

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

June 25, 2009

Table of Contents

<i>Distribution Report</i>	2
<i>Factor Report</i>	3
<i>Realized Loss Reporting</i>	5
<i>Certificate Interest Carryforward Detail</i>	6
<i>Basis Risk Certificate Interest Carryover</i>	7
<i>Non Supported Interest Shortfalls</i>	8
<i>Deferred Certificate Amounts</i>	8
<i>Pass Through Rates</i>	9
<i>Investor Supplemental Report</i>	9

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

Pei Y Huang

The Bank of New York Mellon Corporation - Structured Finance

101 Barclay Street, 4th Floor West

New York, New York 10286

Tel: (212) 815-8178 / Fax: (212) 815-3910

Email: pei.huang@bnymellon.com



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

June 25, 2009

DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
A1	612,849,000.00	40,302,485.40	0.00	18,094.14	18,094.14	0.00	0.00	40,302,485.40
A2	223,140,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	303,284,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	40,111,000.00	22,063,091.08	0.00	12,111.72	12,111.72	0.00	0.00	22,063,091.08
M1	60,404,000.00	60,404,000.00	0.00	38,192.95	38,192.95	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	30,379.69	30,379.69	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	19,846.05	19,846.05	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	21,037.74	21,037.74	0.00	0.00	27,182,000.00
M5	24,917,000.00	24,917,000.00	0.00	19,700.00	19,700.00	0.00	0.00	24,917,000.00
M6	23,406,000.00	22,093,296.54	3,458,433.84	18,756.29	3,477,190.13	0.00	0.00	18,634,862.70
M7	21,141,000.00	11,296,249.28	0.00	14,485.09	14,485.09	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	12,377.62	12,377.62	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	15,200.38	15,200.38	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	25,793.18	25,793.18	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	311,014,604.02	3,458,433.84	245,974.85	3,704,408.69	0.00	0.00	307,556,170.18

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	324,106,610.93	0.00	0.00	0.00	0.00	0.00	317,497,805.04

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

June 25, 2009

FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE

CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CURRENT PASS-THRU RATE
A1	46626laa8	65.76250496	0.00000000	0.02952463	0.02952463	65.76250496	0.538750%
A2	46626lab6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
A3	46626lac4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
A4	46626lad2	550.05088579	0.00000000	0.30195508	0.30195508	550.05088579	0.658750%
M1	46626lae0	1,000.00000000	0.00000000	0.63229174	0.63229174	1,000.00000000	0.758750%
M2	46626laf7	1,000.00000000	0.00000000	0.64895841	0.64895841	1,000.00000000	0.778750%
M3	46626lag5	1,000.00000000	0.00000000	0.67395830	0.67395830	1,000.00000000	0.808750%
M4	46626lah3	1,000.00000000	0.00000000	0.77395850	0.77395850	1,000.00000000	0.928750%
M5	46626laj9	1,000.00000000	0.00000000	0.79062488	0.79062488	1,000.00000000	0.948750%
M6	46626lak6	943.91594207	147.75843117	0.80134538	148.55977655	796.15751090	1.018750%
M7	46626lal4	534.32899484	0.00000000	0.68516579	0.68516579	534.32899484	1.538750%
M8	46626lam2	460.50024423	0.00000000	0.65573321	0.65573321	460.50024423	1.708750%
M9	46626lan0	559.53541024	0.00000000	1.00658102	1.00658102	559.53541024	2.158750%
M10	46626lap5	619.46459705	0.00000000	1.70804450	1.70804450	619.46459705	3.308750%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		212.76545367	2.36591863	0.16827168	2.53419031	210.39953504	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	214.62659232	0.00000000	0.00000000	0.00000000	210.25017592	0.000000%

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

June 25, 2009

Dates:

Record Date	06/24/09
Determination Date	06/15/09
Distribution Date	06/25/09

Trigger Event

TEST I - Trigger Event Occurrence	NO
(Is Delinquency Percentage > 36% of of Senior Enhancement Percetage ?)	NO
Delinquency Percentage	27.76884%
36% of of Senior Enhancement Percetage	28.92858%
OR	
TEST II - Trigger Event Occurrence	NO
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)	
Cumulative Realized Losses as % of Original Loan Bal	4.53086%
Required Cumulative Loss %	4.91667%

O/C Reporting

Targeted Overcollateralization Amount	20,319,859.52
Ending Overcollateralization Amount	9,941,634.87
Ending Overcollateralization Deficiency	10,378,224.65
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,360,571.45
Payment to Class C	0.00

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

Non Recoverables from Losses	49,921.49
Group 1	14,595.61
Group 2	35,325.88
Subsequent Losses	4,619.53
Group 1	2,532.39
Group 2	2,087.14
Subsequent Recoveries	16,432.29
Group 1	11,987.46
Group 2	4,444.83
Current Net Realized Losses	4,510,943.50
Group 1	1,308,409.45
Group 2	3,252,455.54
Cumulative Net Realized Losses	68,420,345.82
Group 1	38,773,873.19
Group 2	29,646,472.63
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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

June 25, 2009

Certificate Interest Carryforward Detail

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

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

June 25, 2009

Amounts Received with respect to the Yield Maintenance Agreement 0.00

Basis Risk Reserve Fund Account:

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

Interest Accrual Period

Start Date	May 26, 2009
End Date	June 25, 2009
Number of Days in Accrual Period	30

Basis Risk Certificate Interest Carryover

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

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

June 25, 2009

Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occurred this distribution

0.00

Deferred Certificate Amounts

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

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

June 25, 2009

Available Net Funds Cap to Libor Certificates

5.920059

One-Month LIBOR for Such Distribution Date

0.308750

Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.538750	0.543750
A2	0.398750	0.403750
A3	0.518750	0.523750
A4	0.658750	0.663750
M1	0.758750	0.763750
M2	0.778750	0.783750
M3	0.808750	0.813750
M4	0.928750	0.933750
M5	0.948750	0.953750
M6	1.018750	1.023750
M7	1.538750	1.543750
M8	1.708750	1.713750
M9	2.158750	2.163750
M10	3.308750	3.313750

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Table of Contents

	Page Number
Collateral Information Summary	1
Pipeline Snapshot	4
General Trends - Total	5
Prepayment Rates / Trends - CPR, SMM, CDR	6
Prepayment Rates / Trends - MDR, WAS, PSA	7
Prepayments and Liquidations - Summary	8
Prepayments and Liquidations - Details	10
Delinquency Summary - Total	12
Delinquency Trends - Total	13
Delinquency Summary - by Groups	14
Delinquency Trends - by Groups	16
Delinquency Summary - by Loan Type	17
Delinquency Trends - by Loan Type	19
Losses - Details	20
Losses - Trends	24
Distribution by Note Rate	25
Distribution by Ending Scheduled Balance	26
Distribution by Loan Type, by Property Type, by Amortization Type	27
Top 10 State Concentration	28
Modifications, Extensions, Waivers	29

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Collateral Information - Summary Total

Interest Collections	
Scheduled Interest	1,764,758.07
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,764,758.07

Fee Summary	
Servicer Fee (1)	165,005.80
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	810.27
Total Fees	165,816.07
Total Fees (Withheld)	165,005.80

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	7,604.32
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	7,604.32

Summary	
(+) Total Principal Collected	6,608,805.89
(-) Total Losses	4,510,943.50
(+) Total Interest Collected	1,764,758.07
(+) Total Other Interest Adjust. Collected	7,604.32
(-) Total Fees (Withheld)	165,005.80
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	3,705,218.98

Summary		
	Balance	Count
Beginning Pool	324,106,610.94	1,924
Scheduled Principal	321,316.98	
UnScheduled Principal	6,287,488.91	
Ending Pool	317,497,805.05	1,887

Characteristics	
Weighted Average Coupon Rate (WAC)	7.0313284
Weighted Average Net Rate (NetWAC)	6.3783284
Weighted Average Remaining Term	307

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

Other Considerations for Losses	
Balance Due Trust	6,282,154.47
Net Liquidation Proceeds	1,809,319.70
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	321,316.98
Total Scheduled Principal	321,316.98

UnScheduled Principal	
(+) Curtailments	18,795.15
(+) Curtailment Adjustment	(457,994.09)
(+) Principal Payoff	2,253,853.08
(+) Principal Adjustment	4,472,834.77
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	6,287,488.91

Losses	
(+) Initial (Current) Loss	4,472,834.77
(+) Non-Recoverable Advances	49,921.49
(+) Subsequent Loss	4,619.53
(-) Subsequent Gain	16,432.29
Total Losses	4,510,943.50
Cumulative Losses	68,420,345.82

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	523,386.91	6
REO Disposal	1,672,718.04	22
Repurchase	0.00	0
Others	57,748.13	1
Total Principal Payoff	2,253,853.08	29

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	943,731.12
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	943,731.12

Fee Summary	
Servicer Fee (1)	87,199.18
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	427.17
Total Fees	87,626.35
Total Fees (Withheld)	87,199.18

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	7,604.32
NonRecoverable Servicer Advance	0.00
Total Other Interest Adjust.	7,604.32

Summary	
(+) Total Principal Collected	2,001,229.82
(-) Total Losses	1,273,083.57
(+) Total Interest Collected	943,731.12
(+) Total Other Interest Adjust. Collected	7,604.32
(-) Total Fees (Withheld)	87,199.18
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	1,592,282.51

Summary		
	Balance	Count
Beginning Pool	170,867,135.15	1,241
Scheduled Principal	175,624.82	
UnScheduled Principal	1,825,605.00	
Ending Pool	168,865,905.33	1,225

Characteristics	
Weighted Average Coupon Rate (WAC)	7.1102591
Weighted Average Net Rate (NetWAC)	6.4572591
Weighted Average Remaining Term	306

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

Other Considerations for Losses	
Balance Due Trust	1,778,497.07
Net Liquidation Proceeds	510,554.04
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	175,624.82
Total Scheduled Principal	175,624.82

UnScheduled Principal	
(+) Curtailments	7,103.96
(+) Curtailment Adjustment	(226,469.75)
(+) Principal Payoff	777,027.76
(+) Principal Adjustment	1,267,943.03
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	1,825,605.00

Losses	
(+) Initial (Current) Loss	1,267,943.03
(+) Non-Recoverable Advances	14,595.61
(+) Subsequent Loss	2,532.39
(-) Subsequent Gain	11,987.46
Total Losses	1,273,083.57
Cumulative Losses	38,773,873.19

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	266,473.72	3
REO Disposal	452,805.91	9
Repurchase	0.00	0
Others	57,748.13	1
Total Principal Payoff	777,027.76	13

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	821,026.95
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	821,026.95

Fee Summary	
Servicer Fee (1)	77,806.62
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	383.10
Total Fees	78,189.72
Total Fees (Withheld)	77,806.63

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	0.00
Total Other Interest Adjust.	0.00

Summary	
(+) Total Principal Collected	4,607,576.07
(-) Total Losses	3,237,859.93
(+) Total Interest Collected	821,026.95
(+) Total Other Interest Adjust. Collected	0.00
(-) Total Fees (Withheld)	77,806.63
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	2,112,936.46

Summary		
	Balance	Count
Beginning Pool	153,239,475.79	683
Scheduled Principal	145,692.16	
UnScheduled Principal	4,461,883.91	
Ending Pool	148,631,899.72	662

Characteristics	
Weighted Average Coupon Rate (WAC)	6.9433180
Weighted Average Net Rate (NetWAC)	6.2903180
Weighted Average Remaining Term	308

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

Other Considerations for Losses	
Balance Due Trust	4,503,657.40
Net Liquidation Proceeds	1,298,765.66
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	145,692.16
Total Scheduled Principal	145,692.16

UnScheduled Principal	
(+) Curtailments	11,691.19
(+) Curtailment Adjustment	(231,524.34)
(+) Principal Payoff	1,476,825.32
(+) Principal Adjustment	3,204,891.74
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
Total UnScheduled Principal	4,461,883.91

Losses	
(+) Initial (Current) Loss	3,204,891.74
(+) Non-Recoverable Advances	35,325.88
(+) Subsequent Loss	2,087.14
(-) Subsequent Gain	4,444.83
Total Losses	3,237,859.93
Cumulative Losses	29,646,472.63

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	256,913.19	3
REO Disposal	1,219,912.13	13
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,476,825.32	16

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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
May 2008	4.23%	2.62%	28.18%	16.68%	8.49%	4.14%	26,174,588.44	6.46%	0.2684765	17.29950%	14.22974%
Jun 2008	4.99%	2.41%	27.00%	15.81%	8.62%	3.77%	31,050,020.75	7.90%	0.2604370	18.76250%	23.00833%
Jul 2008	4.43%	2.78%	26.83%	15.00%	8.39%	3.92%	34,363,852.34	8.93%	0.2547370	14.20624%	17.20380%
Aug 2008	5.11%	3.57%	25.17%	15.03%	7.30%	3.63%	39,633,739.77	10.61%	0.2474718	15.60594%	25.35821%
Sep 2008	5.82%	2.74%	25.60%	14.63%	7.64%	3.66%	42,736,751.55	11.65%	0.2429091	10.63767%	13.88614%
Oct 2008	5.19%	2.98%	25.44%	14.23%	7.35%	4.11%	45,592,241.47	12.65%	0.2386829	10.08268%	14.97929%
Nov 2008	5.37%	2.39%	25.16%	13.51%	7.31%	4.28%	48,701,343.81	13.75%	0.2345242	9.12118%	14.68293%
Dec 2008	5.36%	3.37%	23.07%	10.80%	7.38%	4.45%	51,074,395.25	14.64%	0.2310114	8.54212%	11.86394%
Jan 2009	7.02%	3.24%	23.07%	9.13%	7.99%	4.21%	53,317,784.19	15.48%	0.2281372	6.00221%	11.53030%
Feb 2009	5.91%	3.47%	22.81%	9.18%	7.92%	3.88%	55,090,978.00	16.16%	0.2257723	5.08297%	9.48745%
Mar 2009	5.65%	3.12%	23.49%	9.76%	7.55%	3.76%	57,244,829.74	17.00%	0.2229440	6.19439%	10.67307%
Apr 2009	7.39%	2.13%	23.33%	10.69%	6.52%	3.73%	61,571,053.33	18.72%	0.2178273	10.48901%	19.92952%
May 2009	6.72%	3.84%	23.55%	11.45%	5.93%	3.62%	63,909,402.32	19.72%	0.2146266	7.65220%	12.21278%
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%

