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

February 25, 2010

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

Erica Walsh
The Bank of New York Mellon Corporation - Structured Finance
101 Barclay, 4th Floor West
New York, New York 10007
Tel: (212) 815-8123 / Fax: (212) 815-3910
Email: erica.walsh@bnymellon.com

THE BANK OF NEW YORK MELLON

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

February 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	34,474,830.45	1,344,914.69	13,674.57	1,358,589.26	0.00	0.00	33,129,915.76
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	16,693,812.15	976,451.18	8,346.69	984,797.87	0.00	0.00	15,717,360.97
M1	60,404,000.00	60,404,000.00	0.00	35,402.67	35,402.67	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	28,243.23	28,243.23	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	18,526.69	18,526.69	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	19,910.46	19,910.46	0.00	0.00	27,182,000.00
M5	24,917,000.00	18,350,384.93	0.00	13,757.45	13,757.45	0.00	0.00	18,350,384.93
M6	23,406,000.00	13,851,842.79	0.00	11,219.81	11,219.81	0.00	0.00	13,851,842.79
M7	21,141,000.00	11,296,249.28	0.00	14,208.02	14,208.02	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	12,205.47	12,205.47	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	15,138.66	15,138.66	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	26,023.67	26,023.67	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	285,009,601.32	2,321,365.87	216,657.39	2,538,023.26	0.00	0.00	282,688,235.45

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	288,601,016.03	0.00	0.00	0.00	0.00	0.00	286,057,977.46

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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	56.25338452	2.19452865	0.02231312	2.21684177	54.05885587	0.460630%
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	416.19037546	24.34372566	0.20808980	24.55181546	391.84664980	0.580630%
M1	46626lae0	1,000.00000000	0.00000000	0.58609811	0.58609811	1,000.00000000	0.680630%
M2	46626laf7	1,000.00000000	0.00000000	0.60332023	0.60332023	1,000.00000000	0.700630%
M3	46626lag5	1,000.00000000	0.00000000	0.62915373	0.62915373	1,000.00000000	0.730630%
M4	46626lah3	1,000.00000000	0.00000000	0.73248694	0.73248694	1,000.00000000	0.850630%
M5	46626laj9	736.46044588	0.00000000	0.55213108	0.55213108	736.46044588	0.870630%
M6	46626lak6	591.80734812	0.00000000	0.47935615	0.47935615	591.80734812	0.940630%
M7	46626lal4	534.32899484	0.00000000	0.67205998	0.67205998	534.32899484	1.460630%
M8	46626lam2	460.50024423	0.00000000	0.64661316	0.64661316	460.50024423	1.630630%
M9	46626lan0	559.53541024	0.00000000	1.00249388	1.00249388	559.53541024	2.080630%
M10	46626lap5	619.46459705	0.00000000	1.72330773	1.72330773	619.46459705	3.230630%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		194.97540097	1.58804910	0.14821557	1.73626468	193.38735187	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	191.11443742	0.00000000	0.00000000	0.00000000	189.43041221	0.000000%

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Dates:

Record Date	02/24/10
Determination Date	02/15/20
Distribution Date	02/25/10

Trigger Event

Trigger Event	YES
TEST I - Trigger Event Occurrence	YES
(Is Delinquency Percentage > 36% of Senior Enhancement Percetage ?)	
Delinquency Percentage	33.04368%
36% of Senior Enhancement Percetage	29.56050%
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	5.59658%
Required Cumulative Loss %	6.12500%

O/C Reporting

Targeted Overcollateralization Amount	19,275,819.62
Ending Overcollateralization Amount	3,369,742.03
Ending Overcollateralization Deficiency	15,906,077.58
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,148,660.05
Payment to Class C	0.00

THE BANK OF NEW YORK MELLON

Prod 2.03

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Non Recoverables from Losses	60,387.98
Group 1	9,345.27
Group 2	51,042.71
Subsequent Losses	15,377.15
Group 1	8,667.81
Group 2	6,709.34
Subsequent Recoveries	4,973.98
Group 1	1,036.56
Group 2	3,937.42
Current Net Realized Losses	1,283,133.42
Group 1	751,000.09
Group 2	592,521.31
Cumulative Net Realized Losses	84,513,617.30
Group 1	47,591,203.01
Group 2	36,922,414.29
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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Certificate Interest Carryforward Detail

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

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Amounts Received with respect to the Yield Maintenance Agreement	0.00
Basis Risk Reserve Fund Account:	
Beginning Balance	368.86
Additions to the Basis Risk Reserve Fund	0.00
Divident Earnings on the Basis Risk Reserve Fund	0.00
Withdrawals from the Basis Risk Reserve Fund	0.00
Ending Balance	368.86
Interest Accrual Period	
Start Date	January 25, 2010
End Date	February 25, 2010
Number of Days in Accrual Period	31

Basis Risk Certificate Interest Carryover

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

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Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occured this distribution 0.00

Deferred Certificate Amounts

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

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Available Net Funds Cap to Libor Certificates 5.326427

One-Month LIBOR for Such Distribution Date 0.230630

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.460630	0.458750
A2	0.320630	0.318750
A3	0.440630	0.438750
A4	0.580630	0.578750
M1	0.680630	0.678750
M2	0.700630	0.698750
M3	0.730630	0.728750
M4	0.850630	0.848750
M5	0.870630	0.868750
M6	0.940630	0.938750
M7	1.460630	1.458750
M8	1.630630	1.628750
M9	2.080630	2.078750
M10	3.230630	3.228750

Deal Code:	JPM05OPT1
Distribution Date:	02/25/2010
Pay Date:	02/25/2010

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

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Deal Code:	JPM05OPT1
Distribution Date:	02/25/2010
Pay Date:	02/25/2010

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

Collateral Information - Summary — Total

Interest Collections	
Scheduled Interest	1,470,402.08
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**1,470,402.08**

Fee Summary	
Servicer Fee (1)	145,970.02
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	721.50
Total Fees	**146,691.52**
Total Fees (Withheld)	**145,970.01**

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	41,606.88
Total Other Interest Adjust.	**41,606.88**

Summary	
(+) Total Principal Collected	2,455,839.23
(-) Total Losses	1,283,133.42
(+) Total Interest Collected	1,470,402.08
(+) Total Other Interest Adjust. Collected	41,606.88
(-) Total Fees (Withheld)	145,970.01
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**2,538,744.76**

Summary	Balance	Count
Beginning Pool	288,601,016.06	1,728
Scheduled Principal	319,427.53	
UnScheduled Principal	2,136,411.70	
Ending Pool	286,057,977.49	1,714

Characteristics	
Weighted Average Coupon Rate (WAC)	6.6109386
Weighted Average Net Rate (NetWAC)	5.9579386
Weighted Average Remaining Term	299

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

Other Considerations for Losses	
Balance Due Trust	1,316,549.09
Net Liquidation Proceeds	104,206.82
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	319,427.53
Total Scheduled Principal	**319,427.53**

UnScheduled Principal	
(+) Curtailments	94,198.20
(+) Curtailment Adjustment	(158,482.46)
(+) Principal Payoff	1,075,553.03
(+) Principal Adjustment	1,212,342.27
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(87,199.34)
Total UnScheduled Principal	**2,136,411.70**

Losses	
(+) Initial (Current) Loss	1,212,342.27
(+) Non-Recoverable Advances	60,387.98
(+) Subsequent Loss	15,377.15
(-) Subsequent Gain	4,973.98
Total Losses	**1,283,133.42**
Cumulative Losses	**84,513,617.30**

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	971,346.21	5
REO Disposal	104,206.82	5
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**1,075,553.03**	**10**

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

Collateral Information - Summary — Group 1

Interest Collections	
Scheduled Interest	785,057.57
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**785,057.57**

Fee Summary	
Servicer Fee (1)	77,570.52
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	383.27
Total Fees	**77,953.79**
Total Fees (Withheld)	**77,570.51**

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	6,514.66
Total Other Interest Adjust.	**6,514.66**

Summary	
(+) Total Principal Collected	1,379,380.34
(-) Total Losses	699,957.38
(+) Total Interest Collected	785,057.57
(+) Total Other Interest Adjust. Collected	6,514.66
(-) Total Fees (Withheld)	77,570.51
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**1,393,424.68**

Summary	Balance	Count
Beginning Pool	153,309,558.36	1,116
Scheduled Principal	175,928.16	
UnScheduled Principal	1,203,452.18	
Ending Pool	151,930,178.02	1,106

Characteristics	
Weighted Average Coupon Rate (WAC)	6.6451218
Weighted Average Net Rate (NetWAC)	5.9921218
Weighted Average Remaining Term	299

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

Other Considerations for Losses	
Balance Due Trust	787,187.68
Net Liquidation Proceeds	104,206.82
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	175,928.16
Total Scheduled Principal	**175,928.16**

UnScheduled Principal	
(+) Curtailments	87,459.27
(+) Curtailment Adjustment	(129,434.96)
(+) Principal Payoff	562,447.01
(+) Principal Adjustment	682,980.86
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	**1,203,452.18**

Losses	
(+) Initial (Current) Loss	682,980.86
(+) Non-Recoverable Advances	9,345.27
(+) Subsequent Loss	8,667.81
(-) Subsequent Gain	1,036.56
Total Losses	**699,957.38**
Cumulative Losses	**47,591,203.01**

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	458,240.19	3
REO Disposal	104,206.82	5
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**562,447.01**	**8**

Deal Code:	JPM05OPT1
Distribution Date:	02/25/2010
Pay Date:	02/25/2010

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

Collateral Information - Summary — Group 2

Interest Collections	
Scheduled Interest	685,344.51
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	**685,344.51**

Fee Summary	
Servicer Fee (1)	68,399.50
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	338.23
Total Fees	**68,737.73**
Total Fees (Withheld)	**68,399.50**

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	35,092.22
Total Other Interest Adjust.	**35,092.22**

