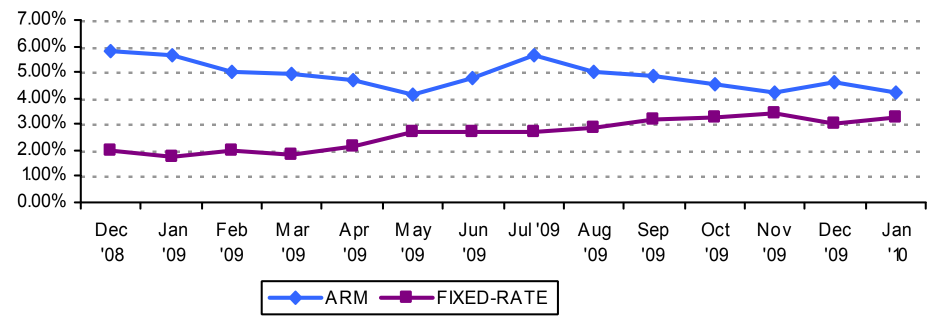

**Foreclosure (% of Amount)**



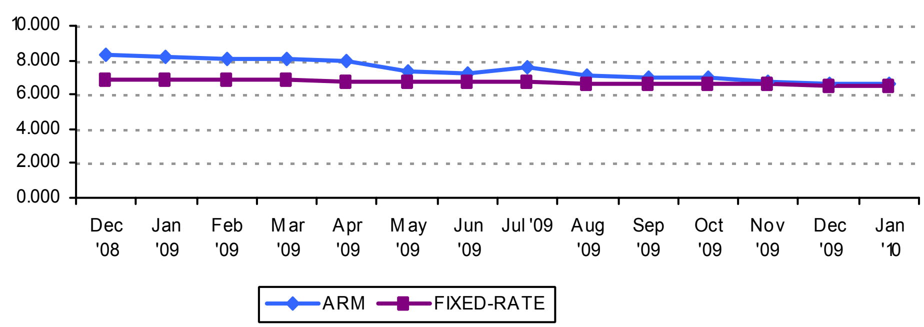

**REO (% of Amount)**



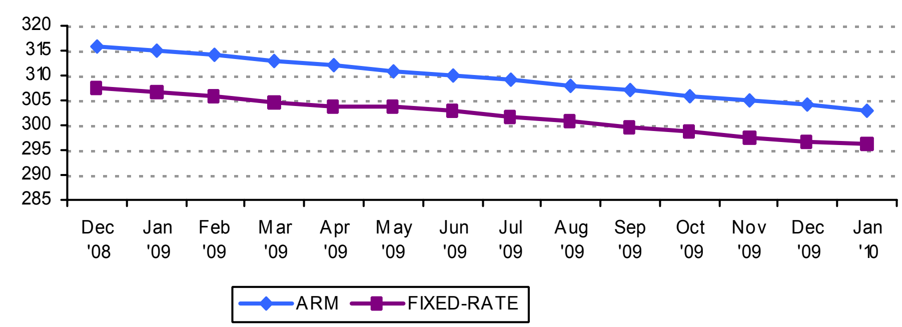

**Bankruptcy (% of Amount)**




**Weighted Average Coupon Rate**




**Weighted Average Remaining Term**



Deal Code: JPM05OPT1
Distribution Date: 01/25/2010
Pay Date: 01/25/2010

# 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 | 671003249 | | | | | | 0.00 | -370.00 | 0.00 |
| 1 | CA | 701000275 | | | | | 60.95 | | 0.00 | 0.00 |
| 1 | CO | 321024862 | | | | | 914.01 | | 0.00 | 0.00 |
| 1 | FL | 371024403 | | | | | 0.00 | | 1,684.56 | 0.00 |
| 1 | FL | 371024557 | | | | | 512.12 | | 0.00 | 0.00 |
| 1 | GA | 211028538 | | | | | 15.75 | | 0.00 | 0.00 |
| 1 | GA | 51056442 | | | | | 221.26 | | 0.00 | 0.00 |
| 1 | GA | 51057217 | | | | | | 0.00 | -64.65 | 0.00 |
| 1 | IA | 791002069 | | | | | 37.46 | | 0.00 | 0.00 |
| 1 | IL | 41065385 | | | | | 0.00 | | 57.45 | 0.00 |
| 1 | IL | 41066028 | | | | | 0.00 | | 50.00 | 0.00 |
| 1 | IL | 521025363 | | | | | 0.00 | | 146.25 | 0.00 |
| 1 | IN | 401000405 | | | | | 0.00 | | 12.85 | 0.00 |
| 1 | IN | 41066025 | | | | | 320.71 | | 0.00 | 0.00 |
| 1 | KY | 131031272 | | | | | 19.20 | | 0.00 | 0.00 |