Percentages of Ending Scheduled Balance

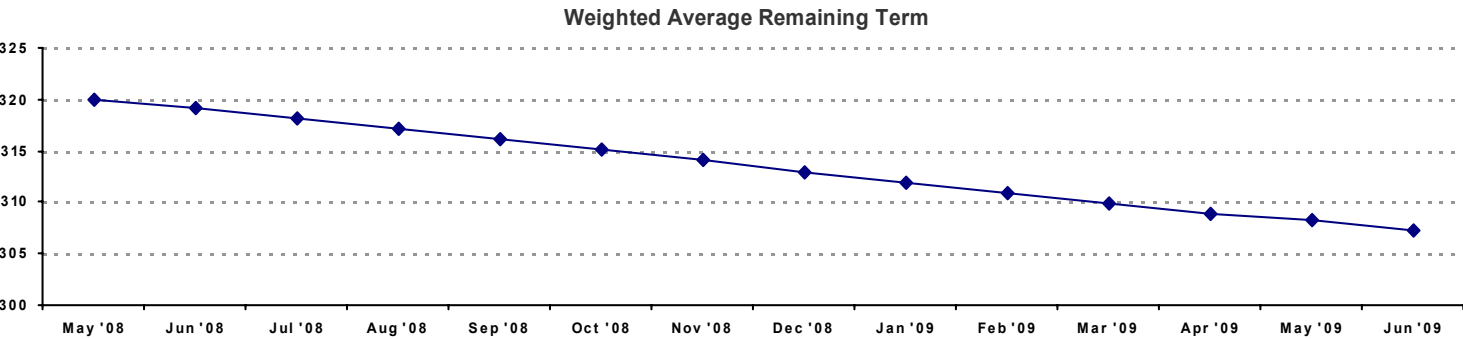
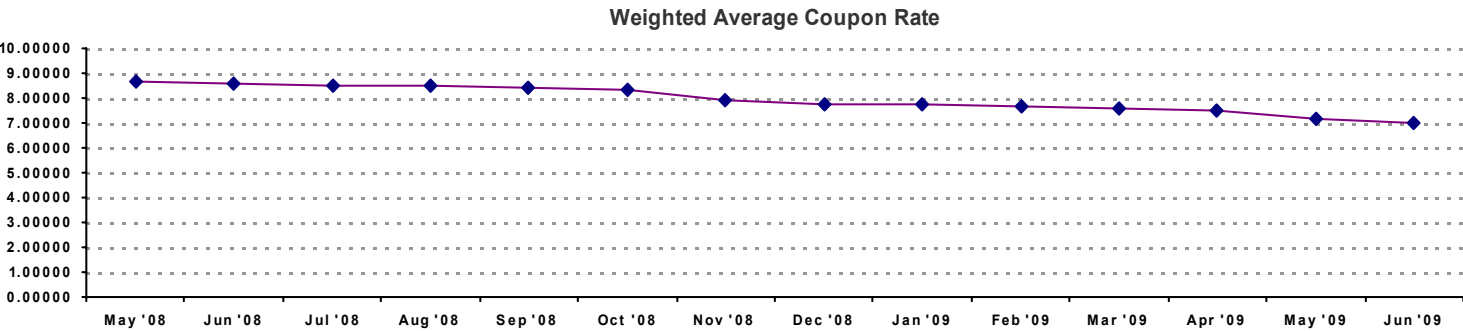
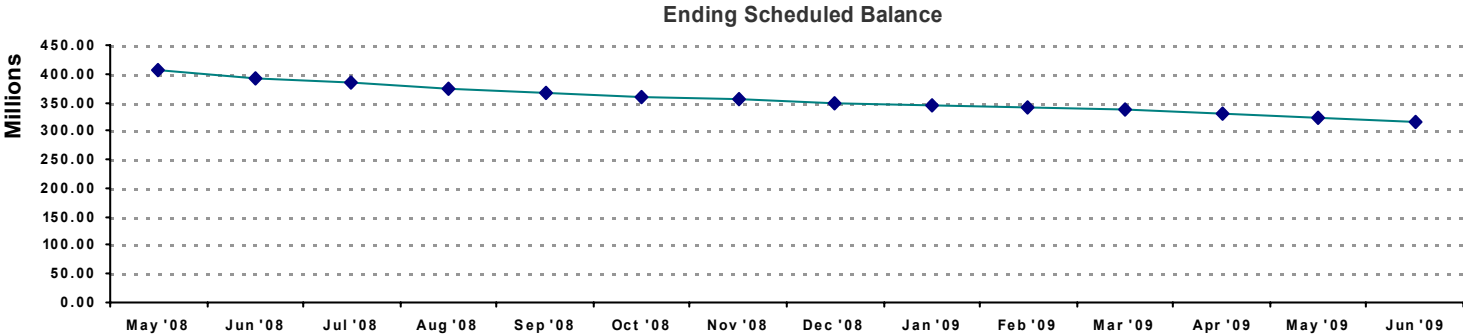
Calculation Methodology:

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

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

General Trends - Total

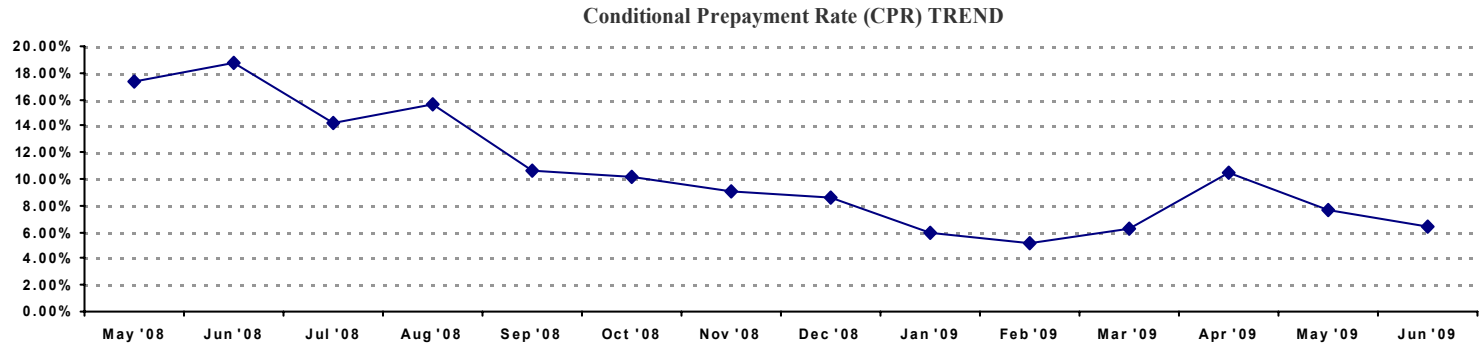


Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

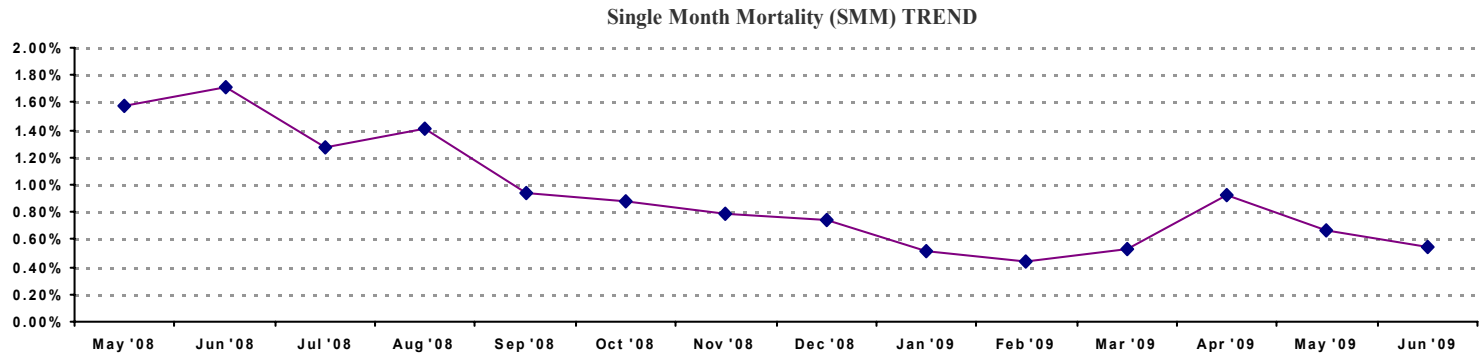
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

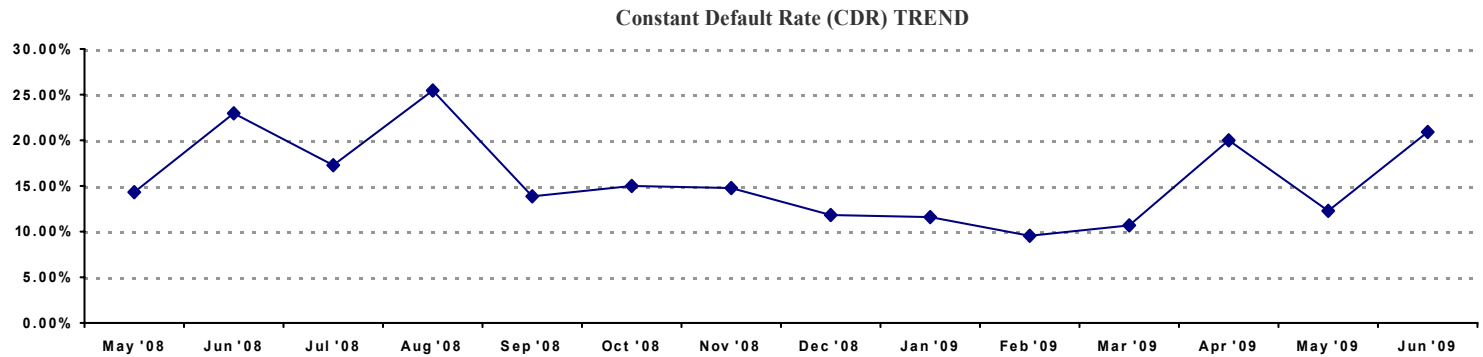
Conditional Prepayment Rate (CPR)	Value
Current Period	6.38906%
3-Month Average	8.17675%
6-Month Average	6.96830%
12-Month Average	9.16714%
Average Since Cut-off	26.18936%



Single Month Mortality (SMM)	Value
Current Period	0.54868%
3-Month Average	0.70968%
6-Month Average	0.60146%
12-Month Average	0.80261%
Average Since Cut-off	2.75184%



Constant Default Rate (CDR)	Value
Current Period	20.93340%
3-Month Average	17.69190%
6-Month Average	14.12775%
12-Month Average	15.22840%

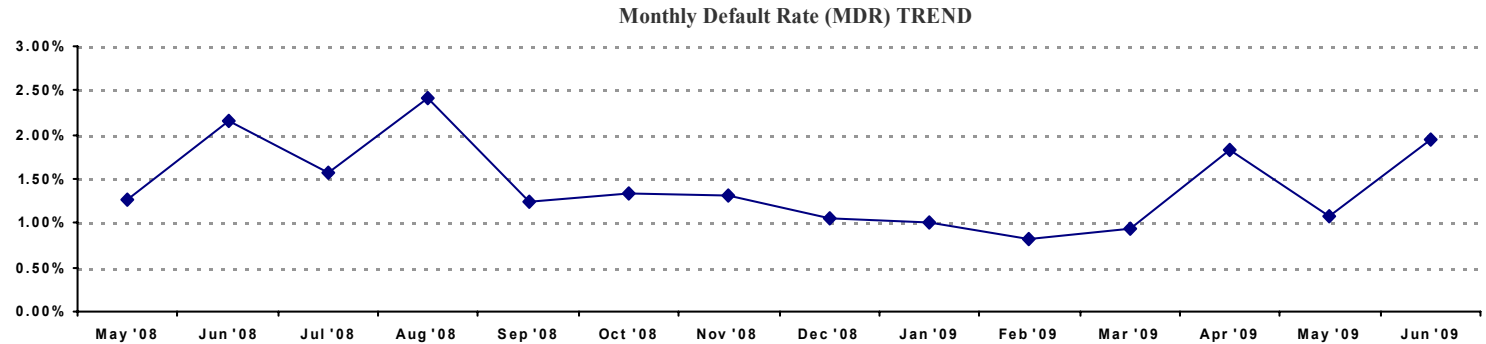


Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

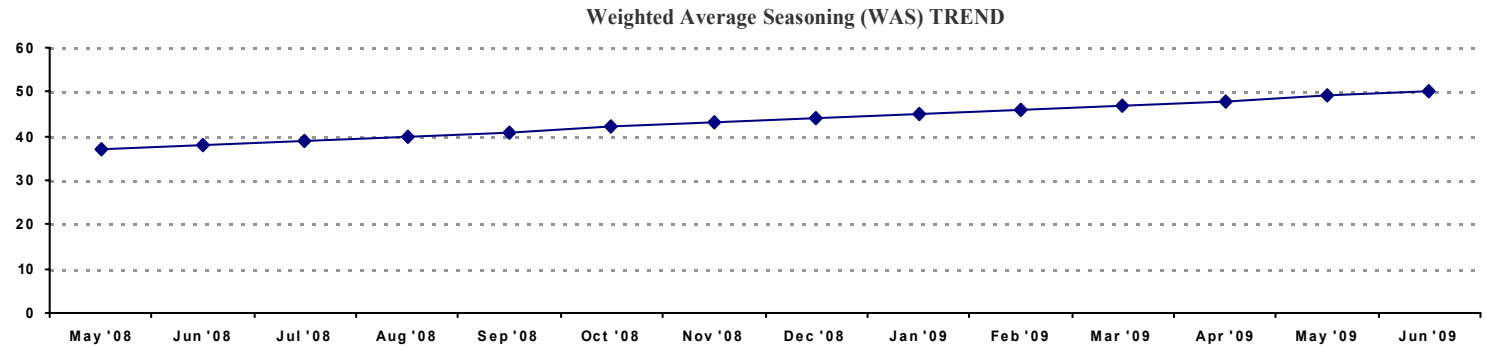
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments - Rates

