

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

October 26, 2009

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

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

October 26, 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	808,598.62	16,528.22	825,126.84	0.00	0.00	39,493,886.78
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	1,683,363.24	11,328.02	1,694,691.26	0.00	0.00	20,379,727.84
M1	60,404,000.00	60,404,000.00	0.00	36,215.13	36,215.13	0.00	0.00	60,404,000.00
M2	46,813,000.00	46,813,000.00	0.00	28,872.89	28,872.89	0.00	0.00	46,813,000.00
M3	29,447,000.00	29,447,000.00	0.00	18,922.76	18,922.76	0.00	0.00	29,447,000.00
M4	27,182,000.00	27,182,000.00	0.00	20,276.07	20,276.07	0.00	0.00	27,182,000.00
M5	24,917,000.00	18,350,384.93	0.00	14,004.27	14,004.27	0.00	0.00	18,350,384.93
M6	23,406,000.00	13,851,842.79	0.00	11,406.13	11,406.13	0.00	0.00	13,851,842.79
M7	21,141,000.00	11,296,249.28	0.00	14,359.96	14,359.96	0.00	0.00	11,296,249.28
M8	18,876,000.00	8,692,402.61	0.00	12,322.39	12,322.39	0.00	0.00	8,692,402.61
M9	15,101,000.00	8,449,544.23	0.00	15,252.31	15,252.31	0.00	0.00	8,449,544.23
M10	15,101,000.00	9,354,534.88	0.00	26,149.50	26,149.50	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	296,206,535.20	2,491,961.86	225,637.65	2,717,599.51	0.00	0.00	293,714,573.34

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	1,510,095,312.15	301,184,681.51	0.00	0.00	0.00	0.00	0.00	298,152,016.97

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## FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE

CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CURRENT PASS-THRU RATE
A1	46626laa8	65.76250496	1.31940922	0.02696948	1.34637870	64.44309574	0.476250%
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	41.96762085	0.28241679	42.25003765	508.08326494	0.596250%
M1	46626lae0	1,000.00000000	0.00000000	0.59954854	0.59954854	1,000.00000000	0.696250%
M2	46626laf7	1,000.00000000	0.00000000	0.61677077	0.61677077	1,000.00000000	0.716250%
M3	46626lag5	1,000.00000000	0.00000000	0.64260400	0.64260400	1,000.00000000	0.746250%
M4	46626lah3	1,000.00000000	0.00000000	0.74593739	0.74593739	1,000.00000000	0.866250%
M5	46626laj9	736.46044588	0.00000000	0.56203676	0.56203676	736.46044588	0.886250%
M6	46626lak6	591.80734812	0.00000000	0.48731650	0.48731650	591.80734812	0.956250%
M7	46626lal4	534.32899484	0.00000000	0.67924696	0.67924696	534.32899484	1.476250%
M8	46626lam2	460.50024423	0.00000000	0.65280727	0.65280727	460.50024423	1.646250%
M9	46626lan0	559.53541024	0.00000000	1.01001987	1.01001987	559.53541024	2.096250%
M10	46626lap5	619.46459705	0.00000000	1.73164029	1.73164029	619.46459705	3.246250%
P	N/A	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		202.63523651	1.70475402	0.15435898	1.85911300	200.93048249	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	N/A	199.44746473	0.00000000	0.00000000	0.00000000	197.43920438	0.000000%

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

**October 26, 2009**

**Dates:**

Record Date	10/24/09
Determination Date	10/15/09
Distribution Date	10/26/09

**Trigger Event**

TEST I - Trigger Event Occurrence	YES
(Is Delinquency Percentage > 36% of Senior Enhancement Percetage ?)	YES
Delinquency Percentage	28.65015%
36% of Senior Enhancement Percetage	28.46974%
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	5.22775%
Required Cumulative Loss %	5.62500%

**O/C Reporting**

Targeted Overcollateralization Amount	19,275,819.62
Ending Overcollateralization Amount	4,437,443.66
Ending Overcollateralization Deficiency	14,838,375.96
Overcollateralization Release Amount	0.00
Monthly Excess Interest	1,221,950.29
Payment to Class C	0.00

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

**October 26, 2009**

Non Recoverables from Losses	40,457.49
Group 1	41,147.49
Group 2	-690.00
Subsequent Losses	11,435.87
Group 1	2,268.50
Group 2	9,167.37
Subsequent Recoveries	19,592.23
Group 1	2,562.65
Group 2	17,029.58
Current Net Realized Losses	1,762,652.97
Group 1	894,547.89
Group 2	908,562.57
Cumulative Net Realized Losses	78,944,036.14
Group 1	44,758,445.67
Group 2	34,185,590.47
Current Applied Losses	0.00
Cumulative Applied Losses	0.00

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

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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

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

October 26, 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	September 25, 2009
End Date	October 26, 2009
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

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

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## Non Supported Interest Shortfalls

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

Total Relief Act Interest Shortfall occurred this distribution

0.00

## Deferred Certificate Amounts

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



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

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Available Net Funds Cap to Libor Certificates

5.555149

One-Month LIBOR for Such Distribution Date

0.246250

## Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rate for Current Distribution date	LIBOR Certificates Uncapped Pass Through Rate for Next Distribution Date
A1	0.476250	0.473750
A2	0.336250	0.333750
A3	0.456250	0.453750
A4	0.596250	0.593750
M1	0.696250	0.693750
M2	0.716250	0.713750
M3	0.746250	0.743750
M4	0.866250	0.863750
M5	0.886250	0.883750
M6	0.956250	0.953750
M7	1.476250	1.473750
M8	1.646250	1.643750
M9	2.096250	2.093750
M10	3.246250	3.243750

Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

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Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

## Collateral Information - Summary Total

Interest Collections	
Scheduled Interest	1,595,410.62
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>1,595,410.62</b>

Fee Summary	
Servicer Fee (1)	153,910.52
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	752.97
<b>Total Fees</b>	<b>154,663.49</b>
<b>Total Fees (Withheld)</b>	<b>153,910.53</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	4,337.25
NonRecoverable Servicer Advance	2,503.56
<b>Total Other Interest Adjust.</b>	<b>6,840.81</b>

Summary	
(+) Total Principal Collected	3,032,664.54
(-) Total Losses	1,762,652.97
(+) Total Interest Collected	1,595,410.62
(+) Total Other Interest Adjust. Collected	6,840.81
(-) Total Fees (Withheld)	153,910.53
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>2,718,352.47</b>

Summary		
	Balance	Count
Beginning Pool	301,184,681.54	1,796
Scheduled Principal	320,972.79	
UnScheduled Principal	2,711,691.75	
Ending Pool	298,152,017.00	1,780

Characteristics	
Weighted Average Coupon Rate (WAC)	6.8182833
Weighted Average Net Rate (NetWAC)	6.1652833
Weighted Average Remaining Term	303

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

Other Considerations for Losses	
Balance Due Trust	2,737,450.05
Net Liquidation Proceeds	1,007,098.21
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	320,972.79
<b>Total Scheduled Principal</b>	<b>320,972.79</b>

UnScheduled Principal	
(+) Curtailments	8,079.96
(+) Curtailment Adjustment	(81,410.07)
(+) Principal Payoff	1,054,670.02
(+) Principal Adjustment	1,730,351.84
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>2,711,691.75</b>

Losses	
(+) Initial (Current) Loss	1,730,351.84
(+) Non-Recoverable Advances	40,457.49
(+) Subsequent Loss	11,435.87
(-) Subsequent Gain	19,592.23
<b>Total Losses</b>	<b>1,762,652.97</b>
<b>Cumulative Losses</b>	<b>78,944,036.14</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	47,571.81	1
REO Disposal	1,007,098.21	10
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,054,670.02</b>	<b>11</b>

Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

## Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	859,683.19
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>859,683.19</b>

Fee Summary	
Servicer Fee (1)	81,913.71
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	399.07
<b>Total Fees</b>	<b>82,312.78</b>
<b>Total Fees (Withheld)</b>	<b>81,913.71</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	1,351.34
NonRecoverable Servicer Advance	969.21
<b>Total Other Interest Adjust.</b>	<b>2,320.55</b>

Summary	
(+) Total Principal Collected	1,307,334.73
(-) Total Losses	895,237.89
(+) Total Interest Collected	859,683.19
(+) Total Other Interest Adjust. Collected	2,320.55
(-) Total Fees (Withheld)	81,913.71
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>1,192,186.87</b>

Summary		
	Balance	Count
Beginning Pool	159,628,592.71	1,163
Scheduled Principal	176,663.81	
UnScheduled Principal	1,130,670.92	
Ending Pool	158,321,257.98	1,154