| 1 | KY | 741010552 | | | | | | 0.00 | -70.18 | 0.00 |
| 1 | MI | 361023514 | | | | | 0.00 | | 10,977.12 | 0.00 |
| 1 | MI | 381020216 | | | | | 0.00 | | 139.24 | 0.00 |
| 1 | MI | 841004128 | | | | | | 0.00 | -3,839.68 | 0.00 |
| 1 | MI | 841004254 | 171,080.87 | 0.00 | 171,080.87 | 100.00% | | | 28,616.50 | 0.00 |
| 1 | MI | 841004792 | 66,174.58 | 0.00 | 66,174.58 | 100.00% | | | 6,386.15 | 0.00 |
| 1 | MI | 841004985 | | | | | | 0.00 | -288.21 | 0.00 |
| 1 | NC | 211028535 | 60,169.90 | 59.85 | 60,110.05 | 100.00% | | | 7,097.03 | 0.00 |
| 1 | NH | 681005071 | | | | | 30.95 | | 0.00 | 0.00 |
| 1 | NY | 141046090 | 94,868.97 | 109.54 | 5,181.60 | 5.47% | | | 0.00 | 89,577.83 |
| 1 | TX | 351025349 | 82,086.39 | 77.68 | 61,686.19 | 75.22% | | | 0.00 | 20,322.52 |
| 1 | TX | 351025440 | 105,356.61 | 109.22 | 27,352.50 | 25.99% | | | 0.00 | 77,894.89 |
| 1 | TX | 641007971 | 114,173.14 | 120.85 | 34,168.00 | 29.96% | | | 0.00 | 79,884.29 |
| 1 | VA | 211028191 | | | | | 21.00 | | 0.00 | 0.00 |
| 1 | WA | 251035934 | 78,902.53 | 88.76 | 41,577.38 | 52.75% | | | 0.00 | 37,236.39 |

# 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 1 | 30 | 772,812.99 | 565.90 | 467,331.17 | | 2,153.41 | 0.00 | 50,534.43 | 304,915.92 |