Summary	
(+) Total Principal Collected	1,076,458.89
(-) Total Losses	583,176.04
(+) Total Interest Collected	685,344.51
(+) Total Other Interest Adjust. Collected	35,092.22
(-) Total Fees (Withheld)	68,399.50
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	**1,145,320.08**

Summary	Balance	Count
Beginning Pool	135,291,457.70	612
Scheduled Principal	143,499.37	
UnScheduled Principal	932,959.52	
Ending Pool	134,127,799.47	608

Characteristics	
Weighted Average Coupon Rate (WAC)	6.5722029
Weighted Average Net Rate (NetWAC)	5.9192029
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	529,361.41
Net Liquidation Proceeds	0.00
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	143,499.37
Total Scheduled Principal	**143,499.37**

UnScheduled Principal	
(+) Curtailments	6,738.93
(+) Curtailment Adjustment	(29,047.50)
(+) Principal Payoff	513,106.02
(+) Principal Adjustment	529,361.41
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(87,199.34)
Total UnScheduled Principal	**932,959.52**

Losses	
(+) Initial (Current) Loss	529,361.41
(+) Non-Recoverable Advances	51,042.71
(+) Subsequent Loss	6,709.34
(-) Subsequent Gain	3,937.42
Total Losses	**583,176.04**
Cumulative Losses	**36,922,414.29**

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	513,106.02	2
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	**513,106.02**	**2**

Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

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
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%
Feb 2010	7.13%	2.89%	29.12%	15.18%	2.53%	4.39%	84,513,617.30	29.54%	0.1894304	3.84534%	5.33892%

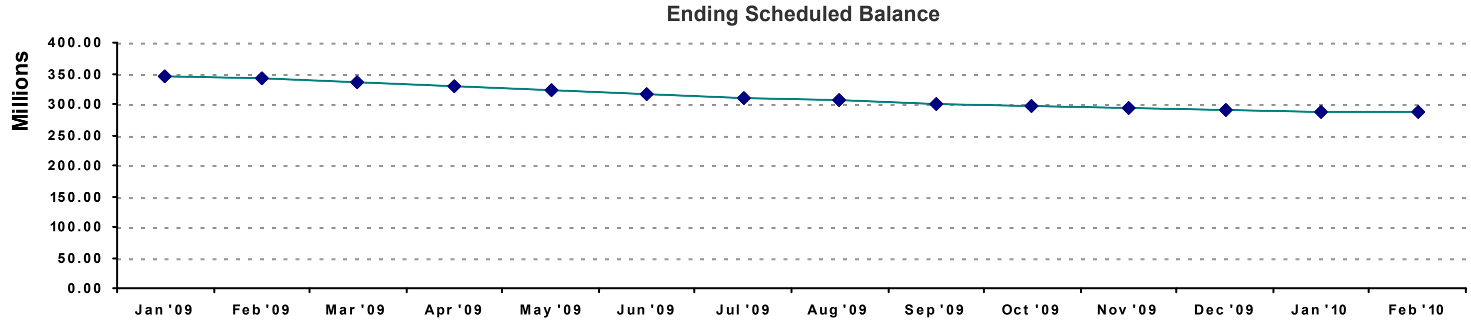
Percentages of Ending Scheduled Balance

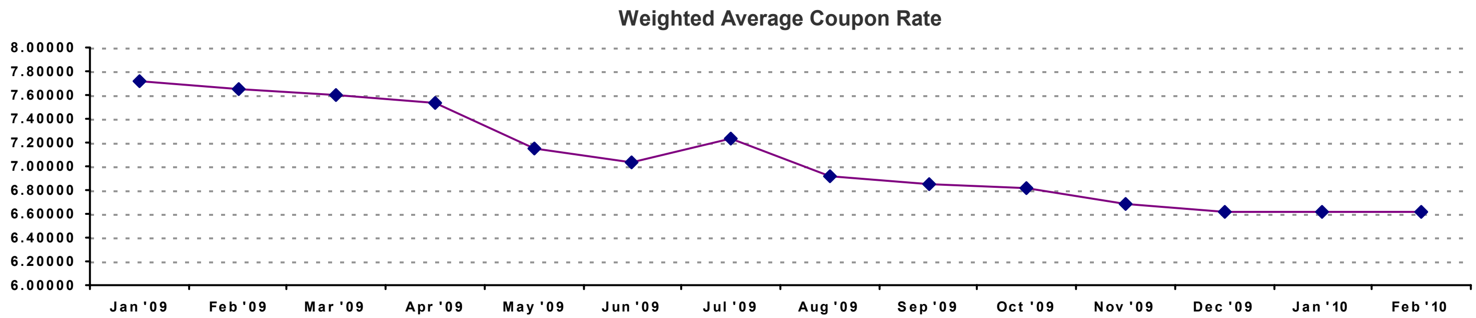
Calculation Methodology:

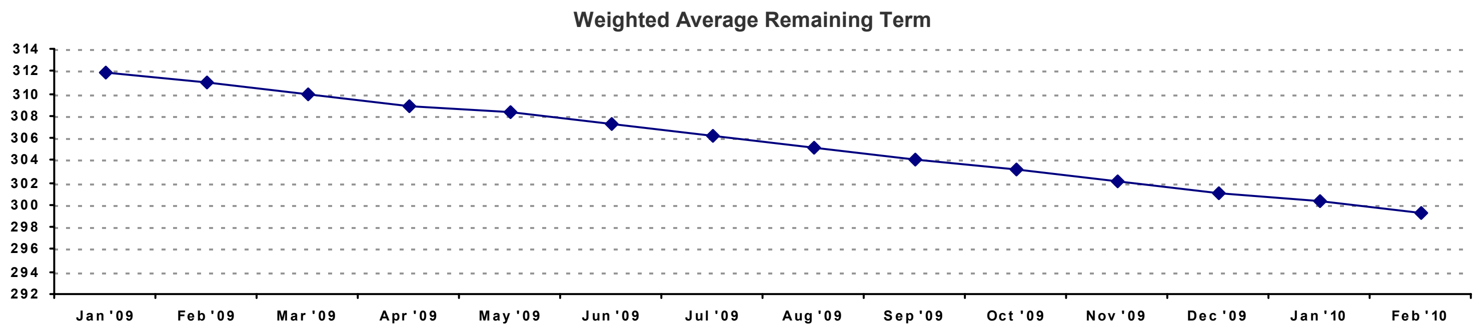
MDR	- Monthly Default Rate	Balance Due Trust / Beginning Scheduled Balance
CDR	- Conditional Default Rate	1 - ((1 - MDR) ^ 12)
SMM	- Single Month Mortality Rate	(All Prepayments + Repurchases - Gross Losses) / (Beginning Scheduled Balance - Scheduled Principal)
CPR	- Conditional Prepayment Rate	1 - ((1 - 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







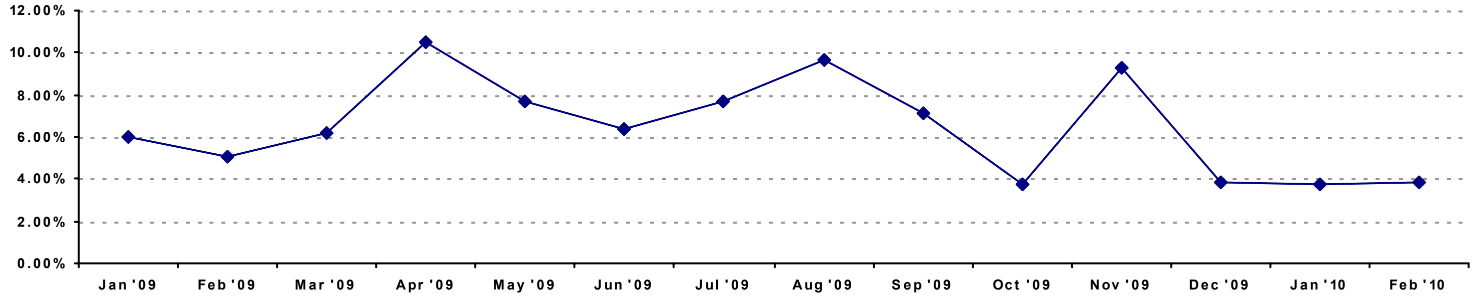
Deal Code:	JPM05OPT1
Distribution Date:	02/25/2010
Pay Date:	02/25/2010

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

Prepayments - Rates

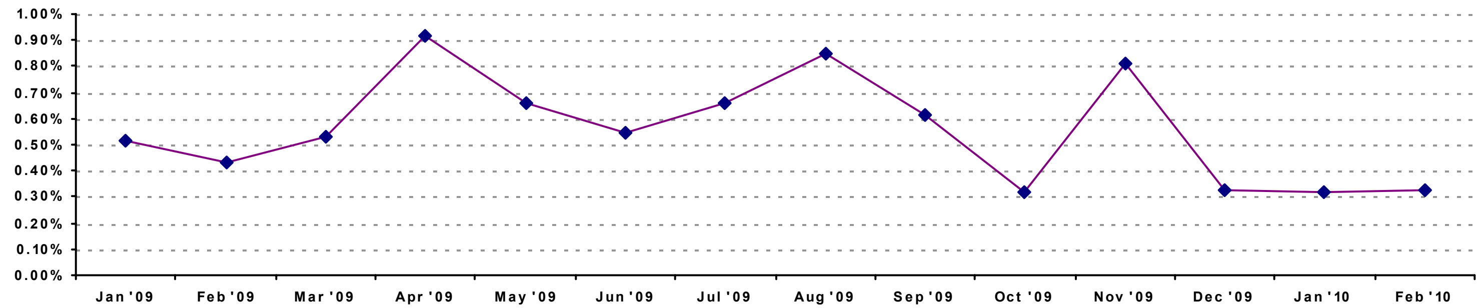
Conditional Prepayment Rate (CPR)	Value
Currrent Period	3.84534%
3-Month Average	3.81477%
6-Month Average	5.26668%
12-Month Average	6.63909%
Average Since Cut-off	23.32203%