Characteristics	
Weighted Average Coupon Rate (WAC)	6.8899254
Weighted Average Net Rate (NetWAC)	6.2369254
Weighted Average Remaining Term	302

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

Other Considerations for Losses	
Balance Due Trust	1,138,392.72
Net Liquidation Proceeds	284,008.17
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	176,663.81
<b>Total Scheduled Principal</b>	<b>176,663.81</b>

UnScheduled Principal	
(+) Curtailments	16,992.05
(+) Curtailment Adjustment	(24,713.85)
(+) Principal Payoff	284,008.17
(+) Principal Adjustment	854,384.55
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>1,130,670.92</b>

Losses	
(+) Initial (Current) Loss	854,384.55
(+) Non-Recoverable Advances	41,147.49
(+) Subsequent Loss	2,268.50
(-) Subsequent Gain	2,562.65
<b>Total Losses</b>	<b>895,237.89</b>
<b>Cumulative Losses</b>	<b>44,758,445.67</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	0.00	0
REO Disposal	284,008.17	4
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>284,008.17</b>	<b>4</b>

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Pay Date: 10/26/2009

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

## Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	735,727.43
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>735,727.43</b>

Fee Summary	
Servicer Fee (1)	71,996.81
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	353.89
<b>Total Fees</b>	<b>72,350.70</b>
<b>Total Fees (Withheld)</b>	<b>71,996.81</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	2,985.91
NonRecoverable Servicer Advance	1,534.35
<b>Total Other Interest Adjust.</b>	<b>4,520.26</b>

Summary	
(+) Total Principal Collected	1,725,329.81
(-) Total Losses	867,415.08
(+) Total Interest Collected	735,727.43
(+) Total Other Interest Adjust. Collected	4,520.26
(-) Total Fees (Withheld)	71,996.81
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>1,526,165.61</b>

Summary		
	Balance	Count
Beginning Pool	141,556,088.83	633
Scheduled Principal	144,308.98	
UnScheduled Principal	1,581,020.83	
Ending Pool	139,830,759.02	626

Characteristics	
Weighted Average Coupon Rate (WAC)	6.7374947
Weighted Average Net Rate (NetWAC)	6.0844947
Weighted Average Remaining Term	304

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

Other Considerations for Losses	
Balance Due Trust	1,599,057.33
Net Liquidation Proceeds	723,090.04
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	144,308.98
<b>Total Scheduled Principal</b>	<b>144,308.98</b>

UnScheduled Principal	
(+) Curtailments	(8,912.09)
(+) Curtailment Adjustment	(56,696.22)
(+) Principal Payoff	770,661.85
(+) Principal Adjustment	875,967.29
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>1,581,020.83</b>

Losses	
(+) Initial (Current) Loss	875,967.29
(+) Non-Recoverable Advances	(690.00)
(+) Subsequent Loss	9,167.37
(-) Subsequent Gain	17,029.58
<b>Total Losses</b>	<b>867,415.08</b>
<b>Cumulative Losses</b>	<b>34,185,590.47</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	47,571.81	1
REO Disposal	723,090.04	6
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>770,661.85</b>	<b>7</b>

Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

# 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
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%
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%

*Percentages of Ending Scheduled Balance*

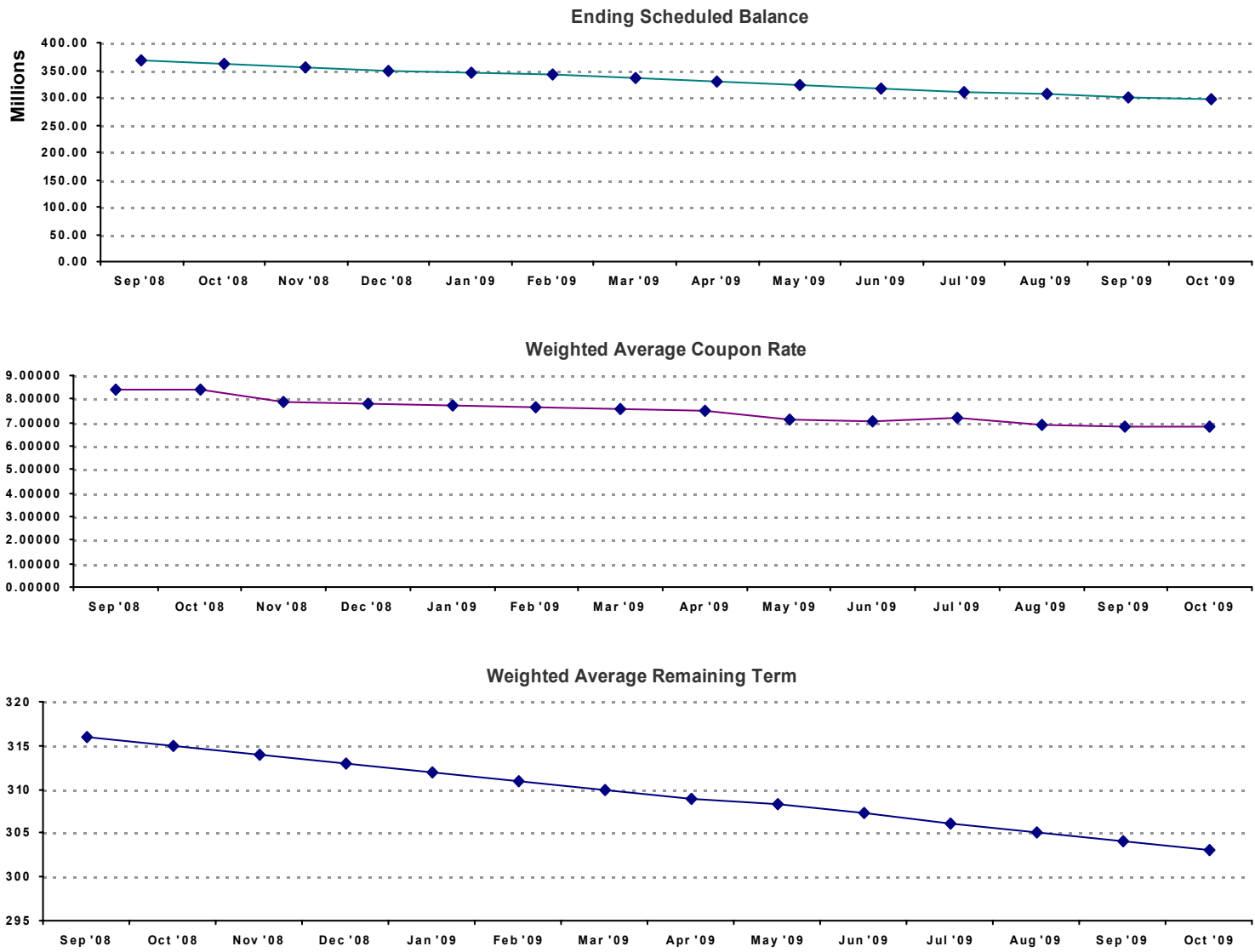
### Calculation Methodology:

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: 10/25/2009  
Pay Date: 10/26/2009