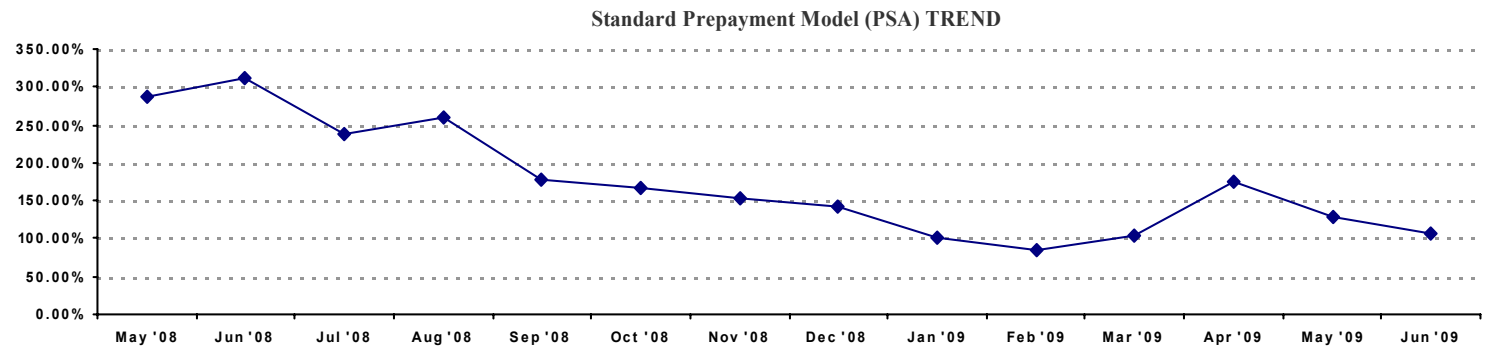
Monthly Default Rate (MDR)	Value
Current Period	1.93830%
3-Month Average	1.61767%
6-Month Average	1.27202%
12-Month Average	1.37863%



Weighted Average Seasoning (WAS)	Value
Current Period	50.00
3-Month Average	49.00
6-Month Average	47.50
12-Month Average	44.50



Standard Prepayment Model (PSA)	Value
Current Period	106.48%
3-Month Average	408.84%
6-Month Average	696.83%
12-Month Average	1833.43%



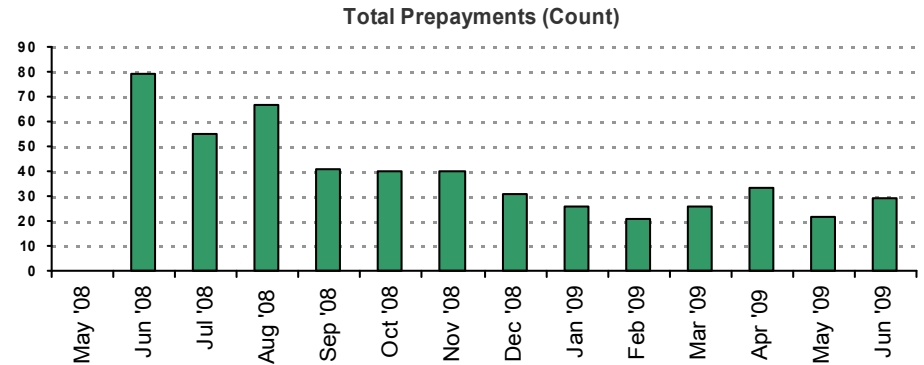
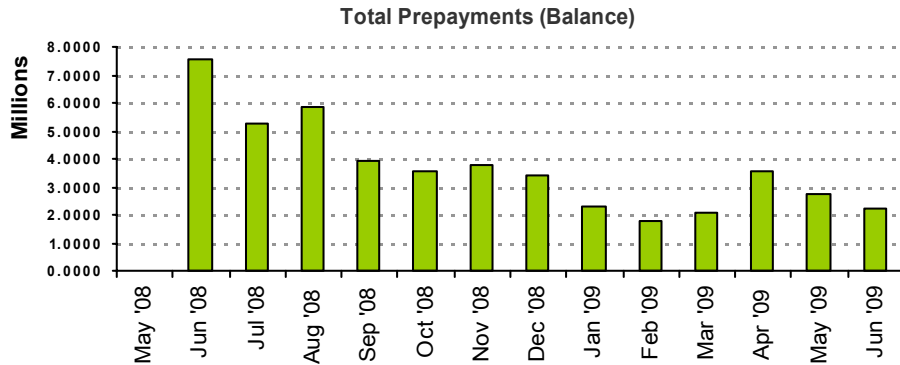
Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	3	266,473.72	0	0.00	9	452,805.91	0	0.00	1	57,748.13	13	777,027.76
2	3	256,913.19	0	0.00	13	1,219,912.13	0	0.00	0	0.00	16	1,476,825.32
TOTAL	6	523,386.91	0	0.00	22	1,672,718.04	0	0.00	1	57,748.13	29	2,253,853.08

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

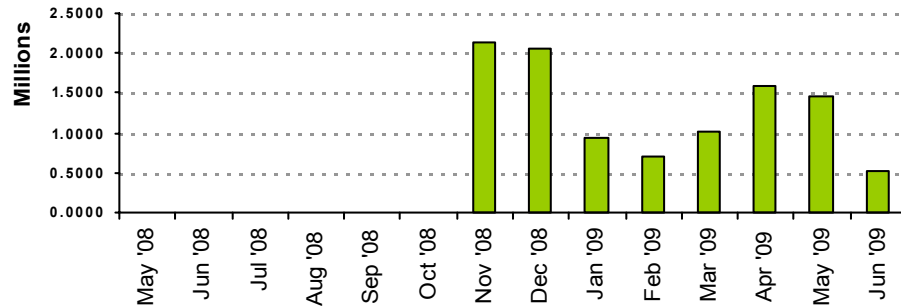


Deal Code: JPM05OPT1
 Distribution Date: 06/25/2009
 Pay Date: 06/25/2009

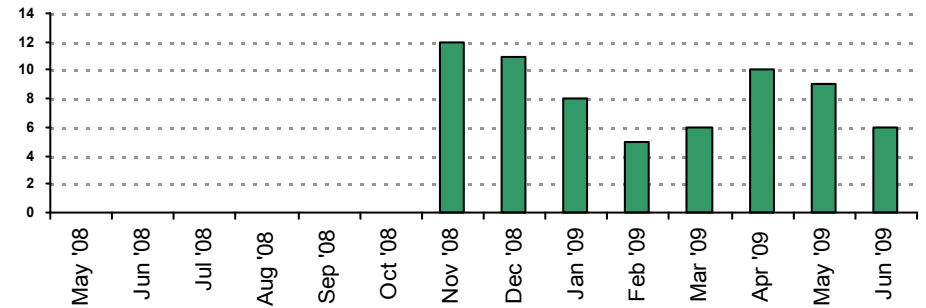
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Prepayments and Liquidations - Summary

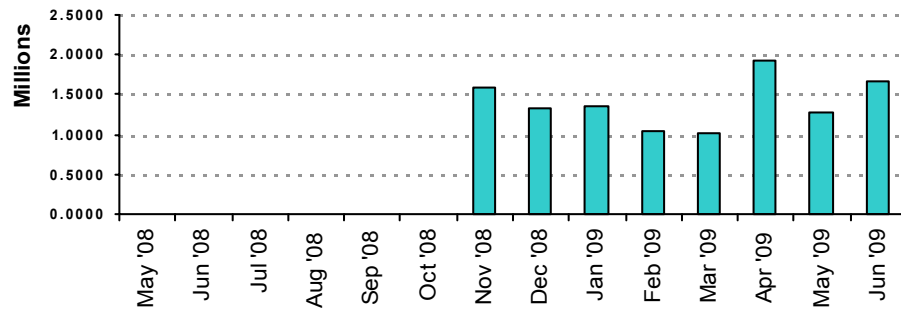
Total Prepayments in Full (Balance)



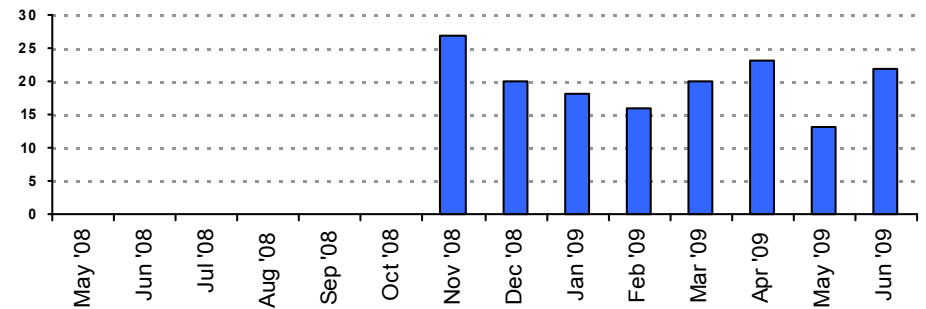
Total Prepayments in Full (Count)



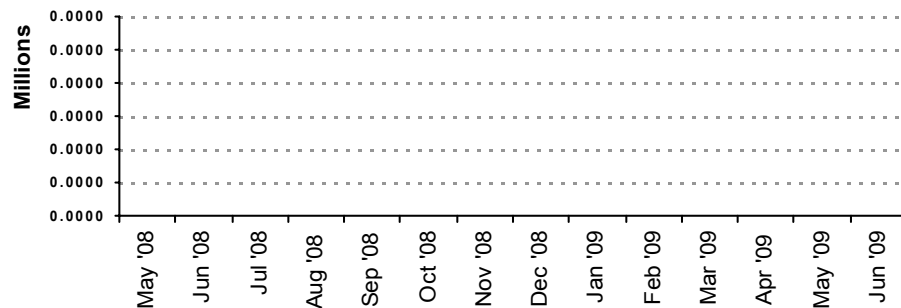
Total Liquidations (Balance)



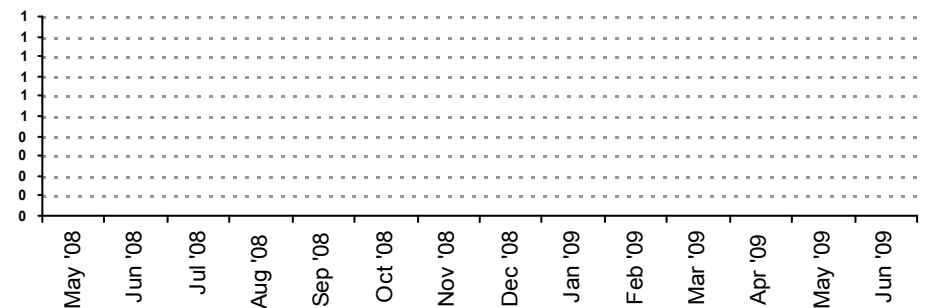
Total Liquidations (Count)



Total Repurchases (Balance)



Total Repurchases (Count)



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	CA	21063669	233,000.00	75,512.73	REO Disposal	06-01-2009	6.7500
1	CA	661004556	264,000.00	126,846.76	REO Disposal	06-01-2009	2.0000
1	FL	621006891	102,200.00	36,469.71	Prepayment	06-01-2009	6.7400
1	GA	51056821	146,500.00	20,153.81	REO Disposal	06-01-2009	8.3750
1	MN	121038960	157,500.00	25,877.22	REO Disposal	06-01-2009	8.6000
1	MO	41065874	92,000.00	22,337.93	REO Disposal	06-01-2009	9.0000
1	NH	401000737	250,000.00	139,271.58	REO Disposal	06-01-2009	7.3750
1	PA	61058080	160,000.00	1,595.65	REO Disposal	06-01-2009	6.3900
1	TN	731009772	68,800.00	15,814.80	REO Disposal	06-01-2009	8.2500
1	TX	101046471	69,000.00	25,395.43	REO Disposal	06-01-2009	11.9900
1	TX	351025366	56,050.00	54,273.00	Prepayment	06-01-2009	8.5000
1	TX	641007522	193,600.00	175,731.01	Prepayment	06-01-2009	6.7000
1	VA	731009370	112,100.00	57,748.13	NOT PROVIDED BY SERVICE	08-01-2008	8.8750
TOTAL Group 1		13	1,904,750.00	777,027.76			