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

## Losses - Details

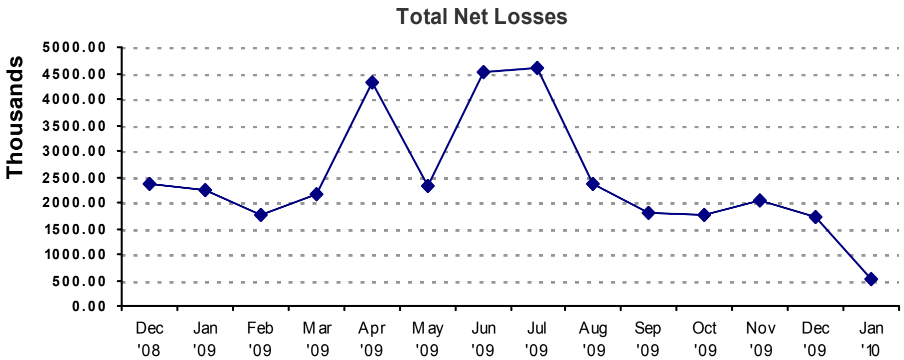
| Group | State | Loan Number | Beginning Balance | Scheduled Principal | Initial Loss | Severity | Subsequent Loss | Subsequent Recovery | Non-Recoverables | Net Liq, Proceeds |
|---|---|---|---|---|---|---|---|---|---|---|
| 2 | CA | 11074012 | | | | | 10.00 | | 0.00 | 0.00 |
| 2 | CA | 31033215 | | | | | | 1,088.96 | 0.00 | 0.00 |
| 2 | CA | 31033340 | | | | | | 1,175.84 | 0.00 | 0.00 |
| 2 | CA | 31033417 | | | | | 51.94 | | 0.00 | 0.00 |
| 2 | CA | 31033516 | | | | | 12.00 | | 0.00 | 0.00 |
| 2 | CA | 581000294 | | | | | 310.19 | | 0.00 | 0.00 |
| 2 | CA | 631006834 | | | | | 209.62 | | 0.00 | 0.00 |
| 2 | CA | 661005482 | | | | | 175.63 | | 0.00 | 0.00 |
| 2 | CA | 661005599 | | | | | 51.95 | | 0.00 | 0.00 |
| 2 | CA | 661005973 | | | | | 19.20 | | 0.00 | 0.00 |
| 2 | CA | 671003196 | | | | | | 2,818.08 | 0.00 | 0.00 |
| 2 | FL | 371024732 | | | | | | 1,627.03 | 0.00 | 0.00 |
| 2 | FL | 621007302 | | | | | 195.63 | | 0.00 | 0.00 |
| 2 | GA | 51056422 | | | | | | 0.00 | -2,285.17 | 0.00 |
| 2 | MA | 161040667 | | | | | 282.26 | | 0.00 | 0.00 |
| 2 | MI | 361023683 | | | | | 0.00 | | 132.08 | 0.00 |
| 2 | NJ | 331035549 | | | | | | 74.00 | 0.00 | 0.00 |
| 2 | NY | 141046114 | | | | | 277.07 | | 0.00 | 0.00 |
| 2 | NY | 331035229 | | | | | 208.88 | | 0.00 | 0.00 |
| 2 | TX | 101046823 | | | | | 80.91 | | 0.00 | 0.00 |
| 2 | VA | 81054642 | | | | | | 100.71 | 0.00 | 0.00 |
| 2 | WI | 521024930 | | | | | 0.00 | | 11.20 | 0.00 |
| **TOTAL Group 2** | | **22** | | | | | **1,885.28** | **6,884.62** | **-2,141.89** | **0.00** |

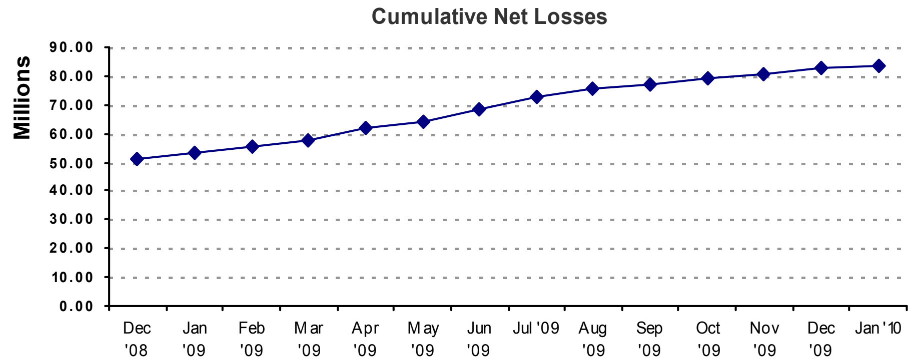
| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **TOTAL** | **52** | **772,812.99** | **565.90** | **467,331.17** | | **4,038.69** | **6,884.62** | **48,392.54** | **304,915.92** |