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

## General Trends - Total

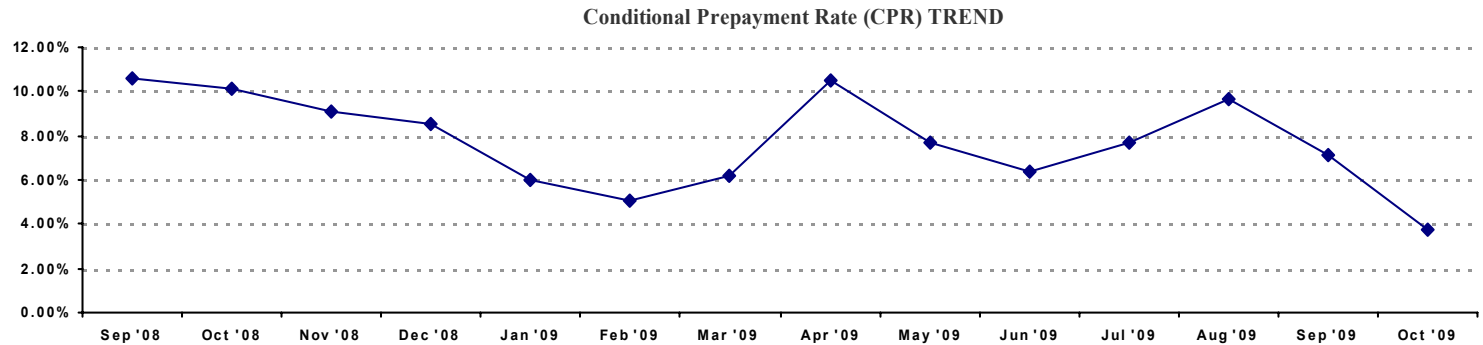


Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

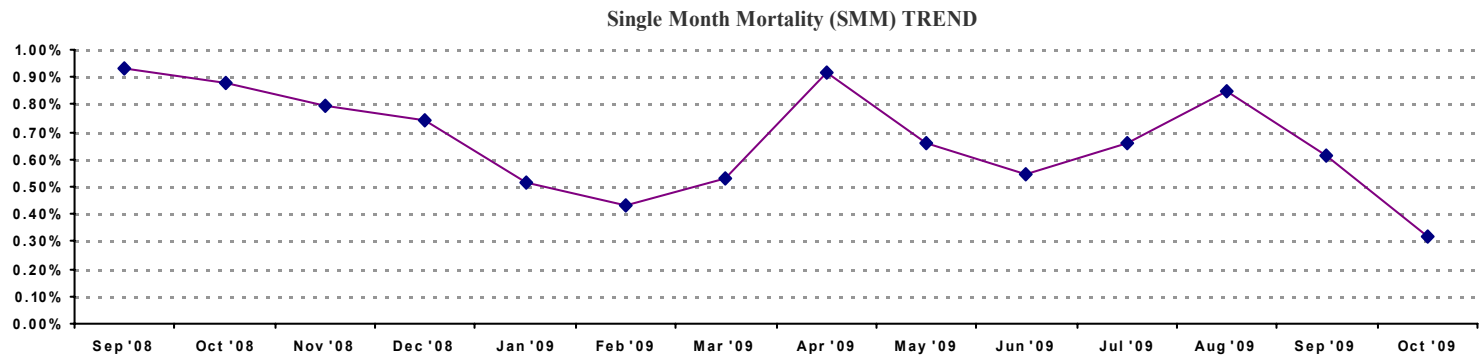
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

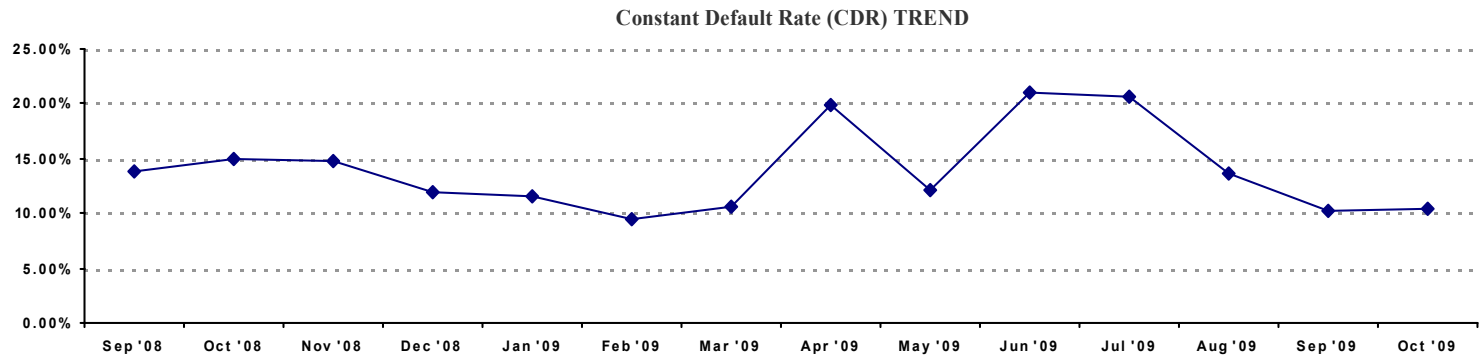
Conditional Prepayment Rate (CPR)	Value
Current Period	3.72027%
3-Month Average	6.84204%
6-Month Average	7.03702%
12-Month Average	7.30450%
Average Since Cut-off	24.71673%



Single Month Mortality (SMM)	Value
Current Period	0.31544%
3-Month Average	0.59148%
6-Month Average	0.60763%
12-Month Average	0.63165%
Average Since Cut-off	2.58700%



Constant Default Rate (CDR)	Value
Current Period	10.37770%
3-Month Average	11.43633%
6-Month Average	14.67950%
12-Month Average	13.85368%



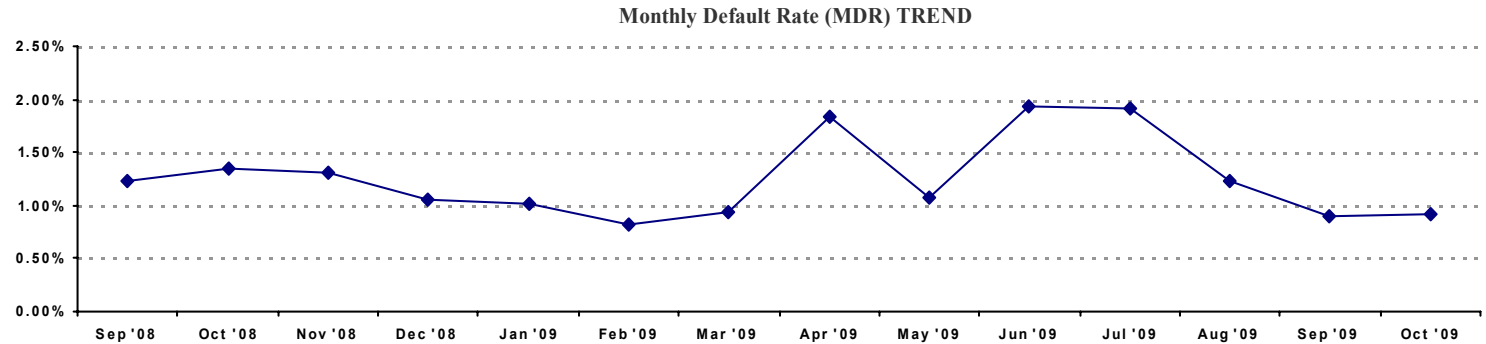


Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

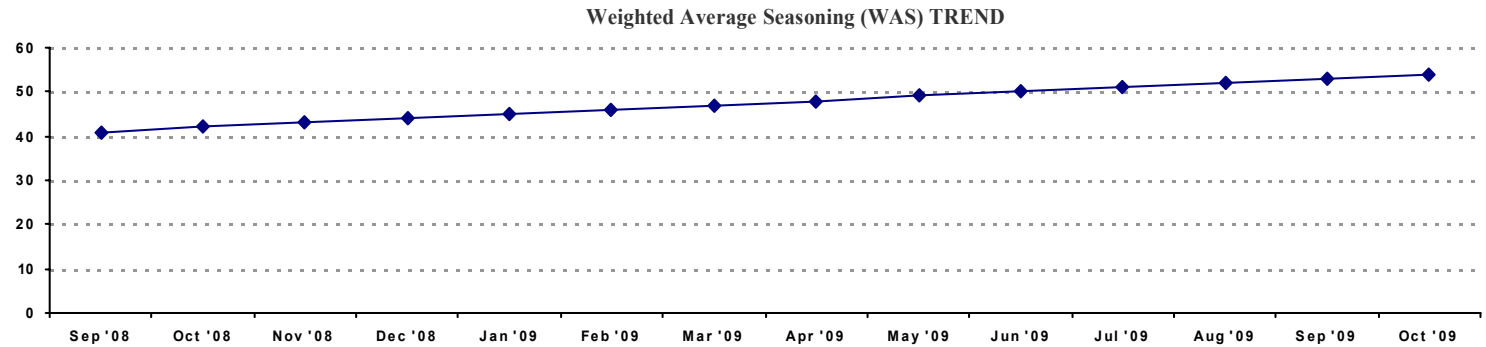
# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Prepayments - Rates