Conditional Prepayment Rate (CPR) TREND



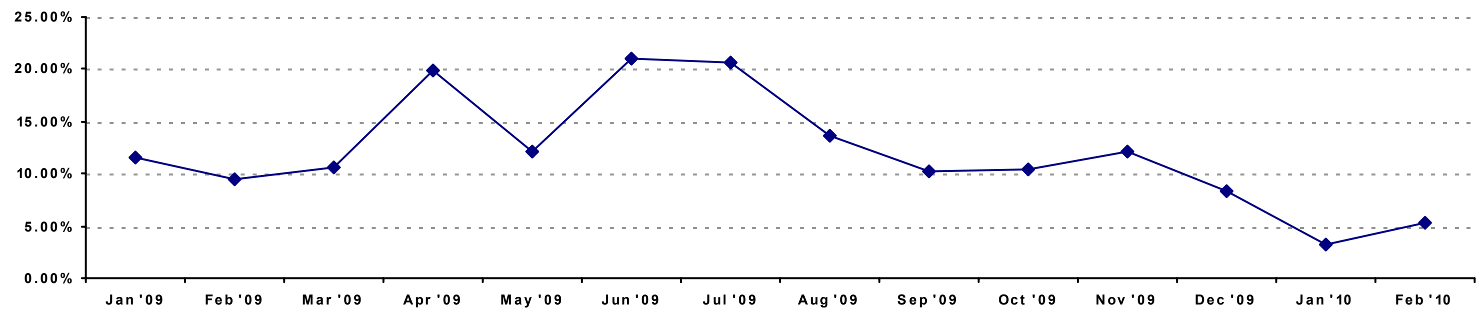
Single Month Mortality (SMM)	Value
Currrent Period	0.32624%
3-Month Average	0.32360%
6-Month Average	0.45190%
12-Month Average	0.57326%
Average Since Cut-off	2.43405%

Single Month Mortality (SMM) TREND



Constant Default Rate (CDR)	Value
Currrent Period	5.33892%
3-Month Average	5.61373%
6-Month Average	8.24702%
12-Month Average	12.29760%

Constant Default Rate (CDR) TREND



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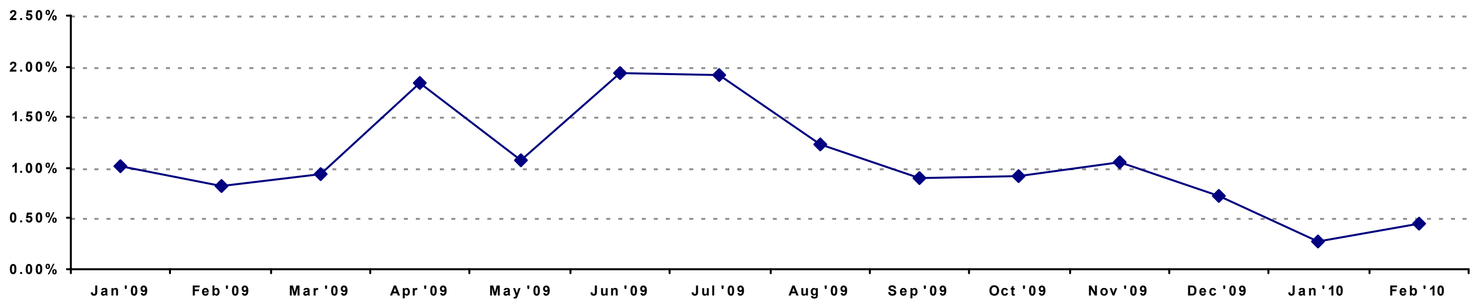
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayments - Rates

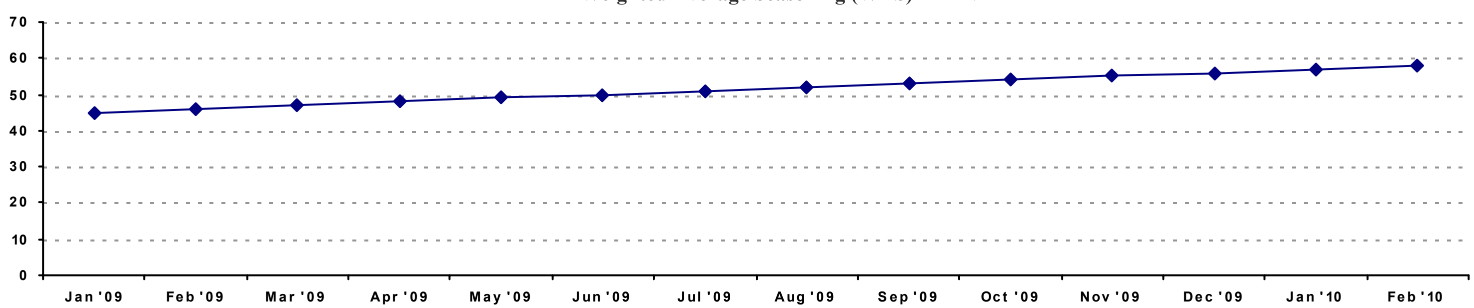
Monthly Default Rate (MDR)	Value
Currrent Period	0.45618%
3-Month Average	0.48225%
6-Month Average	0.71895%
12-Month Average	1.10260%

Monthly Default Rate (MDR) TREND



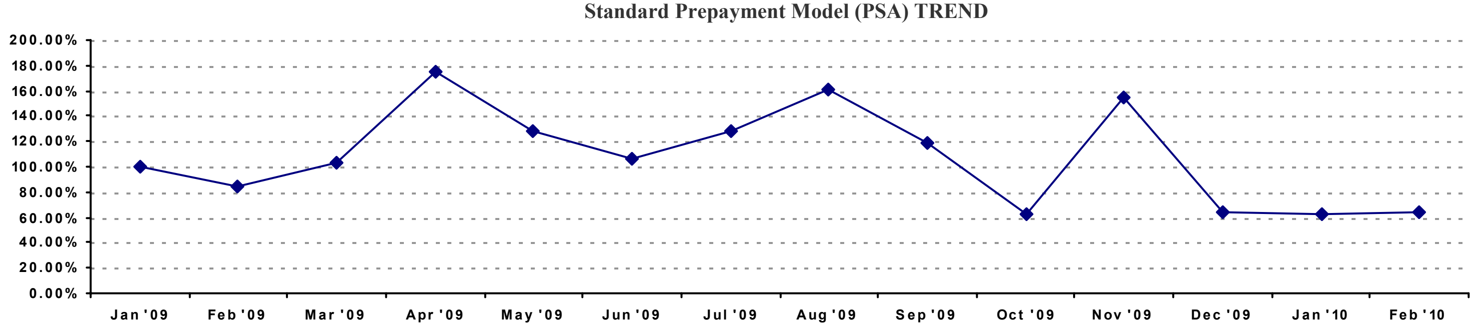
Weighted Average Seasoning (WAS)	Value
Currrent Period	58.00
3-Month Average	57.00
6-Month Average	55.50
12-Month Average	52.50

Weighted Average Seasoning (WAS) TREND



Standard Prepayment Model (PSA)	Value
Currrent Period	64.09%
3-Month Average	190.74%
6-Month Average	526.67%
12-Month Average	1327.82%

Standard Prepayment Model (PSA) TREND



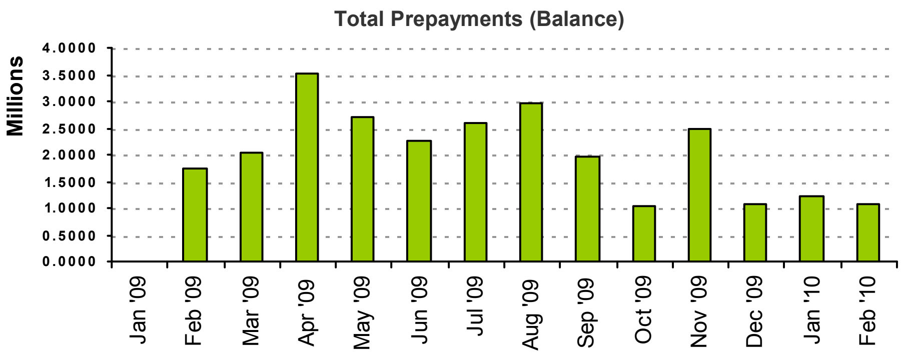
Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

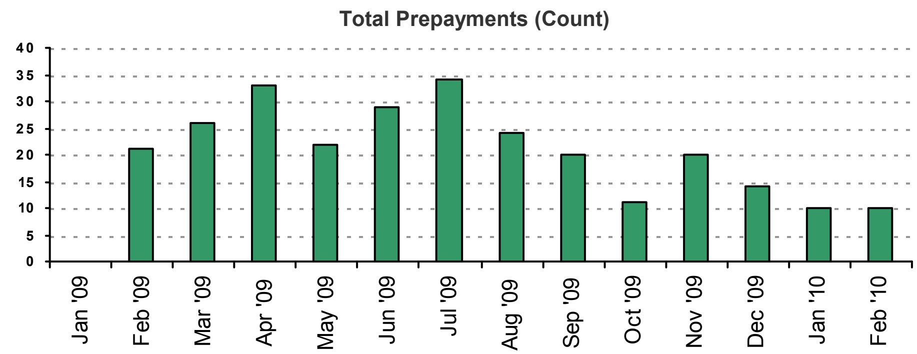
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

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	3	458,240.19	0	0.00	5	104,206.82	0	0.00	0	0.00	8	562,447.01
2	2	513,106.02	0	0.00	0	0.00	0	0.00	0	0.00	2	513,106.02
TOTAL	5	971,346.21	0	0.00	5	104,206.82	0	0.00	0	0.00	10	1,075,553.03