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	AR	651008694	64,000.00	23,133.72	REO Disposal	06-01-2009	8.2000
2	CA	581000294	452,000.00	155,139.49	REO Disposal	06-01-2009	6.2500
2	CA	631006675	627,475.00	76,127.83	REO Disposal	06-01-2009	7.9000
2	CA	631006939	800,000.00	461,218.83	REO Disposal	06-01-2009	7.6000
2	CA	671003132	261,000.00	91,331.69	REO Disposal	06-01-2009	7.8750
2	CA	671003161	499,500.00	30,325.75	REO Disposal	06-01-2009	7.0000
2	FL	561001687	71,500.00	2,894.21	REO Disposal	06-01-2009	10.1250
2	FL	561002029	151,200.00	1,993.01	REO Disposal	06-01-2009	8.8750
2	MA	381020317	376,000.00	179,741.58	REO Disposal	06-01-2009	7.4500
2	MI	841004248	99,000.00	703.53	REO Disposal	06-01-2009	8.4000
2	MN	121039101	180,281.00	71,076.75	REO Disposal	06-01-2009	8.8750
2	NV	171024841	284,000.00	78,853.53	Prepayment	06-01-2009	5.7500
2	TX	101046438	68,875.00	20,905.49	REO Disposal	06-01-2009	5.2500
2	TX	271021020	202,400.00	105,320.25	REO Disposal	06-01-2009	8.6250
2	TX	351024559	108,000.00	101,911.77	Prepayment	06-01-2009	8.7500
2	TX	351025716	80,000.00	76,147.89	Prepayment	06-01-2009	9.9500
TOTAL Group 2		16	4,325,231.00	1,476,825.32			
TOTAL		29	6,229,981.00	2,253,853.08			

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Delinquency Summary - Total

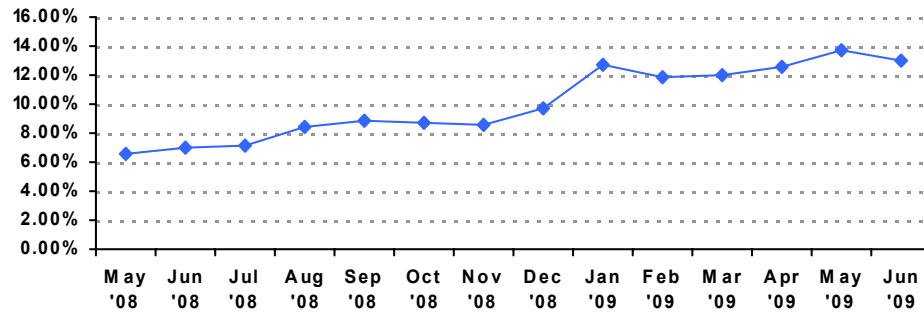
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,303	209,681,047.85	1	167,778.08	0	0.00	16	2,021,454.66	0	0.00	1,320	211,870,280.59
	69.05%	66.04%	0.05%	0.05%	0.00%	0.00%	0.85%	0.64%	0.00%	0.00%	69.95%	66.73%
Payment 1	107	19,651,299.00	1	256,477.48	0	0.00	6	656,566.74	0	0.00	114	20,564,343.22
	5.67%	6.19%	0.05%	0.08%	0.00%	0.00%	0.32%	0.21%	0.00%	0.00%	6.04%	6.48%
Payment 2	36	7,471,701.58	12	2,349,742.54	0	0.00	8	1,116,636.14	0	0.00	56	10,938,080.26
	1.91%	2.35%	0.64%	0.74%	0.00%	0.00%	0.42%	0.35%	0.00%	0.00%	2.97%	3.45%
Payment 3+	66	14,129,551.76	179	35,536,071.51	90	15,529,564.07	62	8,929,913.64	0	0.00	397	74,125,100.98
	3.50%	4.45%	9.49%	11.19%	4.77%	4.89%	3.29%	2.81%	0.00%	0.00%	21.04%	23.35%
TOTAL	1,512	250,933,600.19	193	38,310,069.61	90	15,529,564.07	92	12,724,571.18	0	0.00	1,887	317,497,805.05
	80.13%	79.03%	10.23%	12.07%	4.77%	4.89%	4.88%	4.01%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 06/25/2009
 Pay Date: 06/25/2009

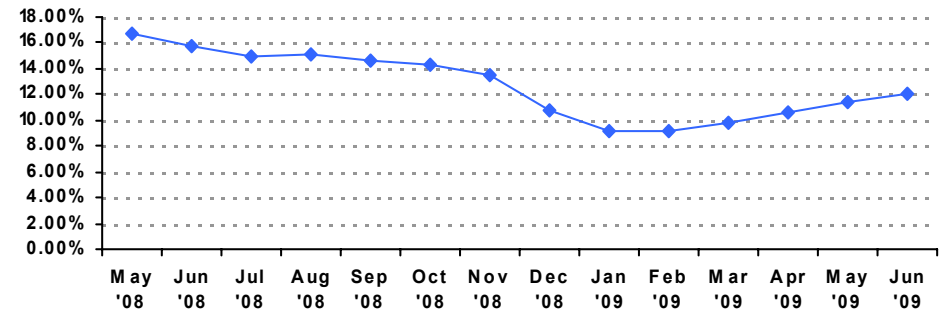
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Delinquency Trends - Summary

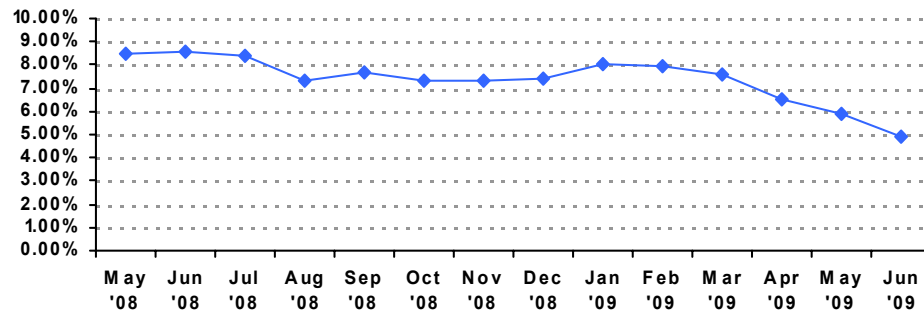
Delinquent (% of Amount)



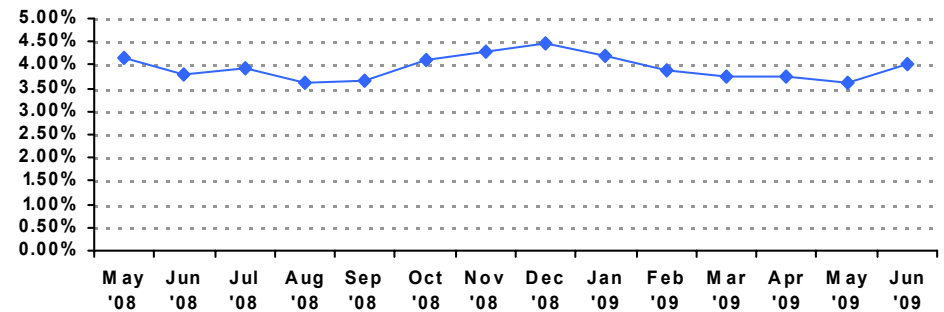
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	873	118,699,125.52	0	0.00	0	0.00	14	1,636,615.64	0	0.00	887	120,335,741.16
	71.27%	70.29%	0.00%	0.00%	0.00%	0.00%	1.14%	0.97%	0.00%	0.00%	72.41%	71.26%
Payment 1	68	9,105,604.21	1	256,477.48	0	0.00	4	486,918.75	0	0.00	73	9,849,000.44
	5.55%	5.39%	0.08%	0.15%	0.00%	0.00%	0.33%	0.29%	0.00%	0.00%	5.96%	5.83%
Payment 2	23	3,634,931.48	5	834,992.50	0	0.00	5	904,288.55	0	0.00	33	5,374,212.53
	1.88%	2.15%	0.41%	0.49%	0.00%	0.00%	0.41%	0.54%	0.00%	0.00%	2.69%	3.18%
Payment 3+	38	6,310,102.12	104	15,152,474.94	57	8,097,483.92	33	3,746,890.22	0	0.00	232	33,306,951.20
	3.10%	3.74%	8.49%	8.97%	4.65%	4.80%	2.69%	2.22%	0.00%	0.00%	18.94%	19.72%
TOTAL	1,002	137,749,763.33	110	16,243,944.92	57	8,097,483.92	56	6,774,713.16	0	0.00	1,225	168,865,905.33
	81.80%	81.57%	8.98%	9.62%	4.65%	4.80%	4.57%	4.01%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

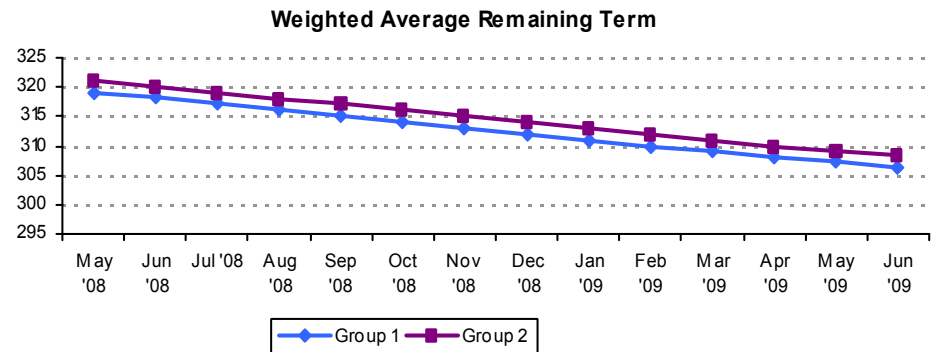
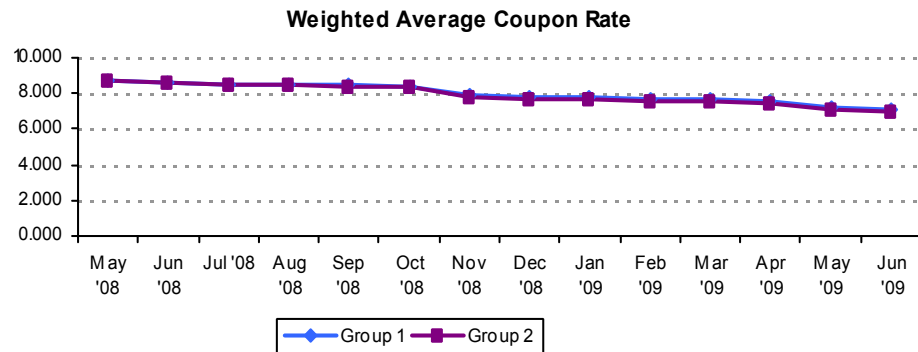
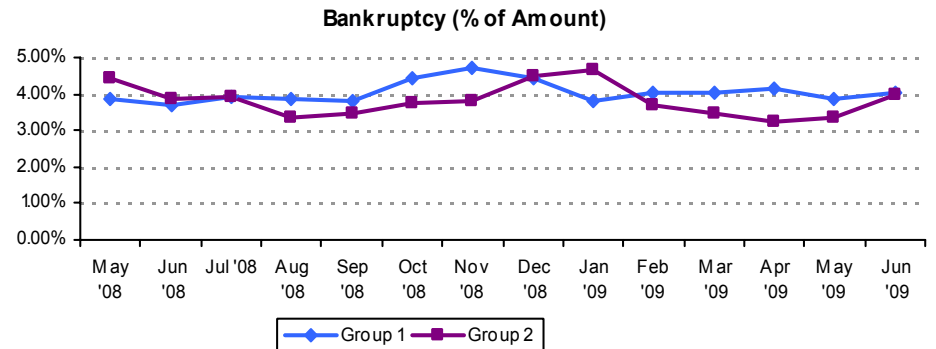
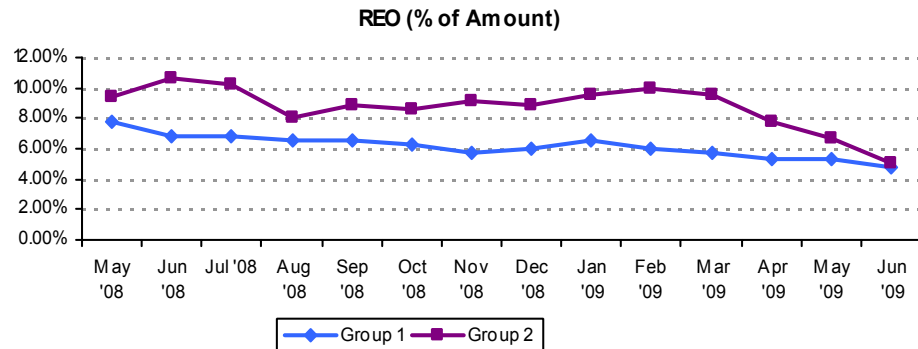
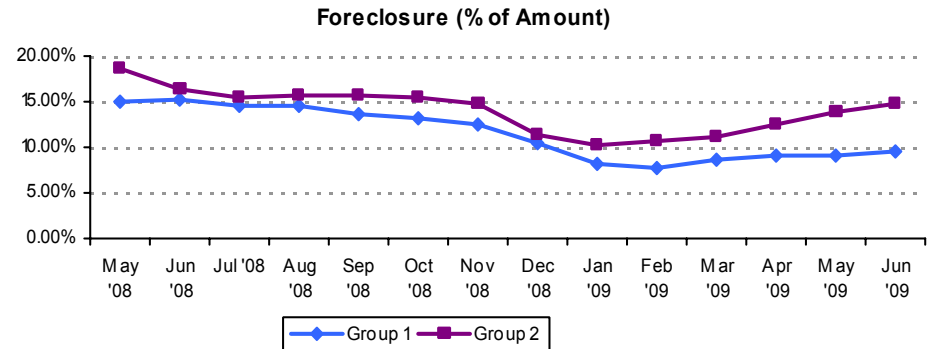
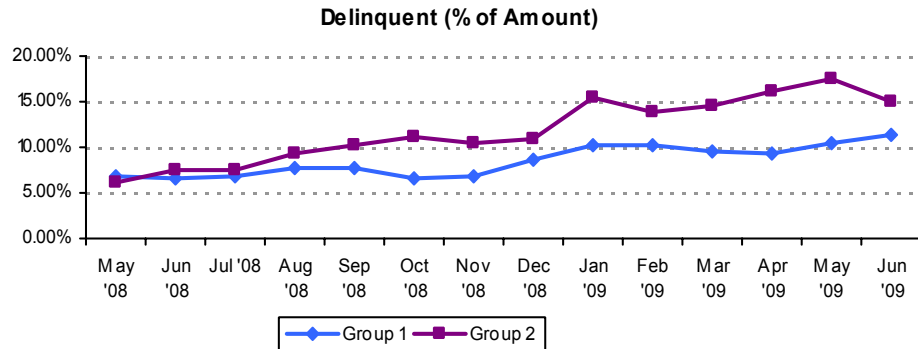
Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	430	90,981,922.33	1	167,778.08	0	0.00	2	384,839.02	0	0.00	433	91,534,539.43
	64.95%	61.21%	0.15%	0.11%	0.00%	0.00%	0.30%	0.26%	0.00%	0.00%	65.41%	61.58%
Payment 1	39	10,545,694.79	0	0.00	0	0.00	2	169,647.99	0	0.00	41	10,715,342.78
	5.89%	7.10%	0.00%	0.00%	0.00%	0.00%	0.30%	0.11%	0.00%	0.00%	6.19%	7.21%
Payment 2	13	3,836,770.10	7	1,514,750.04	0	0.00	3	212,347.59	0	0.00	23	5,563,867.73
	1.96%	2.58%	1.06%	1.02%	0.00%	0.00%	0.45%	0.14%	0.00%	0.00%	3.47%	3.74%
Payment 3+	28	7,819,449.64	75	20,383,596.57	33	7,432,080.15	29	5,183,023.42	0	0.00	165	40,818,149.78
	4.23%	5.26%	11.33%	13.71%	4.98%	5.00%	4.38%	3.49%	0.00%	0.00%	24.92%	27.46%
TOTAL	510	113,183,836.86	83	22,066,124.69	33	7,432,080.15	36	5,949,858.02	0	0.00	662	148,631,899.72
	77.04%	76.15%	12.54%	14.85%	4.98%	5.00%	5.44%	4.00%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 06/25/2009
 Pay Date: 06/25/2009