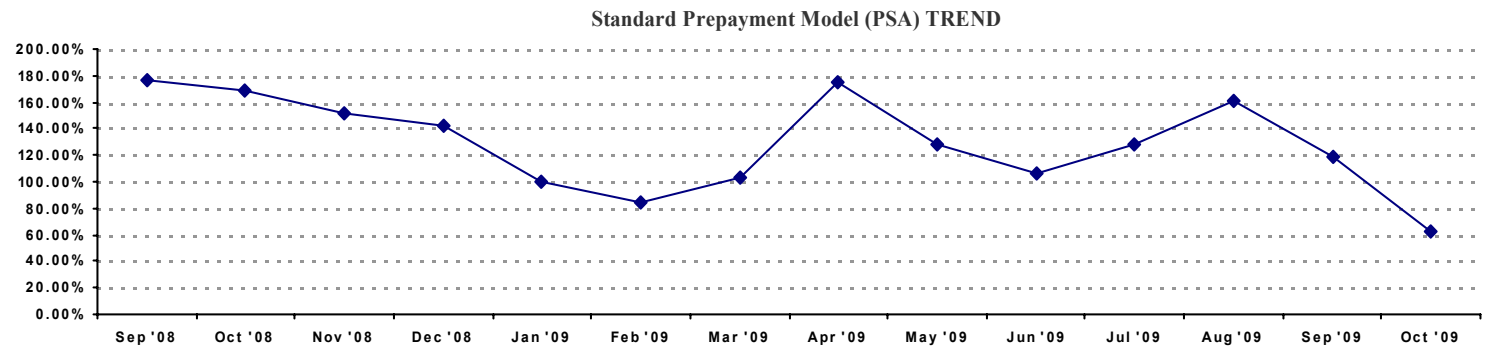
Monthly Default Rate (MDR)	Value
Current Period	0.90889%
3-Month Average	1.00823%
6-Month Average	1.32479%
12-Month Average	1.24371%



Weighted Average Seasoning (WAS)	Value
Current Period	54.00
3-Month Average	53.00
6-Month Average	51.50
12-Month Average	48.50



Standard Prepayment Model (PSA)	Value
Current Period	62.00%
3-Month Average	342.10%
6-Month Average	703.70%
12-Month Average	1460.90%



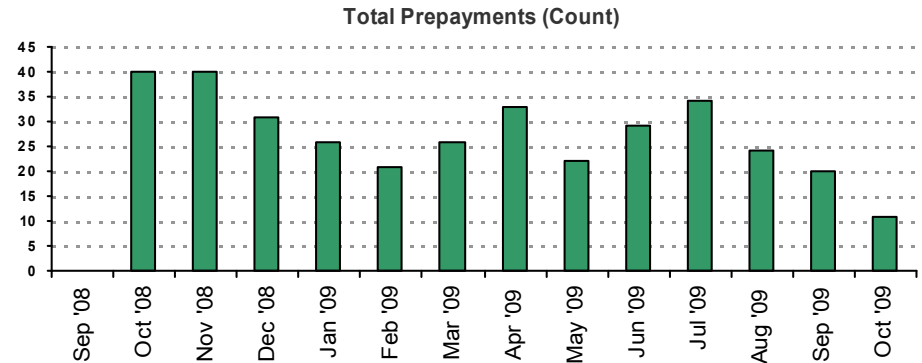
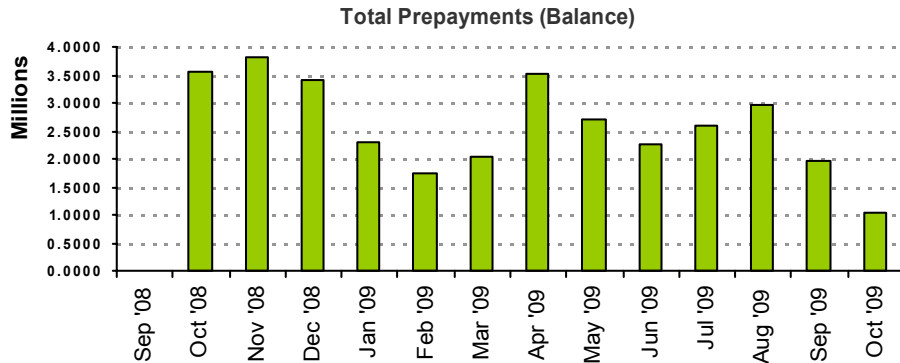
Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

# 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	0	0.00	0	0.00	4	284,008.17	0	0.00	0	0.00	4	284,008.17
2	1	47,571.81	0	0.00	6	723,090.04	0	0.00	0	0.00	7	770,661.85
<b>TOTAL</b>	<b>1</b>	<b>47,571.81</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>1,007,098.21</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>11</b>	<b>1,054,670.02</b>

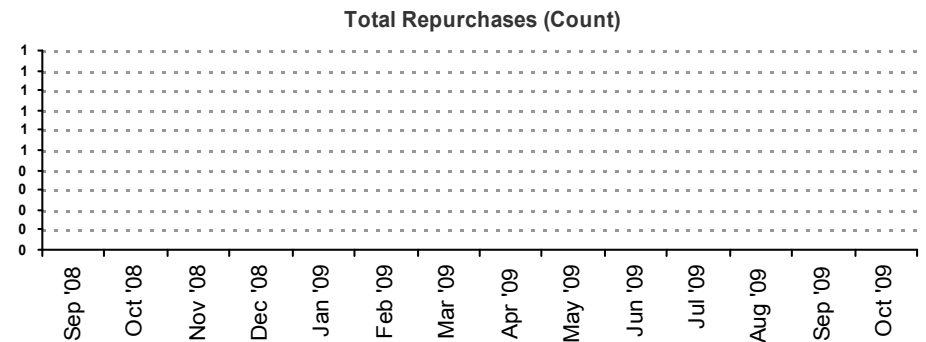
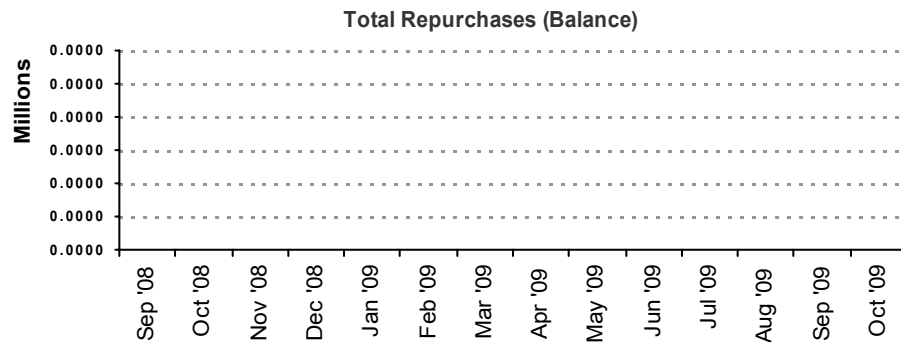
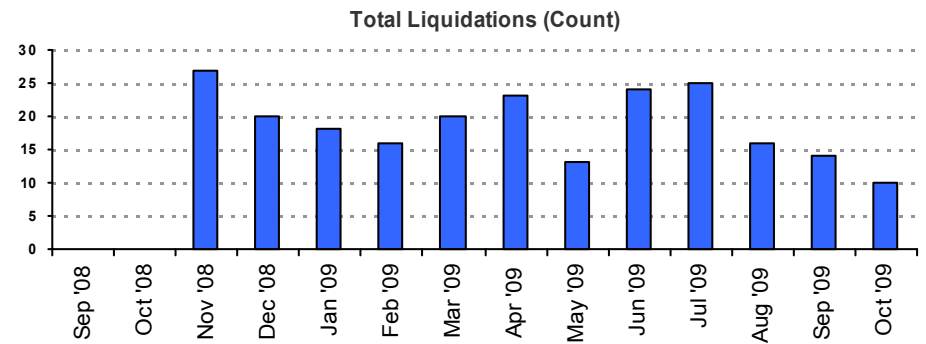
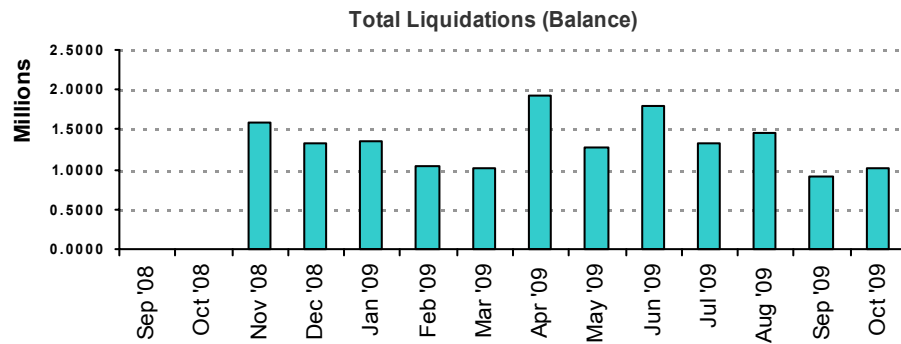
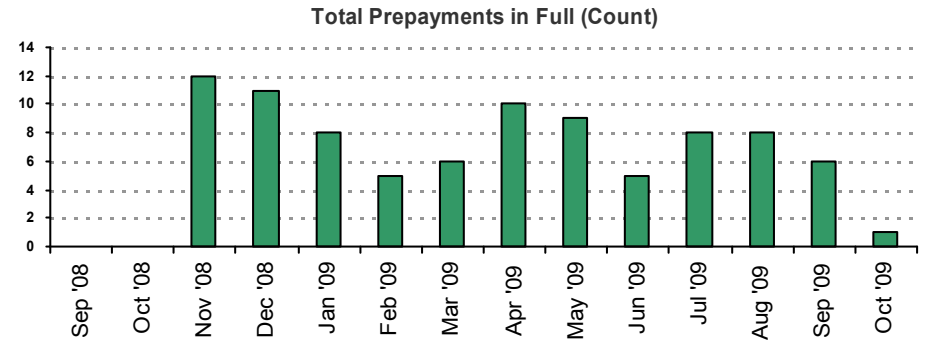
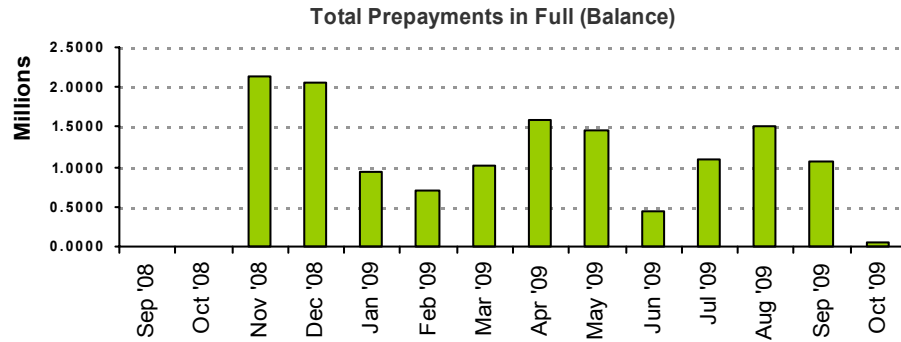
ADDITIONAL LIQUIDATIONS - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition