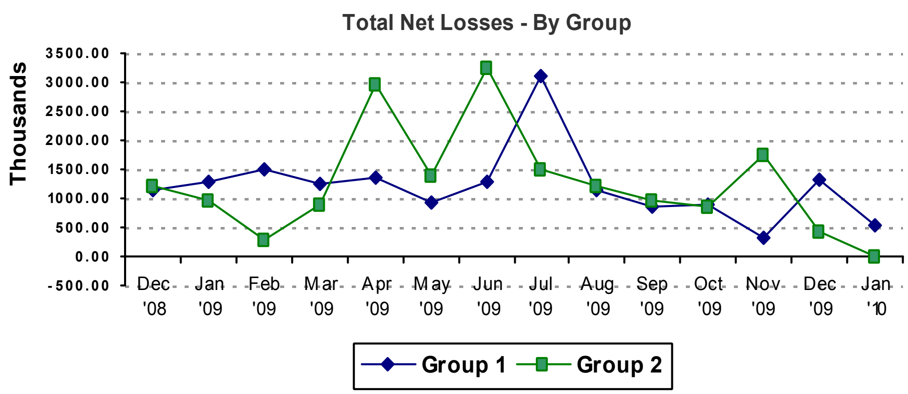
Deal Code: JPM05OPT1
Distribution Date: 01/25/2010
Pay Date: 01/25/2010

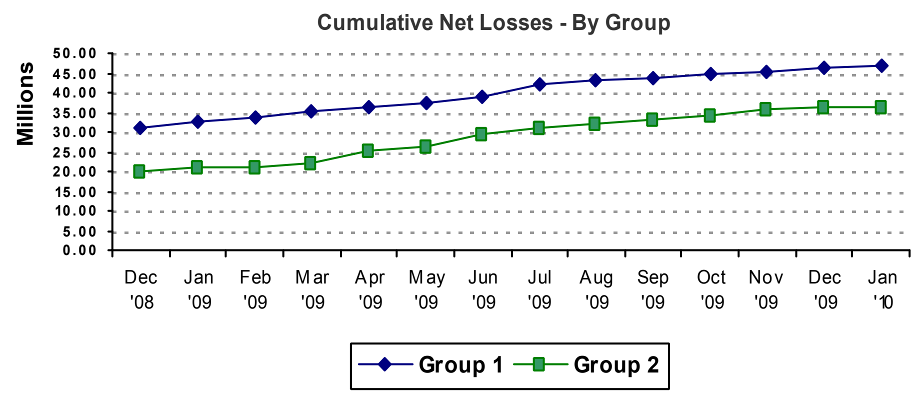
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Losses Trends



Deal Code: JPM05OPT1
Distribution Date: 01/25/2010
Pay Date: 01/25/2010

# 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 | 292 | 58,935,959.83 | 20.421% | 302 | 4.35% |
| 5.5000 to less than 5.7500 | 34 | 7,223,762.68 | 2.503% | 303 | 5.55% |
| 5.7500 to less than 6.0000 | 92 | 23,176,660.88 | 8.031% | 300 | 5.88% |
| 6.0000 to less than 6.2500 | 74 | 17,480,667.63 | 6.057% | 298 | 6.10% |
| 6.2500 to less than 6.5000 | 103 | 22,612,305.33 | 7.835% | 301 | 6.34% |
| 6.5000 to less than 6.7500 | 105 | 21,471,237.67 | 7.440% | 299 | 6.60% |
| 6.7500 to less than 7.0000 | 173 | 31,927,121.08 | 11.063% | 300 | 6.87% |
| 7.0000 to less than 7.2500 | 80 | 13,451,764.30 | 4.661% | 303 | 7.08% |
| 7.2500 to less than 7.5000 | 74 | 10,714,681.45 | 3.713% | 297 | 7.35% |
| 7.5000 to less than 7.7500 | 108 | 15,382,248.46 | 5.330% | 298 | 7.58% |
| 7.7500 to less than 8.0000 | 128 | 18,088,495.96 | 6.268% | 302 | 7.87% |
| 8.0000 to less than 8.2500 | 77 | 9,234,407.55 | 3.200% | 300 | 8.10% |
| 8.2500 to less than 8.5000 | 65 | 8,151,450.52 | 2.824% | 302 | 8.34% |
| 8.5000 to less than 8.7500 | 67 | 6,901,359.57 | 2.391% | 302 | 8.58% |
| 8.7500 to less than 9.0000 | 69 | 6,713,463.59 | 2.326% | 296 | 8.87% |
| 9.0000 to less than 9.2500 | 33 | 3,632,706.70 | 1.259% | 301 | 9.05% |
| 9.2500 to less than 9.5000 | 37 | 2,957,354.48 | 1.025% | 299 | 9.34% |
| 9.5000 to less than 9.7500 | 22 | 2,538,492.94 | 0.880% | 303 | 9.57% |
| 9.7500 to less than 10.0000 | 28 | 2,426,351.76 | 0.841% | 291 | 9.86% |
| 10.0000 to less than 10.2500 | 20 | 1,722,775.65 | 0.597% | 290 | 10.05% |
| 10.2500 to less than 10.5000 | 9 | 793,155.37 | 0.275% | 303 | 10.38% |
| 10.5000 to less than 10.7500 | 12 | 881,262.90 | 0.305% | 303 | 10.61% |
| 10.7500 to less than 11.0000 | 10 | 989,409.42 | 0.343% | 303 | 10.92% |
| 11.0000 to less than 11.2500 | 3 | 183,956.71 | 0.064% | 303 | 11.14% |
| 11.2500 to less than 11.5000 | 7 | 517,639.86 | 0.179% | 303 | 11.35% |
| 11.5000 to less than 11.7500 | 1 | 76,711.48 | 0.027% | 303 | 11.60% |
| 11.7500 to less than 12.0000 | 3 | 312,277.76 | 0.108% | 303 | 11.78% |
| Greater than; equal to 12.0000 | 2 | 103,334.53 | 0.036% | 303 | 12.40% |
| **TOTAL** | **1,728** | **288,601,016.06** | | | |