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

Delinquency Trends - By Groups



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	602	99,416,684.05	1	167,778.08	0	0.00	7	942,199.30	0	0.00	610	100,526,661.43
	82.81%	81.87%	0.14%	0.14%	0.00%	0.00%	0.96%	0.78%	0.00%	0.00%	83.91%	82.78%
Payment 1	29	4,781,519.84	0	0.00	0	0.00	0	0.00	0	0.00	29	4,781,519.84
	3.99%	3.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.99%	3.94%
Payment 2	13	2,616,600.03	4	554,706.74	0	0.00	2	370,666.57	0	0.00	19	3,541,973.34
	1.79%	2.15%	0.55%	0.46%	0.00%	0.00%	0.28%	0.31%	0.00%	0.00%	2.61%	2.92%
Payment 3+	18	2,721,478.38	30	6,651,040.89	8	1,216,993.99	13	1,996,759.29	0	0.00	69	12,586,272.55
	2.48%	2.24%	4.13%	5.48%	1.10%	1.00%	1.79%	1.64%	0.00%	0.00%	9.49%	10.36%
TOTAL	662	109,536,282.30	35	7,373,525.71	8	1,216,993.99	22	3,309,625.16	0	0.00	727	121,436,427.16
	91.06%	90.20%	4.81%	6.07%	1.10%	1.00%	3.03%	2.73%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

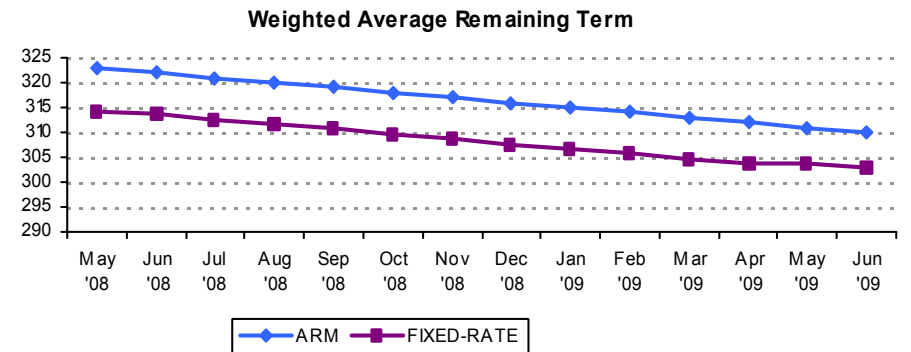
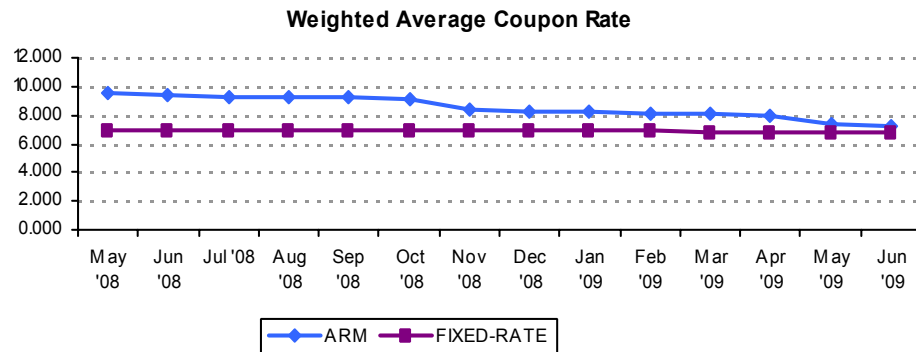
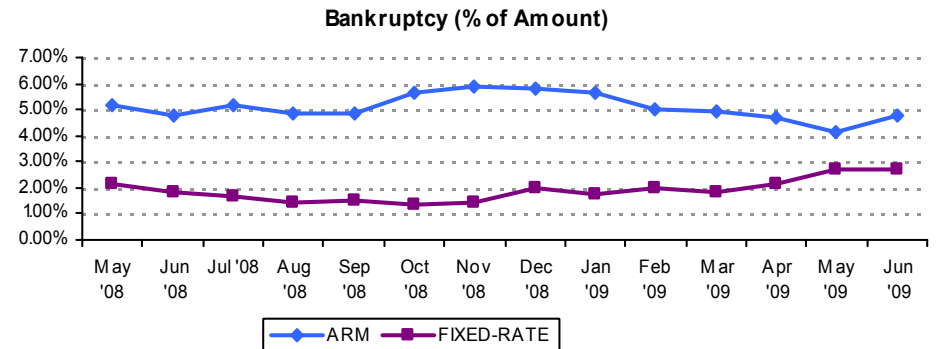
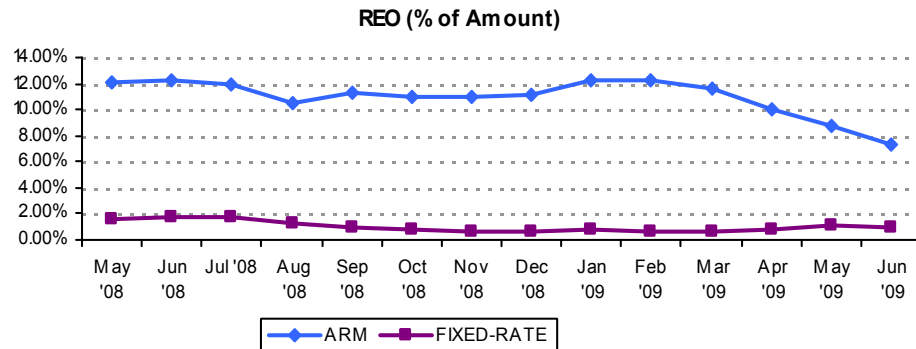
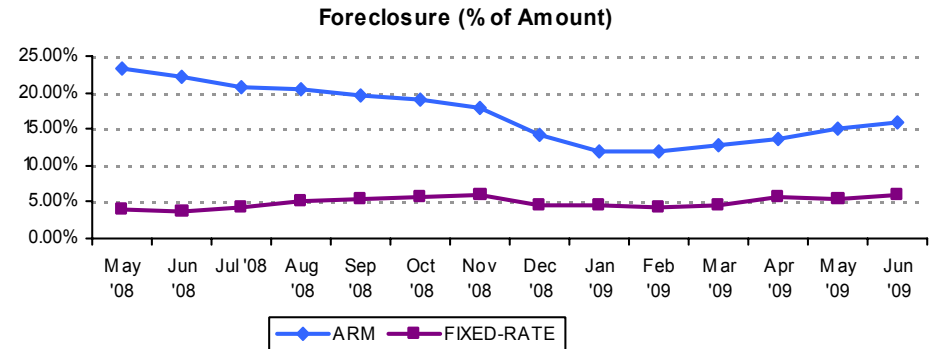
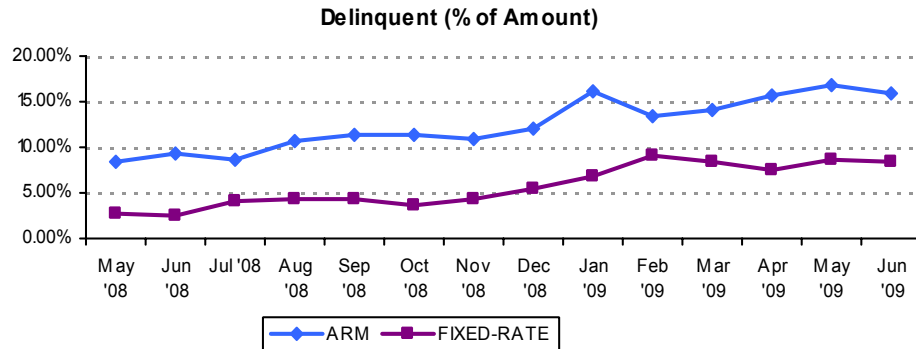
Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	701	110,264,363.80	0	0.00	0	0.00	9	1,079,255.36	0	0.00	710	111,343,619.16
	60.43%	56.24%	0.00%	0.00%	0.00%	0.00%	0.78%	0.55%	0.00%	0.00%	61.21%	56.79%
Payment 1	78	14,869,779.16	1	256,477.48	0	0.00	6	656,566.74	0	0.00	85	15,782,823.38
	6.72%	7.58%	0.09%	0.13%	0.00%	0.00%	0.52%	0.33%	0.00%	0.00%	7.33%	8.05%
Payment 2	23	4,855,101.55	8	1,795,035.80	0	0.00	6	745,969.57	0	0.00	37	7,396,106.92
	1.98%	2.48%	0.69%	0.92%	0.00%	0.00%	0.52%	0.38%	0.00%	0.00%	3.19%	3.77%
Payment 3+	48	11,408,073.38	149	28,885,030.62	82	14,312,570.08	49	6,933,154.35	0	0.00	328	61,538,828.43
	4.14%	5.82%	12.84%	14.73%	7.07%	7.30%	4.22%	3.54%	0.00%	0.00%	28.28%	31.39%
TOTAL	850	141,397,317.89	158	30,936,543.90	82	14,312,570.08	70	9,414,946.02	0	0.00	1,160	196,061,377.89
	73.28%	72.12%	13.62%	15.78%	7.07%	7.30%	6.03%	4.80%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1
 Distribution Date: 06/25/2009
 Pay Date: 06/25/2009

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

Delinquency Trends - By Loan Type



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
State									
1	CA 11074642						264.68	0.00	0.00
1	CA 21063669	232,997.77	0.00	157,485.04	67.59%			0.00	75,512.73
1	CA 661004556	274,391.18	676.80	146,867.62	53.66%			0.00	126,846.76
1	CT 401000404		0.00			260.00		0.00	0.00
1	DE 781002845		0.00			376.06		0.00	0.00
1	GA 51055874		0.00			0.00		1,345.34	0.00
1	GA 51056409		0.00			10.78		0.00	0.00
1	GA 51056821	142,696.31	0.00	122,542.50	85.88%			0.00	20,153.81
1	IN 41065772		0.00			65.03		0.00	0.00
1	IN 521024728		0.00			53.26		0.00	0.00
1	MA 161039981		0.00			332.46		0.00	0.00
1	MI 271020958						151.62	0.00	0.00
1	MI 271021166	76,452.24	0.00	76,452.24	100.00%			3,264.25	0.00
1	MI 361023762						0.00	-3.00	0.00
1	MI 361023864		0.00			0.00		2,477.47	0.00
1	MI 361023886		0.00			37.07		0.00	0.00
1	MI 521023599		0.00			472.55		0.00	0.00
1	MI 841003872		0.00			78.69		0.00	0.00
1	MI 841004600	101,456.02	0.00	101,456.02	100.00%			8,560.39	0.00
1	MI 841004678						0.00	-126.25	0.00
1	MI 841004812						144.13	0.00	0.00
1	MI 841004818						153.07	0.00	0.00
1	MN 121038826		0.00			359.56		0.00	0.00
1	MN 121038960	153,200.33	0.00	127,323.11	83.11%			0.00	25,877.22
1	MN 521024845						73.08	0.00	0.00
1	MO 41065874	99,543.05	81.02	77,124.10	77.54%			0.00	22,337.93
1	NH 401000737	249,827.83	0.00	110,556.25	44.25%			0.00	139,271.58
1	OH 131031615	52,942.61	0.00	52,942.61	100.00%			4,582.24	0.00
1	OH 61057176		0.00			0.00		8.16	0.00
1	OH 61057523		0.00			0.00		35.46	0.00
1	OH 61057777						274.00	0.00	0.00