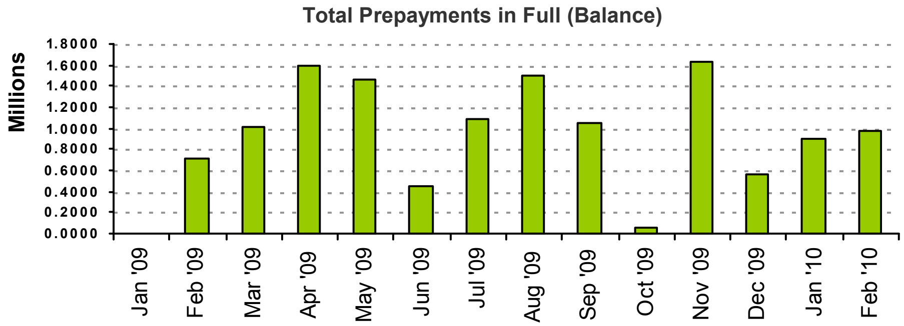
ADDITIONAL LIQUIDATIONs - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition

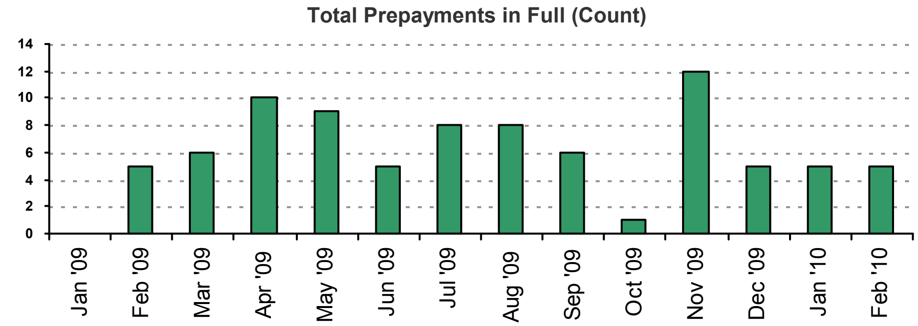


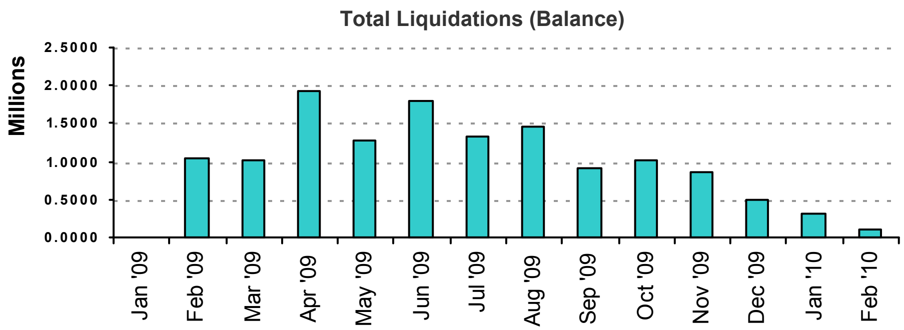


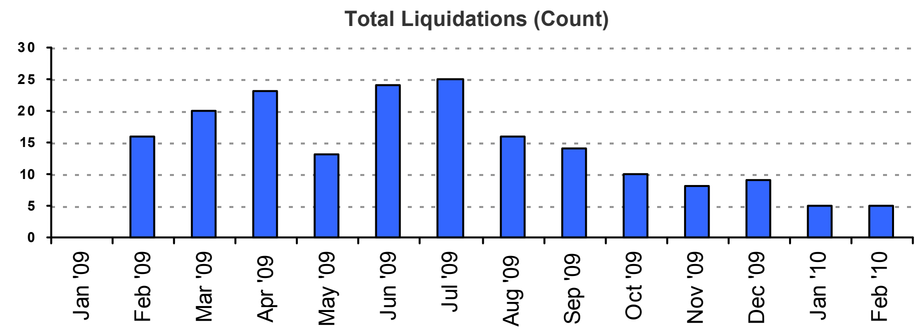
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

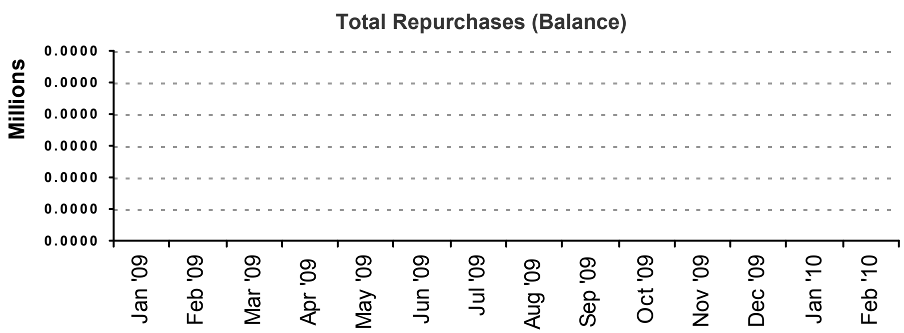
Prepayments and Liquidations - Summary

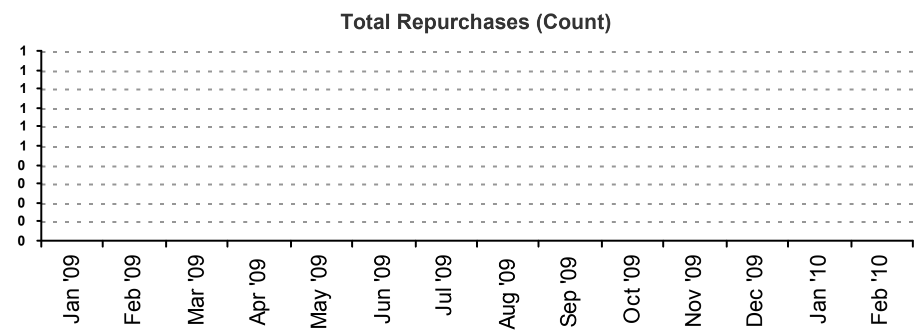












JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	CA	631006963	191,250.00	38,066.81	REO Disposal	02-01-2010	5.2500
1	CA	661005963	214,500.00	200,682.68	Prepayment	02-01-2010	5.2500
1	CO	321025297	124,000.00	15,115.49	REO Disposal	02-01-2010	7.3400
1	FL	521025016	232,000.00	179,760.72	Prepayment	02-01-2010	6.0700
1	FL	621006826	107,000.00	33,208.55	REO Disposal	02-01-2010	6.7000
1	GA	51056406	98,600.00	7,422.00	REO Disposal	02-01-2010	8.9500
1	IA	121038822	65,550.00	10,393.97	REO Disposal	02-01-2010	8.6500
1	MI	841004197	80,750.00	77,796.79	Prepayment	02-01-2010	8.6500
TOTAL Group 1		8	1,113,650.00	562,447.01			

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	NY	141046301	324,000.00	303,106.02	Prepayment	02-01-2010	6.2500
2	RI	381020065	210,000.00	210,000.00	Prepayment	02-01-2010	5.8000
TOTAL Group 2		2	534,000.00	513,106.02			

TOTAL	10	1,647,650.00	1,075,553.03			

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

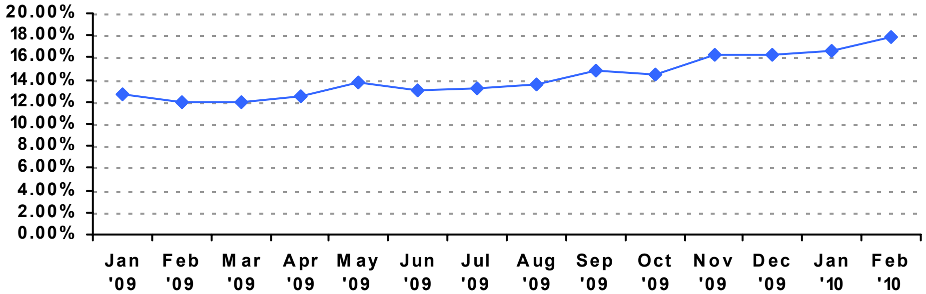
Delinquency Summary - Total

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,085	171,854,020.56	0	0.00	0	0.00	18	2,240,654.17	0	0.00	1,103	174,094,674.73
	63.30%	*60.08%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*1.05%*	*0.78%*	*0.00%*	*0.00%*	*64.35%*	*60.86%*
Payment 1	111	19,679,880.03	0	0.00	0	0.00	5	720,815.39	0	0.00	116	20,400,695.42
	6.48%	*6.88%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.29%*	*0.25%*	*0.00%*	*0.00%*	*6.77%*	*7.13%*
Payment 2	44	7,535,448.05	1	85,618.32	0	0.00	5	650,942.02	0	0.00	50	8,272,008.39
	2.57%	*2.63%*	*0.06%*	*0.03%*	*0.00%*	*0.00%*	*0.29%*	*0.23%*	*0.00%*	*0.00%*	*2.92%*	*2.89%*
Payment 3+	125	23,745,709.97	219	43,346,361.35	50	7,241,752.02	51	8,956,775.61	0	0.00	445	83,290,598.95
	7.29%	*8.30%*	*12.78%*	*15.15%*	*2.92%*	*2.53%*	*2.98%*	*3.13%*	*0.00%*	*0.00%*	*25.96%*	*29.12%*
TOTAL	1,365	222,815,058.61	220	43,431,979.67	50	7,241,752.02	79	12,569,187.19	0	0.00	1,714	286,057,977.49
	79.64%	*77.89%*	*12.84%*	*15.18%*	*2.92%*	*2.53%*	*4.61%*	*4.39%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

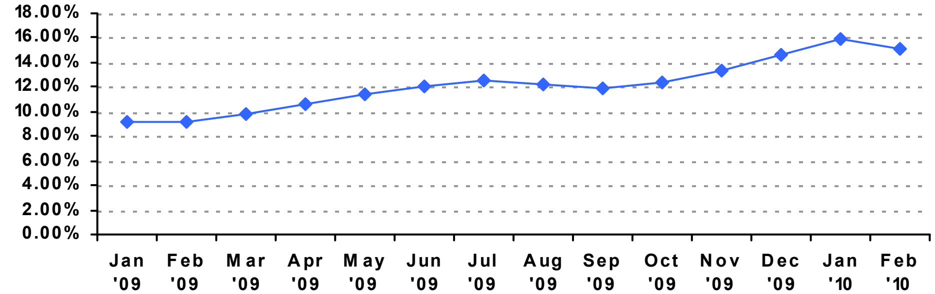
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Delinquency Trends - Summary