### 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
## 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 | 15,835.78 | 0.005% | 303 | 9.74% |
| 20,000.00 to less than 40,000.0 | 1 | 32,960.81 | 0.011% | 124 | 7.10% |
| 40,000.00 to less than 60,000.0 | 163 | 8,484,170.90 | 2.922% | 281 | 8.37% |
| 60,000.00 to less than 80,000.0 | 233 | 16,257,573.06 | 5.599% | 297 | 7.87% |
| 80,000.00 to less than 100,000. | 205 | 18,555,232.99 | 6.390% | 298 | 7.46% |
| 100,000.00 to less than 120,000 | 181 | 19,878,195.13 | 6.846% | 302 | 7.07% |
| 120,000.00 to less than 140,000 | 194 | 25,264,659.79 | 8.701% | 300 | 6.74% |
| 140,000.00 to less than 160,000 | 130 | 19,361,773.89 | 6.668% | 301 | 6.75% |
| 160,000.00 to less than 180,000 | 94 | 15,892,017.80 | 5.473% | 296 | 6.43% |
| 180,000.00 to less than 200,000 | 88 | 16,616,318.22 | 5.723% | 300 | 6.58% |
| 200,000.00 to less than 220,000 | 60 | 12,560,915.62 | 4.326% | 300 | 6.53% |
| 220,000.00 to less than 240,000 | 63 | 14,448,975.33 | 4.976% | 301 | 6.60% |
| 240,000.00 to less than 260,000 | 46 | 11,499,002.28 | 3.960% | 303 | 5.91% |
| 260,000.00 to less than 280,000 | 34 | 9,175,012.78 | 3.160% | 303 | 6.27% |
| 280,000.00 to less than 300,000 | 40 | 11,538,575.73 | 3.974% | 303 | 6.29% |
| 300,000.00 to less than 320,000 | 29 | 8,965,821.72 | 3.088% | 297 | 6.38% |
| 320,000.00 to less than 340,000 | 22 | 7,233,729.88 | 2.491% | 303 | 6.59% |
| 340,000.00 to less than 360,000 | 16 | 5,573,313.51 | 1.919% | 303 | 6.42% |
| 360,000.00 to less than 380,000 | 17 | 6,265,544.18 | 2.158% | 303 | 5.49% |
| 380,000.00 to less than 400,000 | 13 | 5,059,413.74 | 1.742% | 303 | 6.56% |
| 400,000.00 to less than 420,000 | 17 | 6,972,352.26 | 2.401% | 303 | 5.98% |
| 420,000.00 to less than 440,000 | 14 | 6,004,772.39 | 2.068% | 303 | 6.45% |
| 440,000.00 to less than 460,000 | 6 | 2,678,756.54 | 0.923% | 303 | 6.07% |
| 460,000.00 to less than 480,000 | 7 | 3,293,277.14 | 1.134% | 303 | 5.38% |
| 480,000.00 to less than 500,000 | 5 | 2,465,397.17 | 0.849% | 303 | 5.95% |
| 500,000.00 to less than 520,000 | 7 | 3,577,952.15 | 1.232% | 303 | 6.03% |
| 520,000.00 to less than 540,000 | 2 | 1,059,972.11 | 0.365% | 304 | 6.87% |
| Greater than; equal to 540,000. | 39 | 29,869,493.16 | 10.287% | 303 | 5.82% |
| **TOTAL** | **1,728** | **288,601,016.06** | | | |