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	OH	61058082		0.00			8.21		0.00	0.00
1	PA	231063501		0.00			213.00		0.00	0.00
1	PA	61057643						0.00	-1,475.33	0.00
1	PA	61058080	152,508.97	0.00	150,913.32	98.95%			0.00	1,595.65
1	PA	691003120		0.00			15.21		0.00	0.00
1	RI	381020862		0.00			197.27		0.00	0.00
1	TN	731009772	66,649.74	0.00	50,834.94	76.27%			0.00	15,814.80
1	TX	101046018						10,926.88	-4,073.12	0.00
1	TX	101046471	67,876.96	0.00	42,481.53	62.59%			0.00	25,395.43
1	TX	101046960		0.00			42.70		0.00	0.00
1	TX	351024957		0.00			0.94		0.00	0.00
1	TX	551005633		0.00			9.60		0.00	0.00
1	VA	731009370	108,802.39	90.51	50,963.75	46.88%			0.00	57,748.13
TOTAL Group 1		44	1,779,345.40	848.33	1,267,943.03		2,532.39	11,987.46	14,595.61	510,554.04

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	AR	651008694	62,164.66	0.00	39,030.94	62.79%			0.00	23,133.72
2	CA	11074191		0.00			261.04		0.00	0.00
2	CA	21063365		0.00			97.37		0.00	0.00
2	CA	21063406		0.00			238.14		0.00	0.00
2	CA	21063554		0.00			353.30		0.00	0.00
2	CA	31033183						150.68	0.00	0.00
2	CA	511034820		0.00			290.49		0.00	0.00
2	CA	581000294	452,000.00	0.00	296,860.51	65.68%			0.00	155,139.49
2	CA	631006675	609,216.79	0.00	533,088.96	87.50%			0.00	76,127.83
2	CA	631006714						437.21	0.00	0.00
2	CA	631006939	783,264.15	810.05	321,235.27	41.05%			0.00	461,218.83
2	CA	671002987		0.00			267.61		0.00	0.00
2	CA	671003132	260,949.25	0.00	169,617.56	65.00%			0.00	91,331.69
2	CA	671003161	498,965.97	0.00	468,640.22	93.92%			0.00	30,325.75
2	CA	701000483						505.05	0.00	0.00
2	CA	911000178		0.00			38.74		0.00	0.00
2	FL	561001687	70,128.71	0.00	67,234.50	95.87%			0.00	2,894.21
2	FL	561002029	146,164.24	0.00	144,171.23	98.64%			0.00	1,993.01
2	FL	621007252		0.00			94.63		0.00	0.00
2	FL	621007573						194.66	0.00	0.00
2	FL	71064953	97,627.46	0.00	97,627.46	100.00%			2,576.10	0.00
2	IN	271020788	48,315.54	0.00	48,315.54	100.00%			6,204.71	0.00
2	IN	271020790		0.00			0.00		180.00	0.00
2	MA	161040306		0.00			0.00		222.96	0.00
2	MA	381020317	376,000.00	0.00	196,258.42	52.20%			0.00	179,741.58
2	MI	711006469	48,713.97	0.00	48,713.97	100.00%			3,764.62	0.00
2	MI	841004248	95,760.12	0.00	95,056.59	99.27%			0.00	703.53
2	MN	121038377	145,801.46	0.00	145,801.46	100.00%			18,111.93	0.00
2	MN	121039101	174,850.00	144.26	103,628.99	59.32%			0.00	71,076.75
2	NH	231064067						174.68	0.00	0.00
2	NV	171024841	305,446.86	427.67	226,165.66	74.15%			0.00	78,853.53

Deal Code: JPM05OPT1
 Distribution Date: 06/25/2009
 Pay Date: 06/25/2009

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	NY	331034545		0.00			304.36		0.00	0.00
2	OH	61057585	53,273.66	53.27	53,220.39	100.00%			4,178.26	0.00
2	OH	61058028						2,588.35	0.00	0.00
2	RI	381020681						394.20	0.00	0.00
2	TX	101046438	79,413.45	120.35	58,387.61	73.64%			0.00	20,905.49
2	TX	271021020	197,156.71	0.00	91,836.46	46.58%			0.00	105,320.25
2	WI	121039083		0.00			0.00		87.30	0.00
2	WY	321024961		0.00			141.46		0.00	0.00
TOTAL Group 2		39	4,505,213.00	1,555.60	3,204,891.74		2,087.14	4,444.83	35,325.88	1,298,765.66

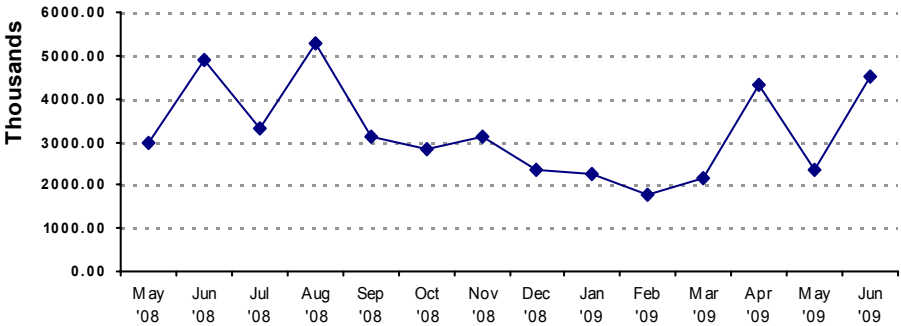
TOTAL	83	6,284,558.40	2,403.93	4,472,834.77		4,619.53	16,432.29	49,921.49	1,809,319.70
-------	----	--------------	----------	--------------	--	----------	-----------	-----------	--------------

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

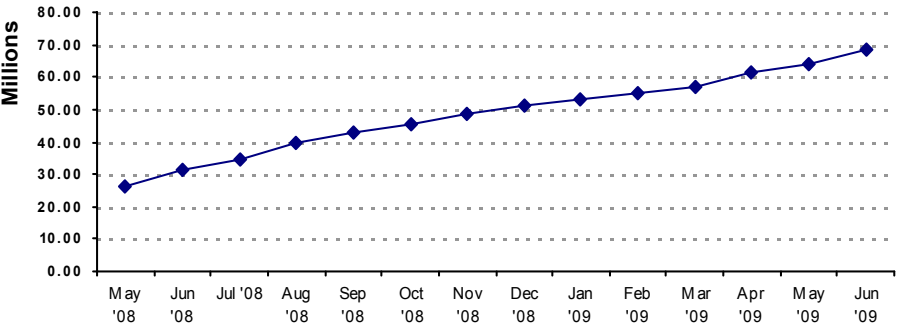
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

Losses Trends

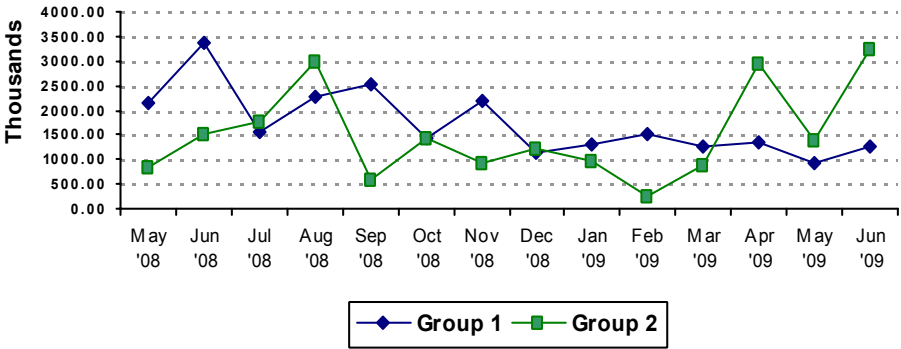
Total Net Losses



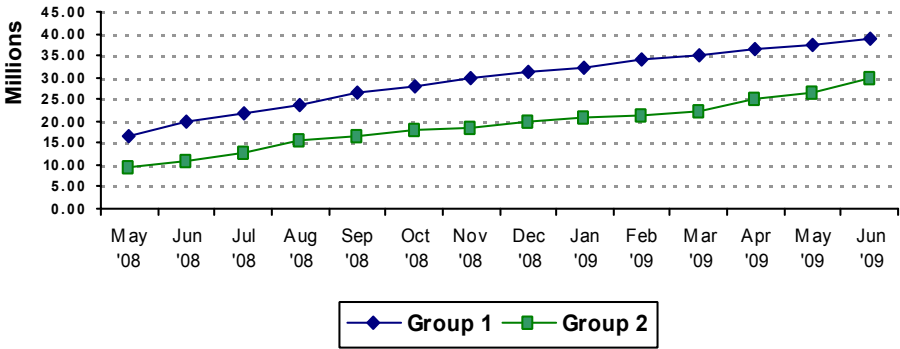
Cumulative Net Losses



Total Net Losses - By Group



Cumulative Net Losses - By Group



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

Distribution by Note Rate (Current)					
Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	226	45,747,673.29	14.409%	309	4.51%
5.5000 to less than 5.7500	33	7,682,408.14	2.420%	310	5.56%
5.7500 to less than 6.0000	85	22,460,912.39	7.074%	307	5.88%
6.0000 to less than 6.2500	75	16,961,172.57	5.342%	304	6.08%
6.2500 to less than 6.5000	79	16,893,042.23	5.321%	308	6.35%
6.5000 to less than 6.7500	93	20,922,611.44	6.590%	305	6.60%
6.7500 to less than 7.0000	139	28,136,904.76	8.862%	305	6.85%
7.0000 to less than 7.2500	104	17,610,580.56	5.547%	310	7.09%
7.2500 to less than 7.5000	102	19,170,133.57	6.038%	306	7.33%
7.5000 to less than 7.7500	124	19,932,794.58	6.278%	306	7.57%
7.7500 to less than 8.0000	127	20,738,950.14	6.532%	308	7.84%
8.0000 to less than 8.2500	104	12,505,237.56	3.939%	307	8.08%
8.2500 to less than 8.5000	90	12,075,043.14	3.803%	309	8.34%
8.5000 to less than 8.7500	107	13,669,766.56	4.305%	310	8.56%
8.7500 to less than 9.0000	88	10,157,099.39	3.199%	305	8.83%
9.0000 to less than 9.2500	64	7,072,741.99	2.228%	306	9.06%
9.2500 to less than 9.5000	57	6,855,137.50	2.159%	308	9.32%
9.5000 to less than 9.7500	37	4,177,525.23	1.316%	310	9.57%
9.7500 to less than 10.0000	41	4,611,494.80	1.452%	304	9.84%
10.0000 to less than 10.2500	35	3,617,426.55	1.139%	304	10.07%
10.2500 to less than 10.5000	15	1,401,791.95	0.442%	310	10.30%
10.5000 to less than 10.7500	20	1,686,856.96	0.531%	302	10.57%
10.7500 to less than 11.0000	14	1,381,854.00	0.435%	310	10.88%
11.0000 to less than 11.2500	6	402,324.89	0.127%	310	11.05%
11.2500 to less than 11.5000	10	679,859.95	0.214%	310	11.32%
11.5000 to less than 11.7500	4	341,402.14	0.108%	311	11.55%
11.7500 to less than 12.0000	4	363,471.98	0.114%	311	11.77%
Greater than; equal to 12.0000	4	241,586.79	0.076%	284	12.35%
TOTAL	1,887	317,497,805.05			

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			

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	18,942.29	0.006%	310	9.93%
20,000.00 to less than 40,000.0	1	36,677.43	0.011%	131	7.10%
40,000.00 to less than 60,000.0	169	8,838,739.13	2.727%	288	8.75%
60,000.00 to less than 80,000.0	250	17,469,213.10	5.390%	303	8.21%
80,000.00 to less than 100,000.	233	21,152,736.93	6.526%	305	7.69%
100,000.00 to less than 120,000	200	22,003,461.47	6.789%	308	7.57%
120,000.00 to less than 140,000	200	26,011,700.99	8.026%	308	7.21%
140,000.00 to less than 160,000	152	22,649,659.08	6.988%	306	7.17%
160,000.00 to less than 180,000	98	16,606,729.54	5.124%	307	7.10%
180,000.00 to less than 200,000	97	18,354,751.42	5.663%	305	7.01%
200,000.00 to less than 220,000	72	15,134,172.09	4.670%	309	6.79%
220,000.00 to less than 240,000	61	14,056,460.65	4.337%	305	6.97%
240,000.00 to less than 260,000	53	13,231,560.96	4.082%	310	6.78%
260,000.00 to less than 280,000	37	9,971,318.37	3.077%	310	6.59%
280,000.00 to less than 300,000	44	12,725,005.25	3.926%	310	6.63%
300,000.00 to less than 320,000	32	9,909,473.00	3.057%	310	6.91%
320,000.00 to less than 340,000	22	7,243,736.57	2.235%	302	7.49%
340,000.00 to less than 360,000	27	9,433,451.84	2.911%	310	6.56%
360,000.00 to less than 380,000	13	4,810,074.11	1.484%	310	5.79%
380,000.00 to less than 400,000	15	5,833,189.48	1.800%	310	6.64%
400,000.00 to less than 420,000	17	6,999,529.31	2.160%	310	6.53%
420,000.00 to less than 440,000	18	7,754,861.49	2.393%	310	7.03%
440,000.00 to less than 460,000	6	2,693,718.79	0.831%	310	5.82%
460,000.00 to less than 480,000	9	4,230,787.36	1.305%	310	5.96%
480,000.00 to less than 500,000	6	2,947,306.19	0.909%	310	6.47%
500,000.00 to less than 520,000	11	5,619,075.25	1.734%	310	5.92%
520,000.00 to less than 540,000	1	525,331.05	0.162%	311	6.75%
Greater than; equal to 540,000.0	41	31,236,141.91	9.638%	310	6.22%
TOTAL	1,887	317,497,805.05			