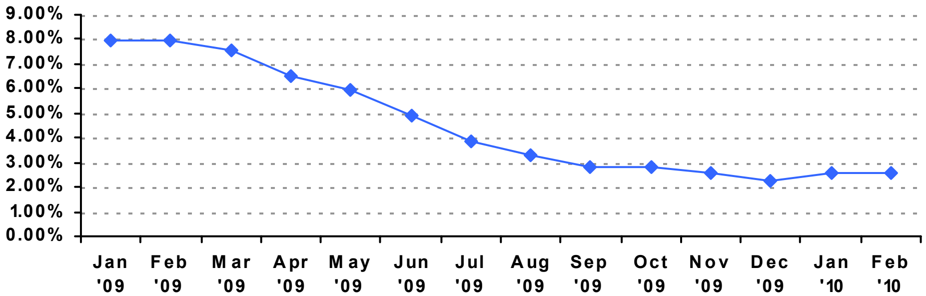
Delinquent (% of Amount)



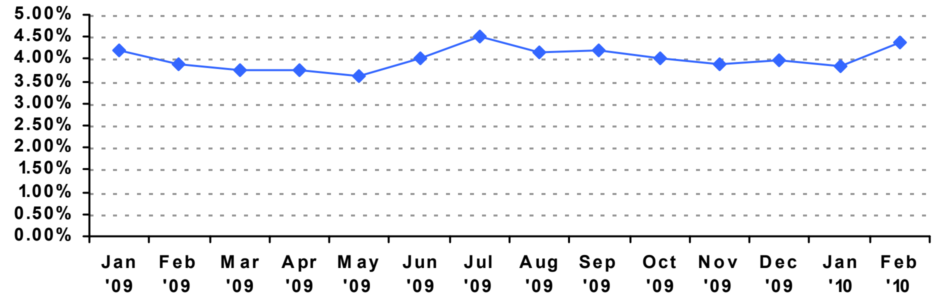
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

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	729	97,559,557.12	0	0.00	0	0.00	13	1,772,682.11	0	0.00	742	99,332,239.23
	65.91%	*64.21%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*1.18%*	*1.17%*	*0.00%*	*0.00%*	*67.09%*	*65.38%*
Payment 1	72	9,907,452.36	0	0.00	0	0.00	3	384,112.52	0	0.00	75	10,291,564.88
	6.51%	*6.52%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.27%*	*0.25%*	*0.00%*	*0.00%*	*6.78%*	*6.77%*
Payment 2	27	3,845,898.71	0	0.00	0	0.00	3	243,174.18	0	0.00	30	4,089,072.89
	2.44%	*2.53%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.27%*	*0.16%*	*0.00%*	*0.00%*	*2.71%*	*2.69%*
Payment 3+	75	11,707,709.38	120	17,999,929.49	29	3,654,564.23	35	4,855,097.92	0	0.00	259	38,217,301.02
	6.78%	*7.71%*	*10.85%*	*11.85%*	*2.62%*	*2.41%*	*3.16%*	*3.20%*	*0.00%*	*0.00%*	*23.42%*	*25.15%*
TOTAL	903	123,020,617.57	120	17,999,929.49	29	3,654,564.23	54	7,255,066.73	0	0.00	1,106	151,930,178.02
	81.65%	*80.97%*	*10.85%*	*11.85%*	*2.62%*	*2.41%*	*4.88%*	*4.78%*	*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	356	74,294,463.44	0	0.00	0	0.00	5	467,972.06	0	0.00	361	74,762,435.50
	58.55%	*55.39%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.82%*	*0.35%*	*0.00%*	*0.00%*	*59.38%*	*55.74%*
Payment 1	39	9,772,427.67	0	0.00	0	0.00	2	336,702.87	0	0.00	41	10,109,130.54
	6.41%	*7.29%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.33%*	*0.25%*	*0.00%*	*0.00%*	*6.74%*	*7.54%*
Payment 2	17	3,689,549.34	1	85,618.32	0	0.00	2	407,767.84	0	0.00	20	4,182,935.50
	2.80%	*2.75%*	*0.16%*	*0.06%*	*0.00%*	*0.00%*	*0.33%*	*0.30%*	*0.00%*	*0.00%*	*3.29%*	*3.12%*
Payment 3+	50	12,038,000.59	99	25,346,431.86	21	3,587,187.79	16	4,101,677.69	0	0.00	186	45,073,297.93
	8.22%	*8.98%*	*16.28%*	*18.90%*	*3.45%*	*2.67%*	*2.63%*	*3.06%*	*0.00%*	*0.00%*	*30.59%*	*33.60%*
TOTAL	462	99,794,441.04	100	25,432,050.18	21	3,587,187.79	25	5,314,120.46	0	0.00	608	134,127,799.47
	75.99%	*74.40%*	*16.45%*	*18.96%*	*3.45%*	*2.67%*	*4.11%*	*3.96%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

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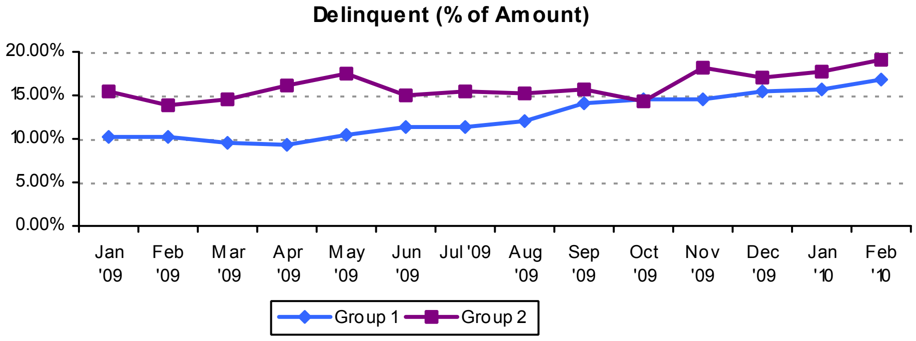
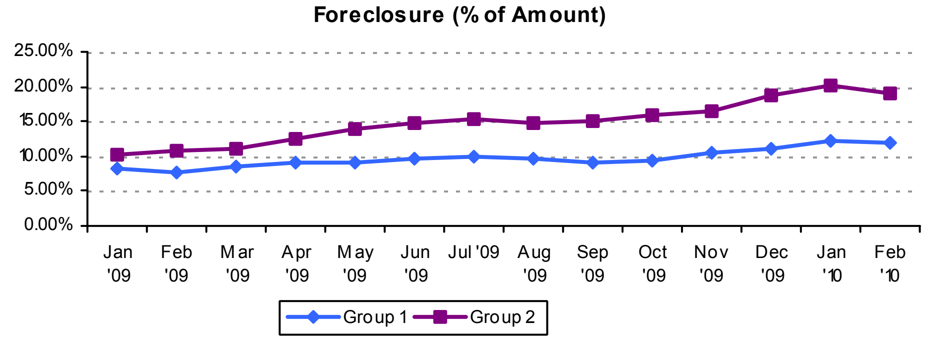
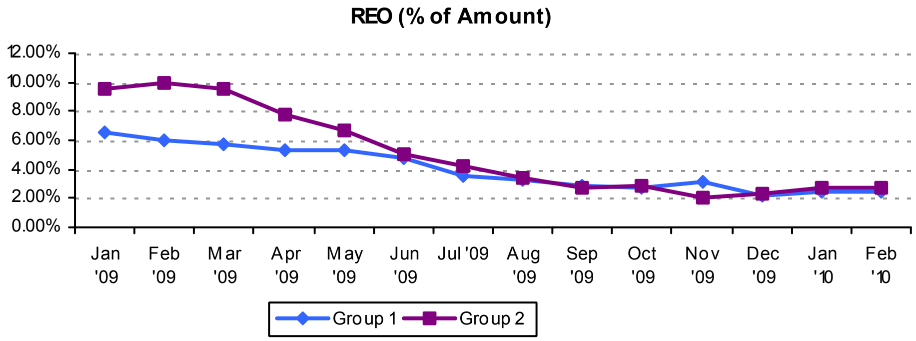
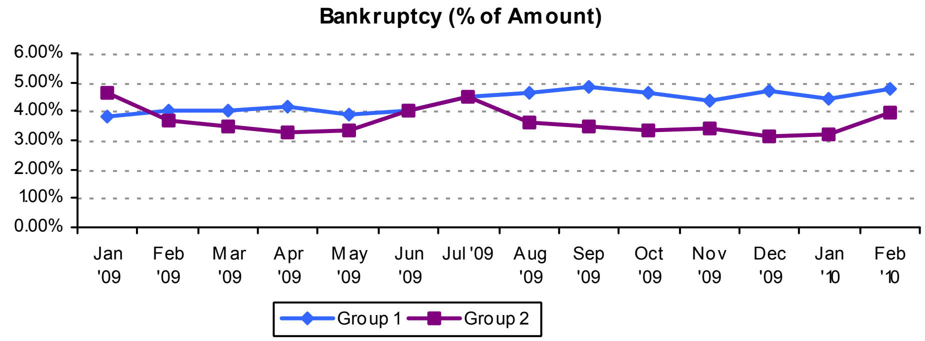
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