### 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** | | | |

# 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 | 1,043 | 174,602,617.13 | 11.562% | 303 | 6.64% |
| 2 | FIXED-RATE - First Mortgag | 669 | 113,042,771.32 | 7.486% | 296 | 6.53% |
| 3 | FIXED-RATE - Subordinate | 16 | 955,627.61 | 0.063% | 286 | 8.85% |
| | **TOTAL** | **1,728** | **288,601,016.06** | | | |

## 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 | 1,403 | 227,424,944.36 | 15.060% | 300 | 6.58% |
| 2 | Multi-Family ( including 3 or | 119 | 28,207,927.27 | 1.868% | 299 | 6.60% |
| 3 | Plan Unit Development (PU | 72 | 15,154,353.02 | 1.004% | 300 | 6.87% |
| 4 | Low Rise Condo | 77 | 12,194,246.52 | 0.808% | 303 | 6.41% |
| 5 | Manufactured Housing | 53 | 5,097,010.96 | 0.338% | 300 | 7.58% |
| 6 | High Rise Condo | 4 | 522,533.93 | 0.035% | 304 | 7.25% |
| | **TOTAL** | **1,728** | **288,601,016.06** | | | |

## 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 | 1,728 | 288,601,016.06 | 19.111% | 300 | 6.61% |
| | **TOTAL** | **1,728** | **288,601,016.06** | | | |

## 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** | | | |

| | |
|---|---|
| Deal Code: | JPM05OPT1 |
| Distribution Date: | 01/25/2010 |
| Pay Date: | 01/25/2010 |

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

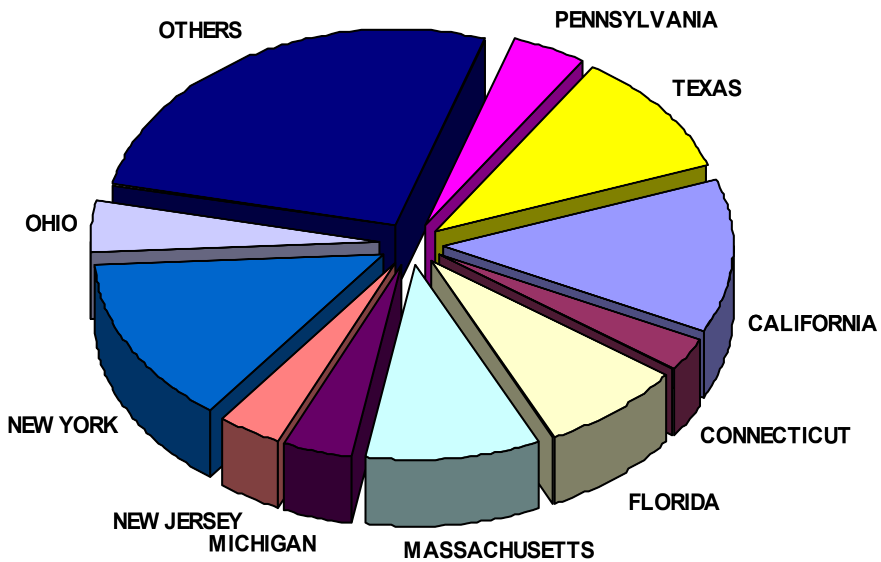
### Top 10 State Concentration (Current)