Deal Code: JPM05OPT1  
 Distribution Date: 10/25/2009  
 Pay Date: 10/26/2009

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

## Prepayments and Liquidations - Summary



Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

# 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	CO	321025107	134,153.00	77,589.61	REO Disposal	10-01-2009	6.0000
1	FL	371024653	125,910.00	6,435.69	REO Disposal	10-01-2009	8.0000
1	FL	621007339	263,700.00	148,309.44	REO Disposal	10-01-2009	5.0000
1	KY	131031620	107,600.00	51,673.43	REO Disposal	10-01-2009	10.7500
TOTAL Group 1		4	631,363.00	284,008.17			

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	CA	631006834	423,000.00	252,968.48	REO Disposal	10-01-2009	5.0000
2	CA	671003610	310,500.00	90,851.69	REO Disposal	10-01-2009	7.2000
2	FL	621007618	212,000.00	88,087.97	REO Disposal	10-01-2009	6.8750
2	IA	521024703	65,208.00	21,497.81	REO Disposal	10-01-2009	9.4500
2	IL	121038872	224,105.00	23,103.55	REO Disposal	10-01-2009	8.1250
2	MA	401000246	399,500.00	246,580.54	REO Disposal	10-01-2009	7.5000
2	ME	681005082	50,000.00	47,571.81	Prepayment	10-01-2009	8.8250
TOTAL Group 2		7	1,684,313.00	770,661.85			

TOTAL		11	2,315,676.00	1,054,670.02			
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Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

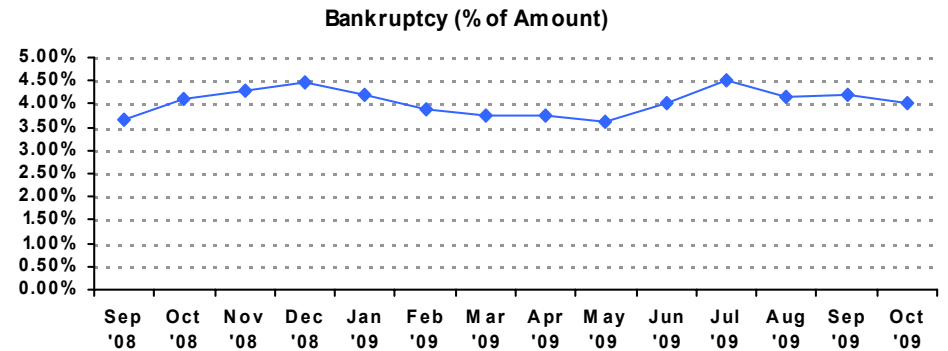
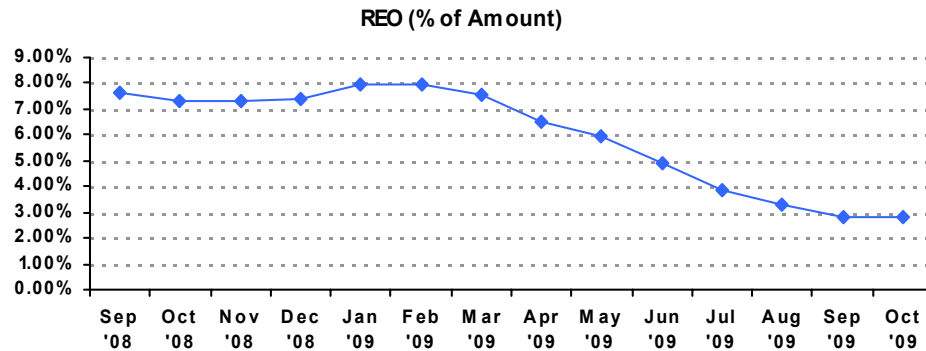
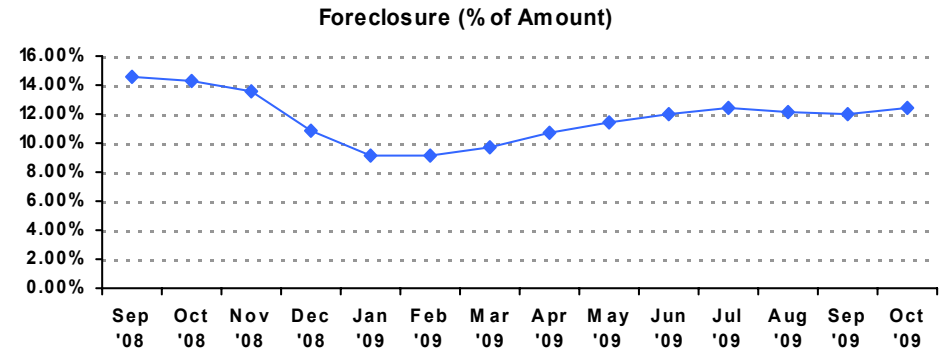
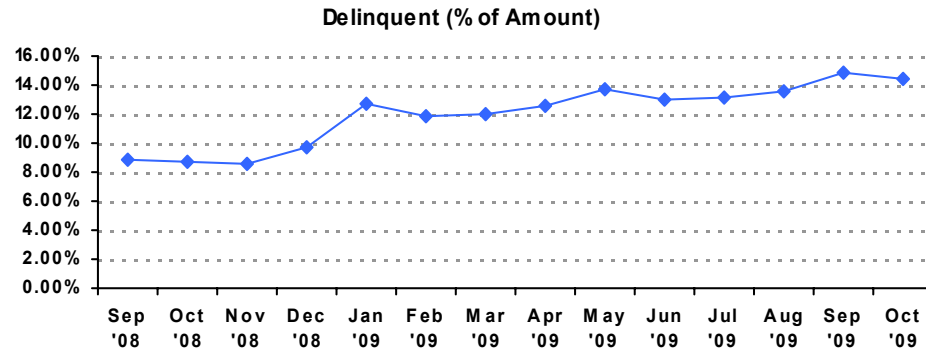
## Delinquency Summary - Total

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,213	197,726,109.83	1	224,012.37	0	0.00	23	3,131,055.44	0	0.00	1,237	201,081,177.64
	68.15%	66.32%	0.06%	0.08%	0.00%	0.00%	1.29%	1.05%	0.00%	0.00%	69.49%	67.44%
Payment 1	91	15,004,892.66	0	0.00	0	0.00	3	231,319.30	0	0.00	94	15,236,211.96
	5.11%	5.03%	0.00%	0.00%	0.00%	0.00%	0.17%	0.08%	0.00%	0.00%	5.28%	5.11%
Payment 2	55	8,198,284.99	0	0.00	0	0.00	6	1,045,772.61	0	0.00	61	9,244,057.60
	3.09%	2.75%	0.00%	0.00%	0.00%	0.00%	0.34%	0.35%	0.00%	0.00%	3.43%	3.10%
Payment 3+	98	19,793,542.56	181	36,754,670.06	54	8,475,920.52	55	7,566,436.66	0	0.00	388	72,590,569.80
	5.51%	6.64%	10.17%	12.33%	3.03%	2.84%	3.09%	2.54%	0.00%	0.00%	21.80%	24.35%
TOTAL	1,457	240,722,830.04	182	36,978,682.43	54	8,475,920.52	87	11,974,584.01	0	0.00	1,780	298,152,017.00
	81.85%	80.74%	10.22%	12.40%	3.03%	2.84%	4.89%	4.02%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
 Distribution Date: 10/25/2009  
 Pay Date: 10/26/2009