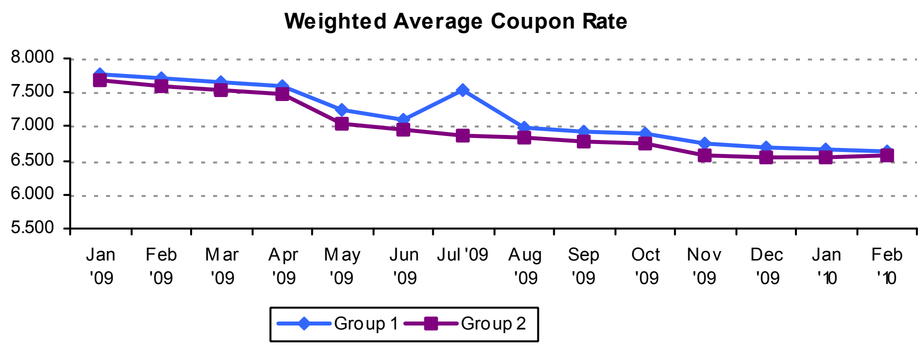
Delinquency Trends - By Groups

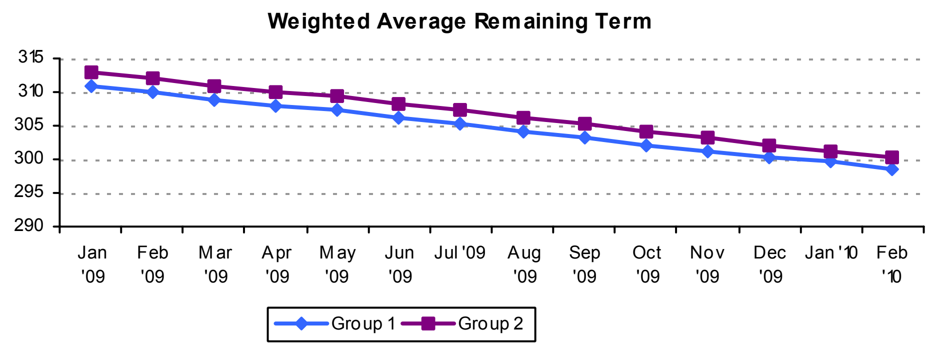












Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

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	513	84,332,478.33	0	0.00	0	0.00	8	1,063,937.80	0	0.00	521	85,396,416.13
	75.33%	*74.54%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*1.17%*	*0.94%*	*0.00%*	*0.00%*	*76.51%*	*75.48%*
Payment 1	38	6,465,736.54	0	0.00	0	0.00	3	522,188.03	0	0.00	41	6,987,924.57
	5.58%	*5.72%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.44%*	*0.46%*	*0.00%*	*0.00%*	*6.02%*	*6.18%*
Payment 2	14	2,570,817.90	0	0.00	0	0.00	1	313,182.12	0	0.00	15	2,884,000.02
	2.06%	*2.27%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.15%*	*0.28%*	*0.00%*	*0.00%*	*2.20%*	*2.55%*
Payment 3+	37	5,676,221.15	49	8,663,701.72	8	1,280,635.80	10	2,245,964.72	0	0.00	104	17,866,523.39
	5.43%	*5.02%*	*7.20%*	*7.66%*	*1.17%*	*1.13%*	*1.47%*	*1.99%*	*0.00%*	*0.00%*	*15.27%*	*15.79%*
TOTAL	602	99,045,253.92	49	8,663,701.72	8	1,280,635.80	22	4,145,272.67	0	0.00	681	113,134,864.11
	88.40%	*87.55%*	*7.20%*	*7.66%*	*1.17%*	*1.13%*	*3.23%*	*3.66%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

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

Delinquency Summary - ARM

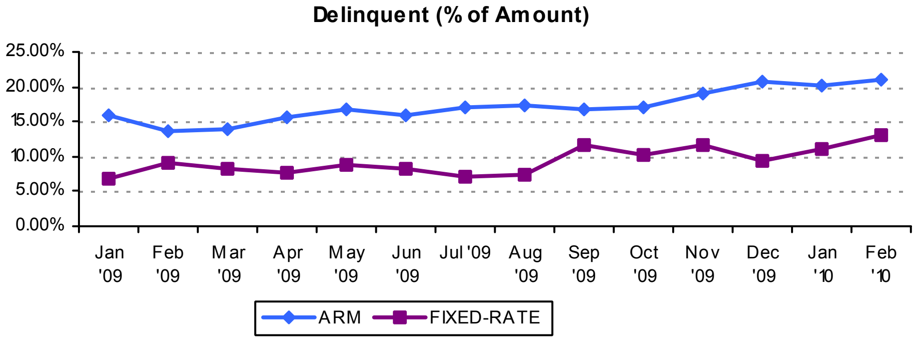
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	572	87,521,542.23	0	0.00	0	0.00	10	1,176,716.37	0	0.00	582	88,698,258.60
	55.37%	*50.61%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.97%*	*0.68%*	*0.00%*	*0.00%*	*56.34%*	*51.29%*
Payment 1	73	13,214,143.49	0	0.00	0	0.00	2	198,627.36	0	0.00	75	13,412,770.85
	7.07%	*7.64%*	*0.00%*	*0.00%*	*0.00%*	*0.00%*	*0.19%*	*0.11%*	*0.00%*	*0.00%*	*7.26%*	*7.76%*
Payment 2	30	4,964,630.15	1	85,618.32	0	0.00	4	337,759.90	0	0.00	35	5,388,008.37
	2.90%	*2.87%*	*0.10%*	*0.05%*	*0.00%*	*0.00%*	*0.39%*	*0.20%*	*0.00%*	*0.00%*	*3.39%*	*3.12%*
Payment 3+	88	18,069,488.82	170	34,682,659.63	42	5,961,116.22	41	6,710,810.89	0	0.00	341	65,424,075.56
	8.52%	*10.45%*	*16.46%*	*20.06%*	*4.07%*	*3.45%*	*3.97%*	*3.88%*	*0.00%*	*0.00%*	*33.01%*	*37.83%*
TOTAL	763	123,769,804.69	171	34,768,277.95	42	5,961,116.22	57	8,423,914.52	0	0.00	1,033	172,923,113.38
	73.86%	*71.58%*	*16.55%*	*20.11%*	*4.07%*	*3.45%*	*5.52%*	*4.87%*	*0.00%*	*0.00%*	*100.00%*	*100.00%*

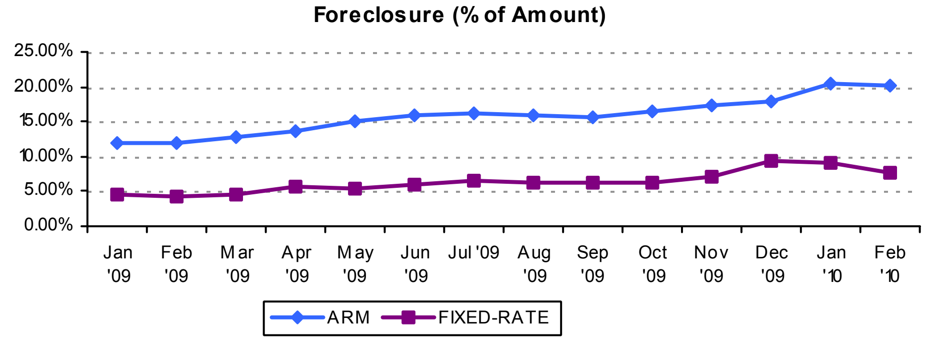
BNY MELLON

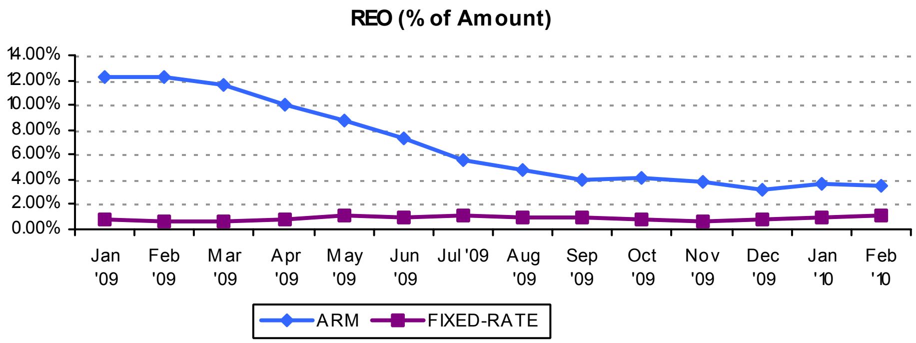
Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

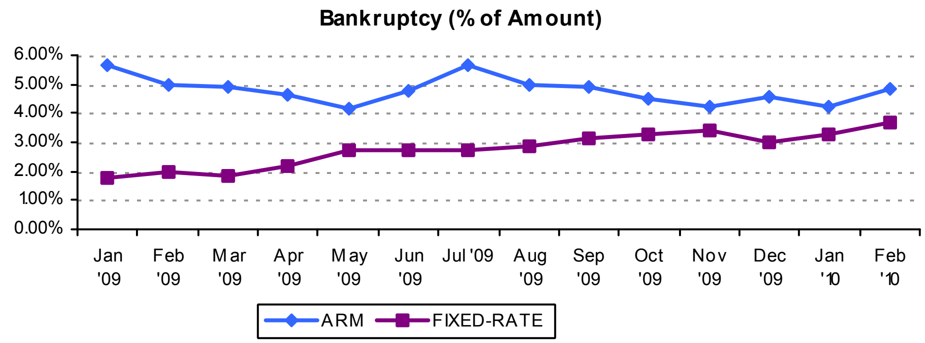
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