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 540,000.0	185	131,899,171.46	0.000%	357	6.83%
TOTAL	8,217	1,510,095,312.15			

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	1,160	196,061,377.89	12.983%	310	7.20%
2	FIXED-RATE - First Mortgag	706	120,113,553.50	7.954%	303	6.71%
3	FIXED-RATE - Subordinate	21	1,322,873.66	0.088%	297	9.73%
	TOTAL	1,887	317,497,805.05			

Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,532	250,177,318.66	16.567%	307	7.01%
2	Multi-Family (including 3 or	130	31,126,178.04	2.061%	306	6.92%
3	Plan Unit Development (PU	80	16,820,338.38	1.114%	307	7.18%
4	Low Rise Condo	85	13,195,598.94	0.874%	310	7.02%
5	Manufactured Housing	56	5,652,553.83	0.374%	307	7.73%
6	High Rise Condo	4	525,817.20	0.035%	311	7.25%
	TOTAL	1,887	317,497,805.05			

Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,887	317,497,805.05	21.025%	307	7.02%
	TOTAL	1,887	317,497,805.05			

Distribution by Loan Type Characteristics (Cut-off)

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

Distribution by Property Type Characteristics (Cut-off)

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

Distribution by Amortization Characteristics (Cut-off)

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

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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

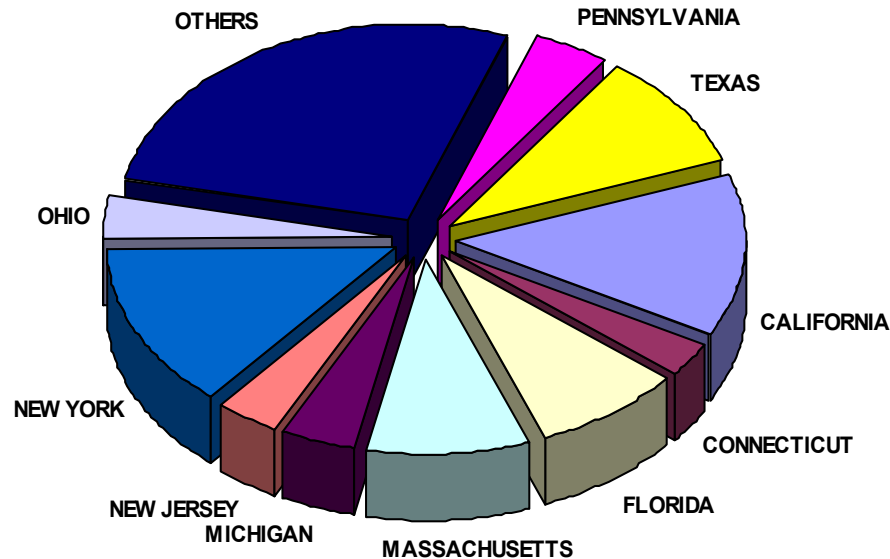
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	151	42,988,255.11	13.540%	310	6.37%
2	NEW YORK	165	42,758,301.91	13.467%	305	6.66%
3	TEXAS	255	30,537,224.44	9.618%	302	7.61%
4	MASSACHUSETTS	116	29,705,875.92	9.356%	310	6.61%
5	FLORIDA	155	26,111,101.90	8.224%	308	6.88%
6	PENNSYLVANIA	108	13,612,751.14	4.288%	307	7.57%
7	MICHIGAN	105	13,149,829.37	4.142%	309	7.53%
8	OHIO	108	11,983,750.15	3.774%	310	7.24%
9	NEW JERSEY	53	11,480,861.19	3.616%	310	7.20%
10	CONNECTICUT	44	9,052,938.55	2.851%	309	6.51%
	OTHERS	627	86,116,915.37	27.124%	307	7.34%
	TOTAL	1,887	317,497,805.05			

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



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	10/11/2007	NOT PROVIDED BY SERVICER	68,723.73	7.20000	310	Loan Mods
1	NC	101046818	3/1/2009	Amortization Change	151,008.47	5.00000	310	Loan Mods
1	TX	101047072	7/1/2009	Other	65,552.73	8.50000	310	Loan Mods
1	WI	121039037	10/1/2008	Other	304,921.41	5.00000	310	I/O Legacy Five Year Mod
1	OH	131031574	7/1/2009	Other	120,875.86	7.00000	310	Loan Mods
1	NY	141045847	5/1/2008	Deferred Initial ARM Reset	118,829.60	8.55000	310	Streamline Mods
1	NY	141046010	2/1/2009	Combination	319,994.56	5.00000	310	Loan Mods
1	PA	141046109	1/1/2009	Other	128,551.41	5.00000	311	I/O Legacy Five Year Mod
1	NY	141046215	5/1/2009	Amortization Change	75,065.95	3.00000	311	Loan Mods
1	MA	141046480	10/1/2008	Other	289,000.17	5.00000	311	I/O Legacy Five Year Mod
1	PA	151028106	3/1/2009	Other	127,315.58	5.00000	310	Five Year Step Mod
1	MA	161040432	2/13/2008	NOT PROVIDED BY SERVICER	249,487.42	4.00000	310	Loan Mods
1	MA	161040454	5/1/2008	Deferred Initial ARM Reset	202,836.56	7.75000	310	Streamline Mods
1	MA	161040576	10/1/2008	Other	319,261.76	5.00000	310	I/O Legacy Five Year Mod
1	MA	161040584	12/1/2008	Other	205,332.92	5.00000	310	I/O Legacy Five Year Mod
1	MA	161040982	8/1/2009	Combination	252,328.40	8.37500	311	Loan Mods
1	NV	171024996	10/1/2008	Other	322,393.31	5.00000	310	I/O Legacy Five Year Mod
1	CA	21063260	4/1/2009	Principal Write-Off	52,209.26	3.00000	310	Loan Mods
1	HI	21063335	5/1/2008	Deferred Initial ARM Reset	226,116.60	6.94000	310	Streamline Mods
1	CA	21063668	3/1/2009	Step-ARM to Fixed / Prin Bal Cap	156,866.65	4.00000	311	Loan Mods
1	TN	211027828	3/1/2009	Other	119,084.14	5.00000	310	Five Year Step Mod
1	TN	211028391	10/1/2008	Other	82,406.51	5.00000	310	I/O Legacy Five Year Mod
1	CA	211028715	4/1/2009	Step-ARM to Fixed / Prin Bal Cap	298,040.96	4.00000	310	Loan Mods
1	CT	231063492	1/1/2009	Principal Bal Cap / Interest Rate	245,637.45	7.75000	310	Loan Mods
1	NJ	231063934	3/1/2009	Step-ARM to Fixed / Prin Bal Cap	441,759.75	5.00000	310	Loan Mods
1	ME	231064437	10/1/2008	Other	82,964.81	5.00000	310	I/O Legacy Five Year Mod
1	VT	231064801	10/1/2008	Other	113,709.33	5.00000	311	I/O Legacy Five Year Mod
1	MA	231064827	3/1/2009	Other	166,977.31	5.00000	310	Five Year Step Mod
1	NH	231064884	5/1/2009	Other	195,832.98	8.00000	310	Loan Mods
1	NH	231064923	6/1/2009	Amortization Change	248,156.72	6.75000	310	Loan Mods
1	MA	231065095	4/1/2009	ARM to Fixed/ Princ Bal Adj/ Int Rate	185,411.65	5.50000	310	Loan Mods
1	CT	231065807	1/1/2009	Other	322,738.01	5.00000	311	I/O Legacy Five Year Mod



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	NY	271020219	3/1/2009	Step- Fixed to Fixed / Prin Bal Cap	340,206.08	2.00000	310	Loan Mods
1	IL	271020606	2/1/2009	Step-ARM to Fixed / Prin Bal Cap	171,299.99	7.50000	310	Loan Mods
1	FL	271021136	2/1/2009	Step-ARM to Fixed / Prin Bal Cap	293,232.48	4.00000	311	Loan Mods
1	MA	271021241	12/1/2008	Other	344,930.68	5.00000	310	I/O Legacy Five Year Mod
1	NY	281014492	3/1/2009	Other	59,394.82	5.00000	310	Five Year Step Mod
1	PA	281014496	5/1/2009	Combination	96,631.24	5.00000	310	Loan Mods
1	FL	291000193	5/1/2008	Reduced Initial ARM Reset	140,709.33	8.25000	310	Streamline Mods
1	ID	301000996	5/1/2009	Principal Bal Cap / Interest Rate	84,945.69	5.00000	311	Loan Mods
1	CA	31033134	3/1/2009	Step- Fixed to Fixed / Prin Bal Cap	206,542.98	3.00000	310	Loan Mods
1	NJ	311027021	3/1/2009	Step- Fixed to Fixed / Prin Bal Cap	250,654.93	3.00000	311	Loan Mods
1	CO	321025348	1/1/2009	Principal Bal Cap / Interest Rate	199,490.54	7.00000	311	Loan Mods
1	NY	331035611	3/1/2009	Other	52,425.85	5.00000	311	Five Year Step Mod
1	NY	331036066	5/1/2009	Combination	264,769.01	3.00000	311	Loan Mods
1	NC	341023809	1/1/2009	Other	140,618.48	5.00000	310	I/O Legacy Five Year Mod
1	NC	341023992	6/1/2009	Combination	137,167.85	2.00000	311	Loan Mods
1	TX	351024410	10/1/2008	Other	115,098.59	5.00000	310	I/O Legacy Five Year Mod
1	TX	351024886	6/1/2009	Other	83,251.63	7.00000	310	Loan Mods
1	TX	351025263	5/1/2008	Other	58,340.75	7.90000	310	ASF Loan
1	TX	351025267	10/1/2008	Other	116,131.30	5.00000	310	I/O Legacy Five Year Mod
1	TX	351026020	6/1/2009	Other	170,890.24	10.00000	311	Loan Mods
1	MI	361024102	3/1/2009	Other	112,077.79	5.00000	310	Five Year Step Mod
1	FL	371024570	7/1/2009	Other	128,820.88	7.00000	310	Loan Mods
1	FL	371024863	3/1/2009	Other	256,477.48	5.00000	310	Five Year Step Mod
1	FL	371025016	2/1/2009	ARM to Fixed/ Princ Bal Adj/ Int Rate	75,194.30	5.00000	310	Loan Mods
1	RI	381020160	6/1/2009	Other	90,925.06	9.00000	310	Loan Mods
1	MA	381020175	1/1/2009	ARM to Fixed/ Princ Bal Adj/ Int Rate	330,595.71	5.50000	310	Loan Mods
1	MA	381020375	5/1/2008	Other	195,247.42	5.70000	310	ASF Loan
1	RI	381020564	10/1/2008	Other	203,323.21	5.00000	310	I/O Legacy Five Year Mod
1	MA	381020824	10/1/2008	Other	248,511.21	5.00000	310	I/O Legacy Five Year Mod
1	RI	381020872	8/1/2009	Combination	344,000.00	6.60000	310	Loan Mods
1	CO	401000619	10/1/2008	Other	126,254.14	5.00000	310	I/O Legacy Five Year Mod
1	NY	401000710	12/4/2007	NOT PROVIDED BY SERVICER	85,269.89	7.50000	311	Loan Mods



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	MA	401000712	3/1/2009	ARM to Fixed/ Princ Bal Adj/ Int Rate	162,439.79	6.20000	310	Loan Mods
1	MI	401000733	1/1/2009	Other	208,171.75	5.00000	310	I/O Legacy Five Year Mod
1	IN	41065057	1/1/2009	Other	135,342.04	5.00000	310	I/O Legacy Five Year Mod
1	IN	41065731	12/1/2008	Other	146,504.77	5.00000	310	I/O Legacy Five Year Mod
1	IL	41065736	7/1/2009	Other	72,620.26	9.25000	310	Loan Mods
1	GA	51055874	2/12/2008	NOT PROVIDED BY SERVICER		0.00000		Loan Mods
1	GA	51056237	5/5/2009	Other	141,873.29	7.00000	310	Loan Mods
1	GA	51056567	2/1/2009	Step- Fixed to Fixed / Prin Bal Cap	85,451.88	5.00000	310	Loan Mods
1	GA	51056684	12/30/1899	NOT PROVIDED BY SERVICER	141,924.84	5.00000	310	Loan Mods
1	GA	51056726	6/1/2009	Combination	291,742.23	7.87500	310	Loan Mods
1	GA	51056778	3/1/2009	Other	137,195.16	5.00000	310	Five Year Step Mod
1	CO	511035062	1/1/2009	Other	140,306.99	5.00000	310	I/O Legacy Five Year Mod
1	WI	521024243	12/30/1899	NOT PROVIDED BY SERVICER	135,475.86	9.00000	311	Stipulated Relief Workout
1	MI	521024295	2/1/2009	Step-ARM to Fixed / Prin Bal Cap	105,717.99	5.00000	310	Loan Mods
1	TX	551005046	6/1/2009	Other	113,122.20	5.00000	310	Loan Mods
1	OK	551005516	2/1/2009	ARM to Fixed/ Princ Bal Adj/ Int Rate	169,058.79	6.00000	310	Loan Mods
1	TX	551005518	2/28/2008	Other	135,958.17	7.50000	310	ASF Loan
1	OK	551005554	5/1/2009	Combination	152,707.84	3.75000	310	Loan Mods
1	TX	551005574	6/1/2009	Principal Write-Off	108,400.02	10.35000	310	Loan Mods
1	AR	551005848	6/1/2009	Combination	146,867.94	10.62500	311	Loan Mods
1	AR	551005927	1/1/2009	Principal Bal Cap / Interest Rate	61,667.93	5.00000	310	Loan Mods
1	FL	561001591	3/1/2009	Principal Bal Cap / Interest Rate	66,073.13	7.12000	309	Loan Mods
1	FL	561001912	12/1/2008	Other	225,761.75	5.00000	310	I/O Legacy Five Year Mod
1	OH	61057114	7/31/2008	Step-ARM to Fixed / Prin Bal Cap	71,976.98	5.00000	310	Loan Mods
1	OH	61057387	10/1/2008	Other	99,682.76	5.00000	310	I/O Legacy Five Year Mod
1	OH	61057536	3/1/2009	Other	145,031.44	5.00000	310	Five Year Step Mod
1	PA	61057711	10/1/2008	Other	190,956.60	5.00000	310	I/O Legacy Five Year Mod
1	PA	61057789	10/1/2008	Other	163,105.07	5.00000	310	I/O Legacy Five Year Mod
1	PA	61057840	2/1/2009	Principal Bal Cap / Interest Rate	74,322.98	6.00000	310	Loan Mods
1	OH	61058075	10/1/2008	Other	73,870.00	5.00000	311	I/O Legacy Five Year Mod
1	FL	621007339	10/1/2008	Other	270,394.70	5.00000	310	I/O Legacy Five Year Mod
1	CA	631006780	4/1/2009	Combination	306,354.60	6.00000	310	Loan Mods