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

## Delinquency Trends - Summary



Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

## Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	811	108,984,055.53	0	0.00	0	0.00	16	2,223,366.29	0	0.00	827	111,207,421.82
	70.28%	68.84%	0.00%	0.00%	0.00%	0.00%	1.39%	1.40%	0.00%	0.00%	71.66%	70.24%
<b>Payment 1</b>	57	8,440,033.10	0	0.00	0	0.00	1	88,460.80	0	0.00	58	8,528,493.90
	4.94%	5.33%	0.00%	0.00%	0.00%	0.00%	0.09%	0.06%	0.00%	0.00%	5.03%	5.39%
<b>Payment 2</b>	34	4,607,149.74	0	0.00	0	0.00	5	802,021.94	0	0.00	39	5,409,171.68
	2.95%	2.91%	0.00%	0.00%	0.00%	0.00%	0.43%	0.51%	0.00%	0.00%	3.38%	3.42%
<b>Payment 3+</b>	60	9,942,043.85	99	14,641,678.56	34	4,394,528.11	37	4,197,920.06	0	0.00	230	33,176,170.58
	5.20%	6.28%	8.58%	9.25%	2.95%	2.78%	3.21%	2.65%	0.00%	0.00%	19.93%	20.95%
<b>TOTAL</b>	962	131,973,282.22	99	14,641,678.56	34	4,394,528.11	59	7,311,769.09	0	0.00	1,154	158,321,257.98
	83.36%	83.36%	8.58%	9.25%	2.95%	2.78%	5.11%	4.62%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

**Delinquency Summary - Group 2**

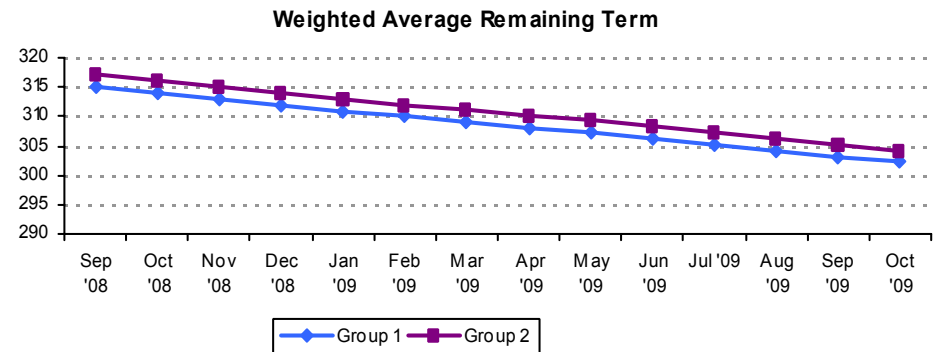
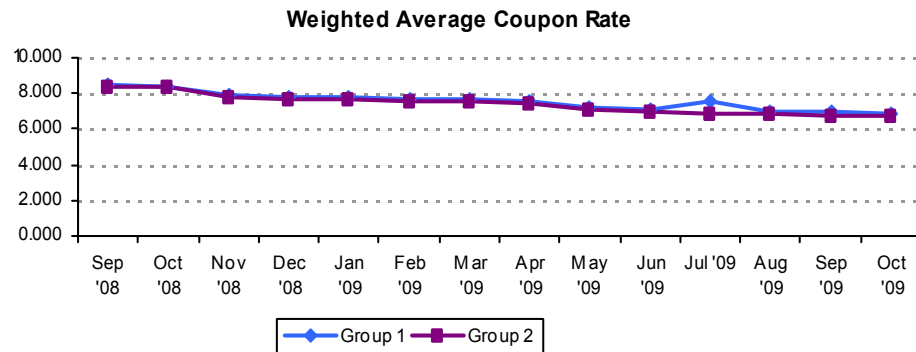
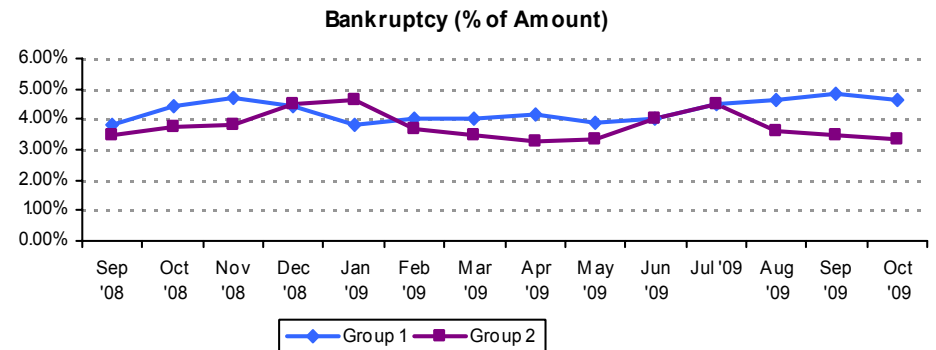
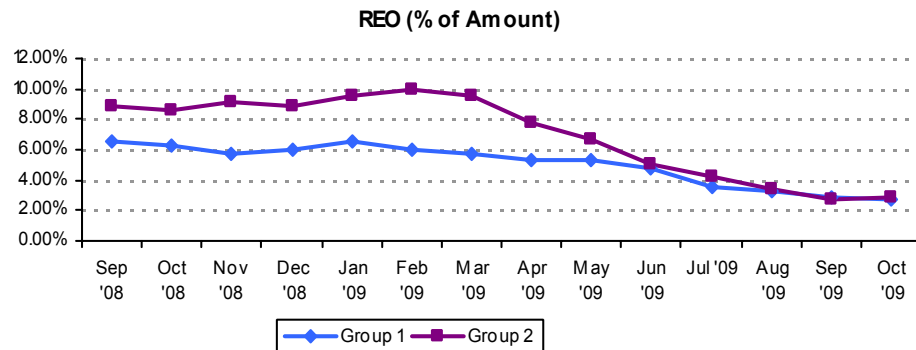
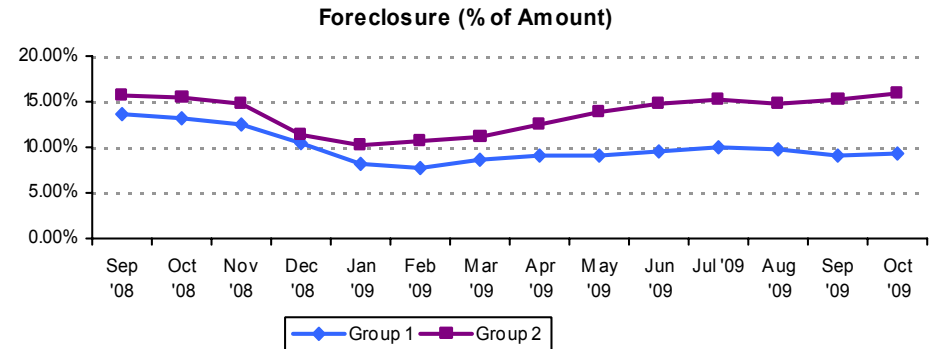
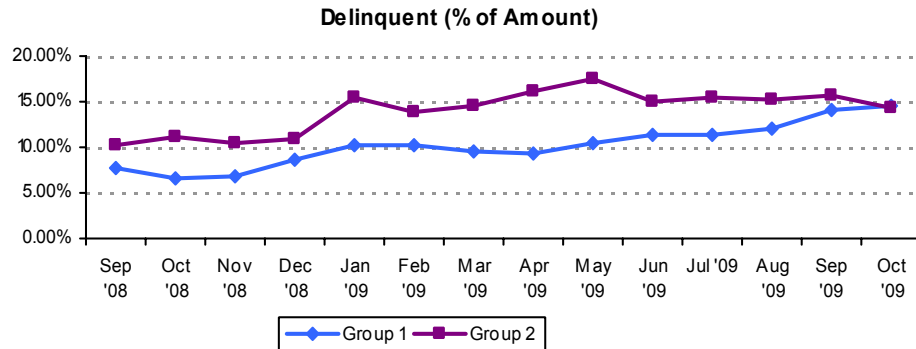
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	402	88,742,054.30	1	224,012.37	0	0.00	7	907,689.15	0	0.00	410	89,873,755.82
	64.22%	63.46%	0.16%	0.16%	0.00%	0.00%	1.12%	0.65%	0.00%	0.00%	65.50%	64.27%
<b>Payment 1</b>	34	6,564,859.56	0	0.00	0	0.00	2	142,858.50	0	0.00	36	6,707,718.06
	5.43%	4.69%	0.00%	0.00%	0.00%	0.00%	0.32%	0.10%	0.00%	0.00%	5.75%	4.80%
<b>Payment 2</b>	21	3,591,135.25	0	0.00	0	0.00	1	243,750.67	0	0.00	22	3,834,885.92
	3.35%	2.57%	0.00%	0.00%	0.00%	0.00%	0.16%	0.17%	0.00%	0.00%	3.51%	2.74%
<b>Payment 3+</b>	38	9,851,498.71	82	22,112,991.50	20	4,081,392.41	18	3,368,516.60	0	0.00	158	39,414,399.22
	6.07%	7.05%	13.10%	15.81%	3.19%	2.92%	2.88%	2.41%	0.00%	0.00%	25.24%	28.19%
<b>TOTAL</b>	495	108,749,547.82	83	22,337,003.87	20	4,081,392.41	28	4,662,814.92	0	0.00	626	139,830,759.02
	79.07%	77.77%	13.26%	15.97%	3.19%	2.92%	4.47%	3.33%	0.00%	0.00%	100.00%	100.00%