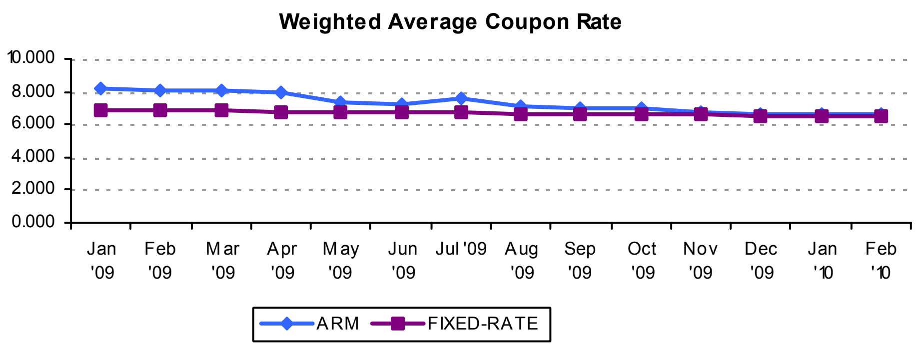
Delinquency Trends - By Loan Type

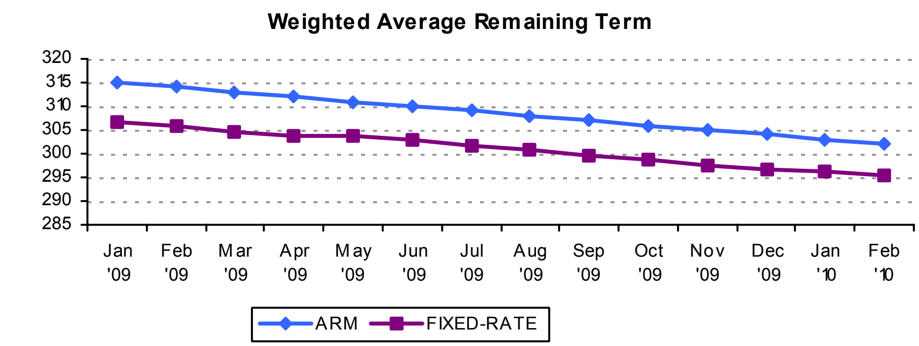












BNY MELLON

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	21063247						42.74	0.00	0.00
1	CA	631006963	194,956.24	334.56	156,554.87	80.44%			0.00	38,066.81
1	CO	321024862					8,297.87		0.00	0.00
1	CO	321025297	123,962.08	0.00	108,846.59	87.81%			0.00	15,115.49
1	CT	401000404					3.10		0.00	0.00
1	FL	621006826	100,776.44	127.78	67,440.11	67.01%			0.00	33,208.55
1	GA	51055874						0.00	-20.00	0.00
1	GA	51056406	95,317.20	0.00	87,895.20	92.21%			0.00	7,422.00
1	GA	51057217						0.00	-583.35	0.00
1	IA	121038822	63,591.66	0.00	53,197.69	83.66%			0.00	10,393.97
1	MA	231064337						0.01	0.00	0.00
1	ME	681005468	134,398.04	0.00	134,398.04	100.00%			7,304.53	0.00
1	ME	681005644					0.00		56.62	0.00
1	MI	271021166					0.00		309.10	0.00
1	MI	381020216					0.00		92.88	0.00
1	MI	521023599						503.76	0.00	0.00
1	MI	841004704	74,648.36	0.00	74,648.36	100.00%			2,185.49	0.00
1	MI	841004718					346.84		0.00	0.00
1	NV	21063518						127.23	0.00	0.00
1	PA	691003120						362.82	0.00	0.00
1	TX	171024917					20.00		0.00	0.00
TOTAL Group 1		**21**	**787,650.02**	**462.34**	**682,980.86**		**8,667.81**	**1,036.56**	**9,345.27**	**104,206.82**

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

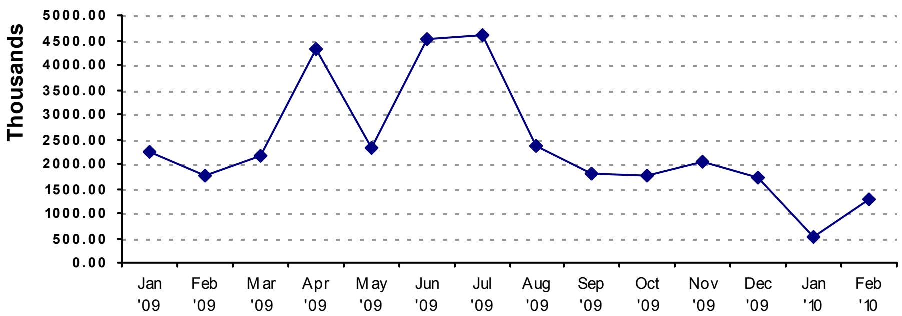
Losses - Details

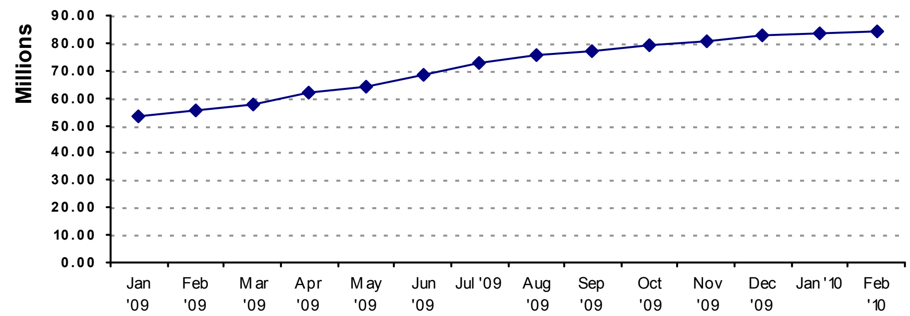
Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	CA	511034820					445.00		0.00	0.00
2	CA	581000294						1,760.00	0.00	0.00
2	CA	671002962					144.26		0.00	0.00
2	CA	671003161					46.50		0.00	0.00
2	CA	831037961	345,979.79	346.54	345,633.25	100.00%			31,164.10	0.00
2	CT	271020199					7.01		0.00	0.00
2	FL	621007302						750.00	0.00	0.00
2	FL	621007392	183,728.16	0.00	183,728.16	100.00%			19,647.93	0.00
2	FL	71065883						46.28	0.00	0.00
2	IL	121038872					181.07		0.00	0.00
2	IN	271020788					0.00		230.68	0.00
2	MA	401000246						1.14	0.00	0.00
2	NH	681005478					5,882.00		0.00	0.00
2	NY	331035529						1,380.00	0.00	0.00
2	RI	381020250					3.50		0.00	0.00
TOTAL Group 2		**15**	**529,707.95**	**346.54**	**529,361.41**		**6,709.34**	**3,937.42**	**51,042.71**	**0.00**
TOTAL		**36**	**1,317,357.97**	**808.88**	**1,212,342.27**		**15,377.15**	**4,973.98**	**60,387.98**	**104,206.82**

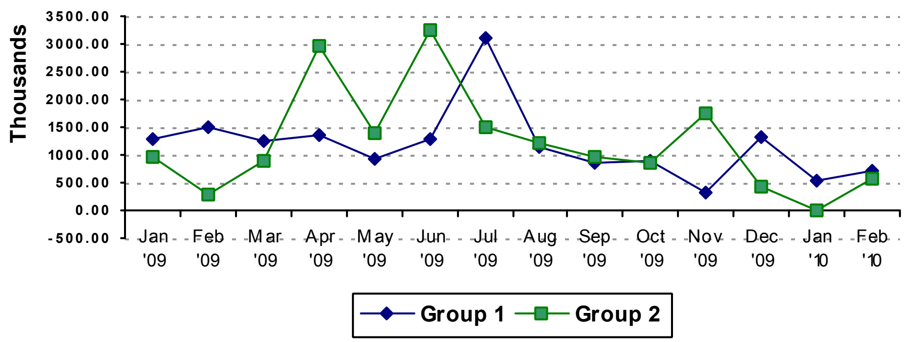
BNY MELLON

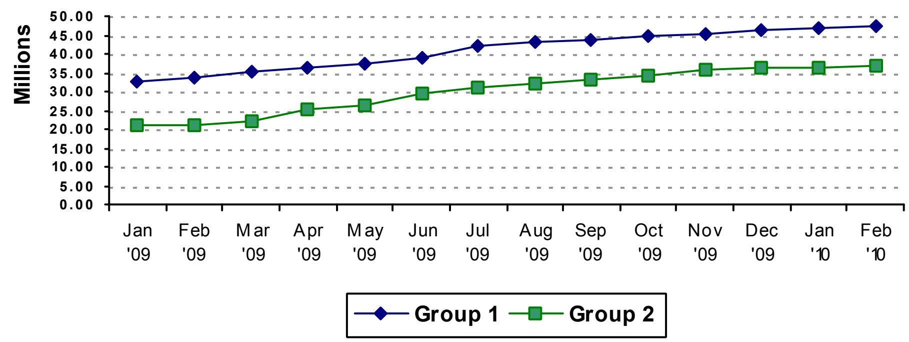
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES
2005-OPT1

Losses Trends









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	293	59,105,876.80	20.662%	301	4.34%
5.5000 to less than 5.7500	35	7,334,348.20	2.564%	302	5.55%
5.7500 to less than 6.0000	87	21,114,186.60	7.381%	299	5.89%
6.0000 to less than 6.2500	76	17,523,751.71	6.126%	299	6.10%
6.2500 to less than 6.5000	103	22,523,904.39	7.874%	300	6.34%
6.5000 to less than 6.7500	105	21,574,242.74	7.542%	298	6.59%
6.7500 to less than 7.0000	170	31,137,158.33	10.885%	299	6.87%
7.0000 to less than 7.2500	77	13,166,387.97	4.603%	302	7.09%
7.2500 to less than 7.5000	73	10,546,213.36	3.687%	295	7.35%
7.5000 to less than 7.7500	106	14,804,608.73	5.175%	297	7.59%
7.7500 to less than 8.0000	126	18,560,210.92	6.488%	301	7.86%
8.0000 to less than 8.2500	79	9,945,321.29	3.477%	299	8.09%
8.2500 to less than 8.5000	63	7,971,080.64	2.787%	301	8.35%
8.5000 to less than 8.7500	65	6,670,166.87	2.332%	301	8.58%
8.7500 to less than 9.0000	68	6,644,563.83	2.323%	295	8.87%
9.0000 to less than 9.2500	33	3,725,554.96	1.302%	300	9.05%
9.2500 to less than 9.5000	38	3,170,001.11	1.108%	298	9.34%
9.5000 to less than 9.7500	22	2,536,507.86	0.887%	302	9.57%
9.7500 to less than 10.0000	28	2,424,033.71	0.847%	290	9.86%
10.0000 to less than 10.2500	20	1,724,256.31	0.603%	289	10.05%
10.2500 to less than 10.5000	9	792,606.68	0.277%	302	10.38%
10.5000 to less than 10.7500	12	880,600.63	0.308%	302	10.61%
10.7500 to less than 11.0000	10	988,870.04	0.346%	302	10.92%
11.0000 to less than 11.2500	3	183,920.19	0.064%	302	11.14%
11.2500 to less than 11.5000	7	517,419.65	0.181%	302	11.35%
11.5000 to less than 11.7500	1	76,711.48	0.027%	302	11.60%
11.7500 to less than 12.0000	3	312,159.47	0.109%	302	11.78%
Greater than; equal to 12.0000	2	103,313.02	0.036%	302	12.40%
TOTAL	**1,714**	**286,057,977.49**			