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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	CA	631006991	5/1/2009	Other	353,602.55	5.50000	310	Loan Mods
1	CA	631007001	10/1/2008	Other	364,423.06	5.00000	310	I/O Legacy Five Year Mod
1	CA	631007012	3/1/2009	Other	144,923.38	5.00000	310	Five Year Step Mod
1	NV	631007176	6/1/2009	Other	243,893.55	8.62500	311	Loan Mods
1	TX	641007728	12/1/2008	Other	63,395.07	5.00000	310	I/O Legacy Five Year Mod
1	TX	641007918	3/1/2009	Other	117,396.26	5.00000	130	Five Year Step Mod
1	WI	651008840	8/20/2007	NOT PROVIDED BY SERVICER	192,637.65	5.00000	311	Loan Mods
1	FL	651008855	6/1/2008	Deferred Initial ARM Reset	212,345.66	6.40000	311	Streamline Mods
1	PA	651009167	12/1/2008	Other	267,090.09	5.00000	310	I/O Legacy Five Year Mod
1	CA	661006244	5/1/2009	Amortization Change	189,552.96	4.00000	311	Loan Mods
1	MA	681005063	3/1/2009	Other	210,943.63	5.00000	310	Five Year Step Mod
1	NH	681005231	2/1/2009	Principal Bal Cap / Interest Rate	302,748.60	5.05000	310	Loan Mods
1	DE	691003113	9/24/2007	NOT PROVIDED BY SERVICER	281,489.23	5.00000	310	Loan Mods
1	FL	71065261	1/1/2009	Other	297,352.36	5.00000	310	I/O Legacy Five Year Mod
1	FL	71065702	4/1/2009	Step-ARM to Fixed / Prin Bal Cap	93,599.84	5.00000	311	Loan Mods
1	ME	711006364	6/1/2009	Combination	157,049.18	4.50000	310	Loan Mods
1	OK	721006301	4/1/2009	Step-ARM to Fixed / Prin Bal Cap	94,421.55	3.00000	310	Loan Mods
1	OH	741010479	1/1/2009	Other	112,801.76	5.00000	310	I/O Legacy Five Year Mod
1	MS	741010499	4/1/2009	Other	142,319.70	5.00000	310	Loan Mods
1	OH	741010832	12/1/2008	Other	90,512.00	5.00000	310	I/O Legacy Five Year Mod
1	TX	771004756	3/1/2009	Other	50,537.28	5.00000	310	Five Year Step Mod
1	VA	81054049	3/1/2009	Other	58,757.36	5.00000	310	Five Year Step Mod
1	VA	81054178	5/8/2007	NOT PROVIDED BY SERVICER	120,305.63	7.25000	310	Loan Mods
1	VA	81054249	10/1/2008	Other	170,627.90	5.00000	310	I/O Legacy Five Year Mod
1	VA	81054441	4/1/2009	Combination	80,393.41	3.00000	310	Loan Mods
1	MI	841004266	5/1/2009	Other	253,906.48	5.00000	310	Loan Mods
1	MI	841004468	1/1/2009	Other	93,984.30	5.00000	310	I/O Legacy Five Year Mod
1	MI	841004786	1/1/2009	Other	158,852.22	5.00000	311	I/O Legacy Five Year Mod
1	MI	841004788	12/30/1899	NOT PROVIDED BY SERVICER	204,799.16	8.87500	311	Stipulated Relief Workout
1	NJ	871000610	5/1/2009	Other	276,753.81	2.25000	310	Loan Mods
2	TX	101046291	3/1/2009	Other	219,610.17	5.00000	310	Five Year Step Mod
2	TX	101046504	1/1/2009	Step- Fixed to Fixed / Prin Bal Cap	192,386.99	6.00000	310	Loan Mods



Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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
2	TX	101046723	12/1/2008	Other	104,539.95	5.00000	310	I/O Legacy Five Year Mod
2	TX	101046924	6/1/2009	Principal Write-Off	407,897.87	7.55000	310	Loan Mods
2	TX	101047403	3/1/2009	Other	83,648.86	5.00000	311	Five Year Step Mod
2	OH	131029794	4/1/2009	Combination	116,494.82	5.00000	309	Loan Mods
2	CT	141045615	4/1/2009	Combination	187,435.56	4.00000	310	Loan Mods
2	NY	141046156	10/1/2008	Other	279,629.29	5.00000	310	I/O Legacy Five Year Mod
2	NY	141046527	5/1/2009	Combination	436,419.00	3.50000	311	Loan Mods
2	NY	141046671	6/1/2009	NOT PROVIDED BY SERVICER	354,163.55	8.12500	311	Stipulated Relief Workout
2	MA	161039830	7/1/2009	Combination	432,678.04	7.75000	310	Loan Mods
2	MA	161040858	1/1/2009	Other	253,048.42	5.00000	310	I/O Legacy Five Year Mod
2	AZ	171025159	5/1/2009	Combination	328,389.25	4.75000	310	Loan Mods
2	CA	21062858	6/1/2009	Amortization Change	162,095.55	7.30000	310	Loan Mods
2	GA	211027833	2/1/2009	NOT PROVIDED BY SERVICER	115,654.82	9.30000	310	Stipulated Relief Workout
2	NJ	231062558	5/1/2009	Amortization Change	409,807.89	3.50000	310	Loan Mods
2	NH	231062861	5/1/2009	Amortization Change	287,862.67	3.00000	310	Loan Mods
2	PA	231063025	1/1/2009	Other	115,542.68	5.00000	310	I/O Legacy Five Year Mod
2	MA	231063210	3/1/2009	Other	469,576.90	5.00000	310	Five Year Step Mod
2	CT	231063504	3/1/2009	Amortization Change	378,631.37	3.50000	310	Loan Mods
2	CT	231063638	2/1/2009	Step- Fixed to Fixed / Prin Bal Cap	353,924.97	6.25000	310	Loan Mods
2	MA	231063846	5/1/2008	Deferred Initial ARM Reset	553,803.63	5.50000	310	Streamline Mods
2	CT	231063918	3/1/2009	Other	174,396.00	5.00000	310	Five Year Step Mod
2	NJ	231064272	3/1/2009	Other	175,255.12	5.00000	310	Five Year Step Mod
2	NY	231064881	5/1/2009	Other	56,530.53	1.00000	131	2nd PB (SPL2ND)
2	TX	271021121	3/1/2009	Other	130,202.29	5.00000	310	Five Year Step Mod
2	PA	281014247	1/1/2009	Step-ARM to Fixed / Prin Bal Cap	233,413.10	7.00000	310	Loan Mods
2	CA	31033391	6/1/2009	Amortization Change	956,014.34	2.25000	310	Loan Mods
2	NY	311026596	12/1/2008	Other	514,643.18	5.00000	310	I/O Legacy Five Year Mod
2	CO	321025067	5/1/2009	Principal Bal Cap / Interest Rate	178,217.41	5.00000	310	Loan Mods
2	NY	331035450	4/1/2009	Step-ARM to Fixed / Prin Bal Cap	398,655.58	3.00000	310	Loan Mods
2	NY	331035476	1/1/2009	Other	513,561.02	5.00000	311	I/O Legacy Five Year Mod
2	NY	331035618	5/1/2008	Deferred Initial ARM Reset	513,000.00	7.10000	310	Streamline Mods
2	NY	331035914	3/1/2009	Other	358,951.35	5.00000	310	Five Year Step Mod



Deal Code: JPM05OPT1
 Distribution Date: 06/25/2009
 Pay Date: 06/25/2009

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
2	NY	331036115	6/1/2009	Amortization Change	311,041.43	5.50000	310	Loan Mods
2	NC	341023097	3/1/2009	Other	68,596.33	5.00000	310	Five Year Step Mod
2	TX	351025426	10/1/2008	Other	75,926.08	5.00000	311	I/O Legacy Five Year Mod
2	MI	361023931	6/1/2009	Other	209,304.47	8.87500	310	Loan Mods
2	MI	361023946	5/1/2009	Other	51,142.37	5.20000	311	Loan Mods
2	FL	371024579	7/1/2009	Other	65,619.56	9.00000	310	Loan Mods
2	AR	391011681	3/1/2009	Other	96,755.65	5.00000	311	Five Year Step Mod
2	OH	401000639	6/17/2009	NOT PROVIDED BY SERVICER	126,348.22	9.62500	310	Stipulated Relief Workout
2	NY	401000729	10/1/2008	Other	413,487.90	5.00000	310	I/O Legacy Five Year Mod
2	ME	401000974	6/1/2009	Other	155,621.65	9.50000	311	Loan Mods
2	IL	41065100	10/1/2008	Other	56,723.23	5.00000	310	I/O Legacy Five Year Mod
2	IL	41065174	7/1/2009	Other	69,786.26	10.15000	310	Loan Mods
2	GA	51056441	7/1/2009	Principal Write-Off	126,064.28	9.87500	310	Loan Mods
2	GA	51056577	6/1/2009	Other	326,643.69	8.65000	310	Loan Mods
2	CO	511034668	4/1/2009	Step-ARM to Fixed / Prin Bal Cap	185,197.83	3.00000	310	Loan Mods
2	KY	521024090	1/2/2009	Principal Bal Cap / Interest Rate	166,512.52	7.90000	310	Loan Mods
2	MI	521024317	4/1/2009	Amortization Change	94,904.26	2.00000	310	Loan Mods
2	WI	521025087	10/1/2008	Other	155,102.53	5.00000	311	I/O Legacy Five Year Mod
2	FL	561001715	10/1/2008	Other	280,562.52	5.00000	310	I/O Legacy Five Year Mod
2	FL	561001828	4/1/2009	Principal Bal Cap / Interest Rate	152,755.01	6.95000	310	Loan Mods
2	KY	61057482	1/1/2009	Other	152,549.55	5.00000	310	I/O Legacy Five Year Mod
2	OH	61057769	10/1/2008	Other	125,318.10	5.00000	310	I/O Legacy Five Year Mod
2	NY	611015448	4/1/2009	Step-ARM to Fixed / Prin Bal Cap	484,030.77	4.00000	310	Loan Mods
2	NY	611015486	6/1/2009	Other	593,325.50	7.37500	310	Loan Mods
2	NY	611015687	10/1/2008	Other	313,894.93	5.00000	310	I/O Legacy Five Year Mod
2	FL	621007011	12/1/2008	Other	232,202.61	5.00000	310	I/O Legacy Five Year Mod
2	FL	621007448	3/1/2009	Other	125,214.17	5.00000	310	Five Year Step Mod
2	FL	621007589	12/1/2008	Other	362,107.52	5.00000	311	I/O Legacy Five Year Mod
2	FL	621007609	10/1/2008	Other	130,387.36	5.00000	311	I/O Legacy Five Year Mod
2	TX	641008192	3/1/2009	Other	142,959.23	5.00000	311	Five Year Step Mod
2	VA	651008665	1/1/2009	Other	68,038.37	5.00000	310	I/O Legacy Five Year Mod
2	CT	651008905	10/1/2008	Other	517,598.64	5.00000	310	I/O Legacy Five Year Mod

Deal Code: JPM05OPT1
Distribution Date: 06/25/2009
Pay Date: 06/25/2009

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
2	CA	661005326	3/1/2009	Step- Fixed to Fixed / Prin Bal Cap	427,454.47	5.00000	310	Loan Mods
2	CA	661005672	7/1/2009	Amortization Change	167,778.08	6.70000	310	Loan Mods
2	CA	661005973	5/1/2008	Reduced Initial ARM Reset	508,500.00	6.05000	310	Streamline Mods
2	ME	681005178	5/1/2009	Amortization Change	112,466.92	5.00000	310	Loan Mods
2	NH	681005367	1/1/2009	Other	89,292.45	5.00000	310	I/O Legacy Five Year Mod
2	ME	681005538	10/1/2008	Other	96,468.36	5.00000	310	I/O Legacy Five Year Mod
2	MD	691003103	3/1/2009	Amortization Change	1,197,519.38	7.22000	311	Loan Mods
2	FL	71065259	1/1/2009	Other	77,841.97	5.00000	310	I/O Legacy Five Year Mod
2	IL	761009435	10/1/2008	Other	77,088.33	5.00000	311	I/O Legacy Five Year Mod
2	TX	771004445	5/1/2009	Other	60,124.49	5.00000	310	Loan Mods
2	VA	81054569	5/1/2009	Principal Write-Off	190,754.36	3.00000	310	Loan Mods
2	NJ	871000686	3/1/2009	Other	292,481.47	5.00000	310	Five Year Step Mod