Deal Code: JPM05OPT1  
 Distribution Date: 10/25/2009  
 Pay Date: 10/26/2009

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

## Delinquency Trends - By Groups



Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

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

**Delinquency Summary - FIXED-RATE**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	562	93,221,882.48	0	0.00	0	0.00	11	1,779,406.23	0	0.00	573	95,001,288.71
	79.83%	79.38%	0.00%	0.00%	0.00%	0.00%	1.56%	1.52%	0.00%	0.00%	81.39%	80.90%
<b>Payment 1</b>	31	5,010,868.87	0	0.00	0	0.00	1	47,960.61	0	0.00	32	5,058,829.48
	4.40%	4.27%	0.00%	0.00%	0.00%	0.00%	0.14%	0.04%	0.00%	0.00%	4.55%	4.31%
<b>Payment 2</b>	17	2,895,902.77	0	0.00	0	0.00	2	290,263.80	0	0.00	19	3,186,166.57
	2.41%	2.47%	0.00%	0.00%	0.00%	0.00%	0.28%	0.25%	0.00%	0.00%	2.70%	2.71%
<b>Payment 3+</b>	25	4,056,057.84	40	7,410,819.72	5	994,863.73	10	1,726,769.19	0	0.00	80	14,188,510.48
	3.55%	3.45%	5.68%	6.31%	0.71%	0.85%	1.42%	1.47%	0.00%	0.00%	11.36%	12.08%
<b>TOTAL</b>	635	105,184,711.96	40	7,410,819.72	5	994,863.73	24	3,844,399.83	0	0.00	704	117,434,795.24
	90.20%	89.57%	5.68%	6.31%	0.71%	0.85%	3.41%	3.27%	0.00%	0.00%	100.00%	100.00%

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

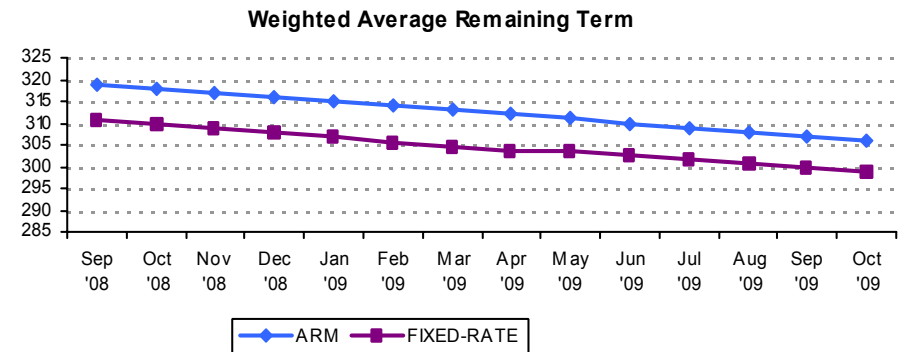
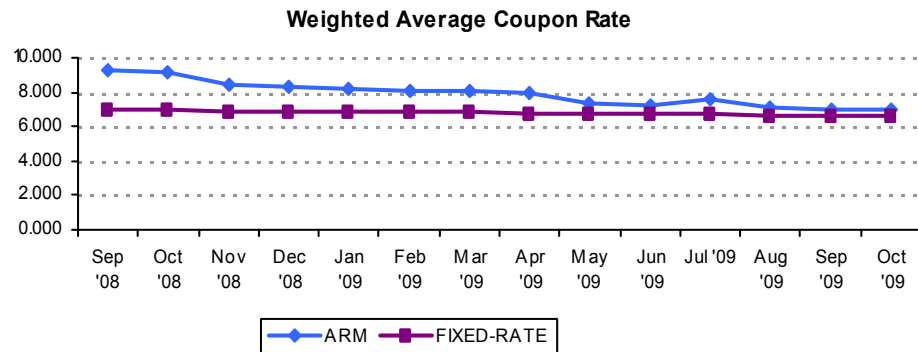
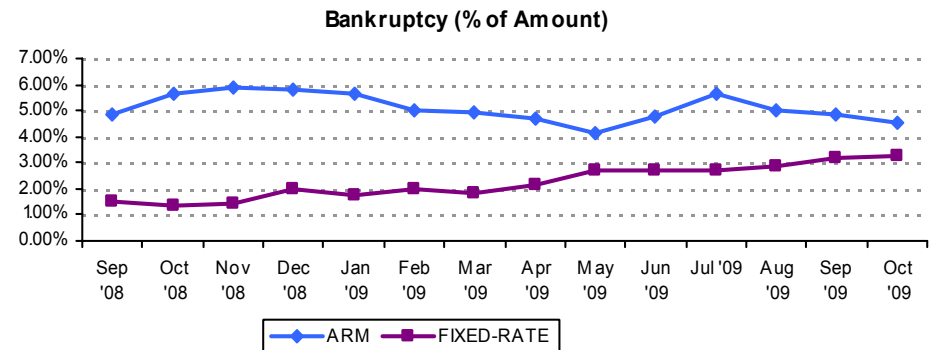
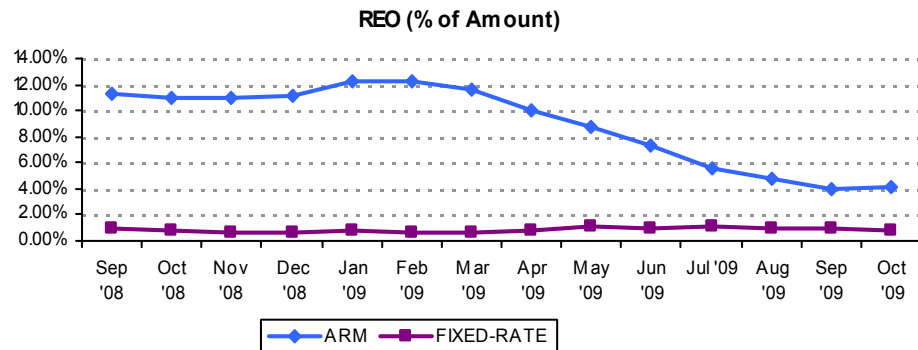
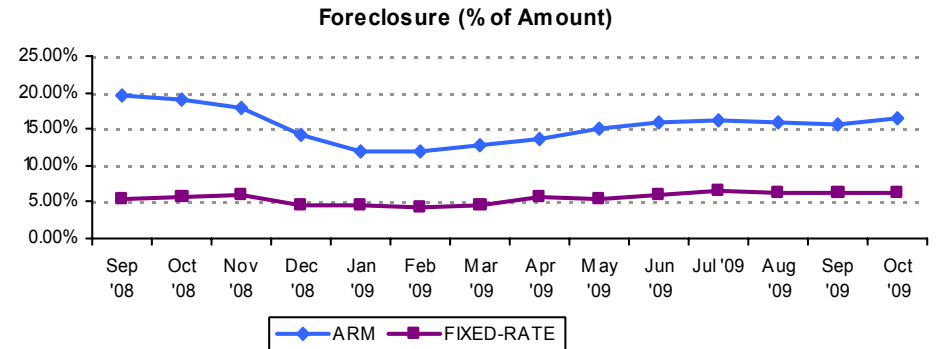
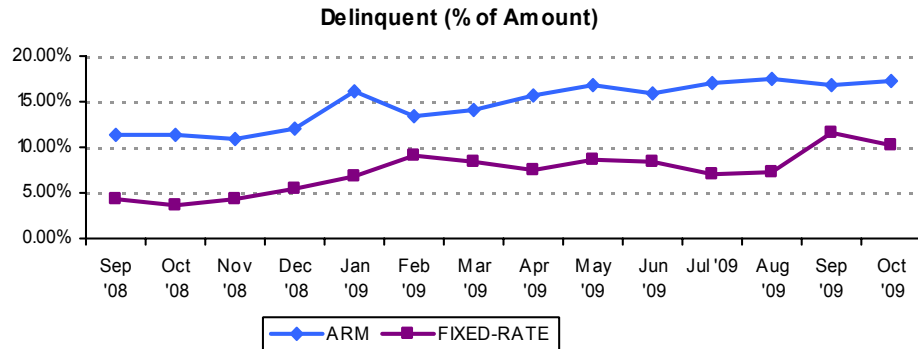
**Delinquency Summary - ARM**