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	3	31,190.12	0.011%	303	9.12%
20,000.00 to less than 40,000.0	2	72,497.87	0.025%	122	7.71%
40,000.00 to less than 60,000.0	162	8,433,402.21	2.922%	281	8.38%
60,000.00 to less than 80,000.0	232	16,189,289.92	5.610%	295	7.84%
80,000.00 to less than 100,000.	200	18,097,614.08	6.271%	298	7.44%
100,000.00 to less than 120,000	180	19,767,634.87	6.849%	301	7.01%
120,000.00 to less than 140,000	193	25,114,152.69	8.702%	299	6.74%
140,000.00 to less than 160,000	130	19,356,339.77	6.707%	300	6.76%
160,000.00 to less than 180,000	95	16,070,897.44	5.569%	295	6.32%
180,000.00 to less than 200,000	85	16,060,690.86	5.565%	301	6.67%
200,000.00 to less than 220,000	59	12,390,435.13	4.293%	299	6.54%
220,000.00 to less than 240,000	62	14,234,333.72	4.932%	300	6.62%
240,000.00 to less than 260,000	45	11,247,409.02	3.897%	302	5.89%
260,000.00 to less than 280,000	34	9,168,332.30	3.177%	302	6.12%
280,000.00 to less than 300,000	40	11,527,661.40	3.994%	302	6.30%
300,000.00 to less than 320,000	28	8,652,214.20	2.998%	296	6.42%
320,000.00 to less than 340,000	22	7,226,594.38	2.504%	302	6.60%
340,000.00 to less than 360,000	16	5,582,994.55	1.935%	302	6.31%
360,000.00 to less than 380,000	16	5,899,073.09	2.044%	302	5.43%
380,000.00 to less than 400,000	13	5,053,888.63	1.751%	302	6.47%
400,000.00 to less than 420,000	18	7,385,475.73	2.559%	302	6.08%
420,000.00 to less than 440,000	13	5,577,712.85	1.933%	302	6.36%
440,000.00 to less than 460,000	6	2,674,959.84	0.927%	302	6.07%
460,000.00 to less than 480,000	7	3,293,876.16	1.141%	302	6.24%
480,000.00 to less than 500,000	5	2,462,233.13	0.853%	302	5.95%
500,000.00 to less than 520,000	7	3,588,739.48	1.243%	302	6.03%
520,000.00 to less than 540,000	2	1,058,848.50	0.367%	303	6.99%
Greater than; equal to 540,000.	39	29,839,485.55	10.339%	302	5.90%
TOTAL	**1,714**	**286,057,977.49**			

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	1,033	172,923,113.38	11.451%	302	6.65%
2	FIXED-RATE - First Mortgag	665	112,179,991.93	7.429%	296	6.52%
3	FIXED-RATE - Subordinate	16	954,872.18	0.063%	285	8.85%
	TOTAL	**1,714**	**286,057,977.49**			

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	1,390	225,071,927.41	14.904%	299	6.59%
2	Multi-Family (including 3 or	119	28,220,978.96	1.869%	298	6.55%
3	Plan Unit Development (PU	71	14,972,426.92	0.991%	301	6.83%
4	Low Rise Condo	77	12,179,906.28	0.807%	302	6.41%
5	Manufactured Housing	53	5,090,730.19	0.337%	299	7.60%
6	High Rise Condo	4	522,007.73	0.035%	303	7.25%
	TOTAL	**1,714**	**286,057,977.49**			

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	1,714	286,057,977.49	18.943%	299	6.61%
	TOTAL	**1,714**	**286,057,977.49**			

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: 02/25/2010
Pay Date: 02/25/2010

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

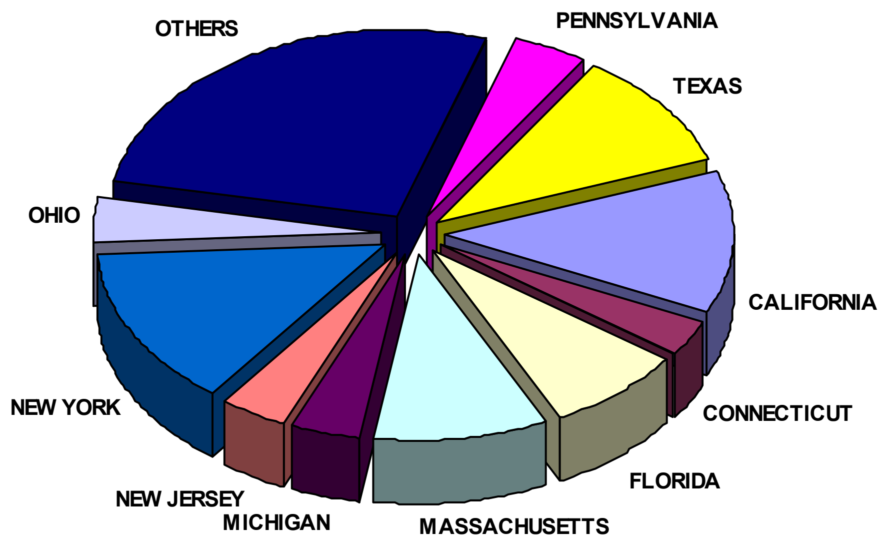
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	NEW YORK	155	39,705,148.29	13.880%	298	6.34%
2	CALIFORNIA	128	36,054,025.59	12.604%	301	5.99%
3	TEXAS	243	29,181,770.28	10.201%	294	7.24%
4	MASSACHUSETTS	109	27,877,661.45	9.745%	302	6.20%
5	FLORIDA	138	22,551,713.98	7.884%	301	6.55%
6	PENNSYLVANIA	100	12,401,270.97	4.335%	300	7.35%
7	OHIO	104	11,591,864.28	4.052%	302	6.69%
8	MICHIGAN	91	11,311,481.72	3.954%	301	6.82%
9	NEW JERSEY	49	10,764,417.58	3.763%	302	6.63%
10	CONNECTICUT	40	8,081,214.09	2.825%	302	6.08%
	OTHERS	557	76,537,409.26	26.756%	299	6.85%
	TOTAL	**1,714**	**286,057,977.49**			

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



BNY MELLON

Deal Code: JPM05OPT1
Distribution Date: 02/25/2010
Pay Date: 02/25/2010

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

Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	TX	101046519	3/1/2010	Principal Bal Cap / Terms	71,663.46	7.20000	302	Loan Mods
1	TX	101046832	3/1/2010	NOT PROVIDED BY SERVICER	117,765.89	10.15000	302	Stipulated Relief Workout
1	WI	121039028	3/1/2010	Other	114,173.22	8.99000	302	Loan Mods
1	TX	171025058	3/1/2010	Balloon to Fully amortized ARM	123,556.22	7.00000	302	Loan Mods
1	FL	291000193	3/1/2010	Balloon to Fully amortized ARM	152,497.64	8.20000	302	Loan Mods
1	GA	51056640	3/1/2010	Other	134,448.23	7.54000	302	Loan Mods
1	PA	61057450	3/1/2010	Principal Bal Cap / Interest Rate	140,681.41	6.95000	302	Loan Mods
1	TX	641008179	3/1/2010	Principal Bal Cap / Interest Rate	166,254.43	6.45000	302	Loan Mods
1	UT	671003499	3/1/2010	Interest Rate / Terms / Princ Bal	109,481.62	6.55000	302	Loan Mods
1	TX	771004476	3/1/2010	NOT PROVIDED BY SERVICER	44,163.78	7.60000	122	Stipulated Relief Workout
1	MI	841004552	3/1/2010	Principal Bal Cap / Terms	166,437.41	8.15000	302	Loan Mods
2	MA	141044973	3/1/2010	Interest Rate / Terms / Princ Bal	511,927.05	7.45000	302	Loan Mods
2	NY	231062992	1/1/2010	Conversion Fixed to ARM	127,106.63	2.00000	302	Balloon Modification 2nd PB
2	MO	271020993	3/1/2010	NOT PROVIDED BY SERVICER	72,964.60	8.95000	302	Stipulated Relief Workout
2	CO	321025102	3/1/2010	Principal Bal Cap / Terms	181,768.90	7.50000	302	Loan Mods
2	TX	351025254	3/1/2010	NOT PROVIDED BY SERVICER	84,169.41	7.80000	302	Stipulated Relief Workout
2	GA	51057216	3/1/2010	Balloon to Fully amortized ARM	232,865.98	6.60000	303	Loan Mods
2	AZ	511035081	3/1/2010	Principal Bal Cap / Interest Rate	216,307.51	9.37500	302	Loan Mods
2	CA	661005271	3/1/2010	Principal Bal Cap / Terms	215,196.73	7.85000	302	Balloon Modification 2nd PB
2	VA	731009645	3/1/2010	Balloon to Fully amortized ARM	178,614.68	6.89000	302	Loan Mods