| | States | Loan Count | Ending Scheduled Balance | Percent of Pool | WAM | WAC |
|---|---|---|---|---|---|---|
| 1 | NEW YORK | 156 | 40,076,702.41 | 13.887% | 299 | 6.29% |
| 2 | CALIFORNIA | 131 | 36,852,987.03 | 12.770% | 302 | 5.99% |
| 3 | TEXAS | 243 | 29,274,656.77 | 10.144% | 295 | 7.26% |
| 4 | MASSACHUSETTS | 109 | 27,890,124.03 | 9.664% | 303 | 6.13% |
| 5 | FLORIDA | 141 | 23,028,381.75 | 7.979% | 300 | 6.58% |
| 6 | PENNSYLVANIA | 100 | 12,401,618.11 | 4.297% | 301 | 7.33% |
| 7 | OHIO | 104 | 11,604,473.58 | 4.021% | 303 | 6.67% |
| 8 | MICHIGAN | 93 | 11,459,235.52 | 3.971% | 302 | 6.96% |
| 9 | NEW JERSEY | 49 | 10,776,137.78 | 3.734% | 303 | 6.62% |
| 10 | CONNECTICUT | 40 | 8,090,620.91 | 2.803% | 303 | 6.15% |
| | OTHERS | 562 | 77,146,078.17 | 26.731% | 300 | 6.87% |
| | **TOTAL** | **1,728** | **288,601,016.06** | | | |

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

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

**Top 10 Current State Concentration**



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

## Modifications, Extensions, Waivers

| Group | State | Loan Number | Modification Date | Modification Type | Current Loan Balance | Current Note Rate | Remaining Term | Modification Comments |
|---|---|---|---|---|---|---|---|---|
| 1 | TX | 101046805 | 02/01/2010 | Balloon to Fully amortized ARM | 69,634.73 | 7.95000 | 303 | Loan Mods |
| 1 | CT | 141046336 | 02/01/2010 | Interest Rate / Terms / Princ Bal | 104,630.59 | 6.80000 | 303 | Loan Mods |
| 1 | OR | 251035613 | 02/01/2010 | Interest Rate / Terms / Princ Bal | 175,967.59 | 6.89000 | 303 | Loan Mods |
| 1 | AR | 251036130 | 07/01/2009 | Interest Rate / Terms / Princ Bal | 79,147.78 | 4.81700 | 303 | Loan Mods |
| 1 | SC | 341023978 | 02/01/2010 | Other | 116,052.25 | 7.50000 | 304 | Loan Mods |
| 1 | MI | 361023940 | 02/01/2010 | Principal Bal Cap / Interest Rate | 263,485.64 | 7.00000 | 303 | Loan Mods |
| 1 | RI | 381020438 | 02/01/2010 | Balloon to Fully amortized ARM | 267,330.11 | 7.50000 | 303 | Loan Mods |
| 1 | IL | 41066144 | 02/01/2010 | Other | 220,306.61 | 7.25000 | 304 | Loan Mods |
| 1 | TX | 641008178 | 02/01/2010 | NOT PROVIDED BY SERVICER | 74,665.50 | 8.80000 | 303 | Stipulated Relief Workout |
| 1 | DC | 691003102 | 02/01/2010 | NOT PROVIDED BY SERVICER | 121,442.29 | 7.62500 | 303 | Stipulated Relief Workout |
| 1 | FL | 71065796 | 02/01/2010 | Principal Bal Cap / Interest Rate | 108,778.25 | 7.00000 | 304 | Loan Mods |
| 2 | TX | 101046468 | 02/01/2010 | Balloon to Fully amortized ARM | 96,817.67 | 8.15000 | 303 | Loan Mods |
| 2 | PA | 231061534 | 01/01/2010 | Balloon to Fully amortized ARM | 149,358.44 | 5.00000 | 303 | Loan Mods |
| 2 | MI | 361023781 | 02/01/2010 | NOT PROVIDED BY SERVICER | 108,732.42 | 7.60000 | 303 | Stipulated Relief Workout |
| 2 | CA | 661006118 | 02/01/2010 | Principal Bal Cap / Terms | 394,043.63 | 5.89000 | 303 | Loan Mods |
| 2 | NV | 721006588 | 02/01/2010 | Balloon to Fully amortized ARM | 163,570.66 | 7.95000 | 303 | Loan Mods |