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Current</b>	651	104,504,227.35	1	224,012.37	0	0.00	12	1,351,649.21	0	0.00	664	106,079,888.93
	60.50%	57.83%	0.09%	0.12%	0.00%	0.00%	1.12%	0.75%	0.00%	0.00%	61.71%	58.70%
<b>Payment 1</b>	60	9,994,023.79	0	0.00	0	0.00	2	183,358.69	0	0.00	62	10,177,382.48
	5.58%	5.53%	0.00%	0.00%	0.00%	0.00%	0.19%	0.10%	0.00%	0.00%	5.76%	5.63%
<b>Payment 2</b>	38	5,302,382.22	0	0.00	0	0.00	4	755,508.81	0	0.00	42	6,057,891.03
	3.53%	2.93%	0.00%	0.00%	0.00%	0.00%	0.37%	0.42%	0.00%	0.00%	3.90%	3.35%
<b>Payment 3+</b>	73	15,737,484.72	141	29,343,850.34	49	7,481,056.79	45	5,839,667.47	0	0.00	308	58,402,059.32
	6.78%	8.71%	13.10%	16.24%	4.55%	4.14%	4.18%	3.23%	0.00%	0.00%	28.62%	32.32%
<b>TOTAL</b>	822	135,538,118.08	142	29,567,862.71	49	7,481,056.79	63	8,130,184.18	0	0.00	1,076	180,717,221.76
	76.39%	75.00%	13.20%	16.36%	4.55%	4.14%	5.86%	4.50%	0.00%	0.00%	100.00%	100.00%

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

## Delinquency Trends - By Loan Type



Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
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# JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED PASS THROUGH CERTIFICATES 2005-OPT1

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
1	AZ	721006438		0.00			120.37		0.00	0.00
1	CA	661005911		0.00			43.17		0.00	0.00
1	CO	321025107	133,312.98	183.96	55,539.41	41.72%			0.00	77,589.61
1	FL	261051232		0.00				170.00	0.00	0.00
1	FL	371024653	120,503.38	0.00	114,067.69	94.66%			0.00	6,435.69
1	FL	621007339	270,394.70	0.00	122,085.26	45.15%			0.00	148,309.44
1	FL	621007430		0.00			0.00		0.60	0.00
1	GA	211028538		0.00			228.43		0.00	0.00
1	GA	51056657		0.00			5.71		0.00	0.00
1	GA	51056736						0.00	-175.07	0.00
1	IA	791002069		0.00			139.15		0.00	0.00
1	IL	41065385		0.00			0.00		121.98	0.00
1	IL	41066139		0.00			0.00		1,354.83	0.00
1	IL	41066299						1,431.21	0.00	0.00
1	IL	761008334		0.00			722.39		0.00	0.00
1	IN	401000405	138,698.64	0.00	138,698.64	100.00%			9,914.55	0.00
1	IN	521024076		0.00			400.00		0.00	0.00
1	KY	131031620	118,609.24	96.04	66,839.77	56.40%			0.00	51,673.43
1	LA	551005155		0.00			146.91		0.00	0.00
1	MA	381020624		0.00			0.00		1.35	0.00
1	ME	681005644	98,441.69	0.00	98,441.69	100.00%			10,605.23	0.00
1	MI	361023514	66,407.97	0.00	66,407.97	100.00%			12,193.01	0.00
1	MI	521024431		0.00			0.00		150.32	0.00
1	MI	651009293	91,333.22	0.00	91,333.22	100.00%			2,126.67	0.00
1	MI	841004128	100,970.90	0.00	100,970.90	100.00%			4,975.97	0.00
1	NV	171025111		0.00			19.01		0.00	0.00
1	OH	131031632		0.00				961.44	-163.40	0.00
1	OH	131031650		0.00			16.72		0.00	0.00
1	OH	61057620		0.00			0.00		41.45	0.00
1	OR	301000708		0.00			6.83		0.00	0.00
1	RI	381020314		0.00			312.19		0.00	0.00

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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	TN	401000735		0.00			107.62		0.00	0.00
TOTAL Group 1		32	1,138,672.72	280.00	854,384.55		2,268.50	2,562.65	41,147.49	284,008.17



Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

# 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	CA	11074191		0.00				6.62	0.00	0.00
2	CA	21063406		0.00			150.00		0.00	0.00
2	CA	31033125		0.00			4.00		0.00	0.00
2	CA	31033215		0.00			23.32		0.00	0.00
2	CA	31033311		0.00			187.31		0.00	0.00
2	CA	581000294		0.00			31.26		0.00	0.00
2	CA	631006714		0.00				294.50	0.00	0.00
2	CA	631006834	430,242.60	693.73	176,580.39	41.11%			0.00	252,968.48
2	CA	631006966		0.00			1,128.07		0.00	0.00
2	CA	671002987		0.00			23.24		0.00	0.00
2	CA	671003196		0.00			27.37		0.00	0.00
2	CA	671003610	295,614.71	333.95	204,429.07	69.23%			0.00	90,851.69
2	CT	271020199		0.00			18.66		0.00	0.00
2	FL	561001687		0.00			19.34		0.00	0.00
2	FL	621007342					167.20		0.00	0.00
2	FL	621007428		0.00			462.17		0.00	0.00
2	FL	621007573					16.40		0.00	0.00
2	FL	621007618	212,000.00	0.00	123,912.03	58.45%			0.00	88,087.97
2	FL	651008893		0.00			169.82		0.00	0.00
2	IA	521024703	63,380.81	49.36	41,833.64	66.06%			0.00	21,497.81
2	IL	121038872	216,295.84	0.00	193,192.29	89.32%			0.00	23,103.55
2	MA	161040667		0.00			6,710.00		0.00	0.00
2	MA	401000246	383,015.16	414.75	136,019.87	35.55%			0.00	246,580.54
2	NV	31033241		0.00			8.18		0.00	0.00
2	NY	331035529		0.00				0.00	-690.00	0.00
2	TX	101047125						16,728.46	0.00	0.00
2	VA	81055242		0.00			21.03		0.00	0.00
TOTAL Group 2		27	1,600,549.12	1,491.79	875,967.29		9,167.37	17,029.58	-690.00	723,090.04

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

Losses - Details

TOTAL	59	2,739,221.84	1,771.79	1,730,351.84		11,435.87	19,592.23	40,457.49	1,007,098.21
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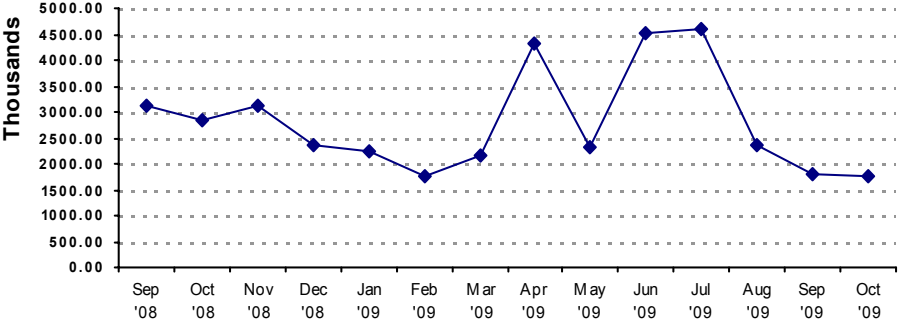


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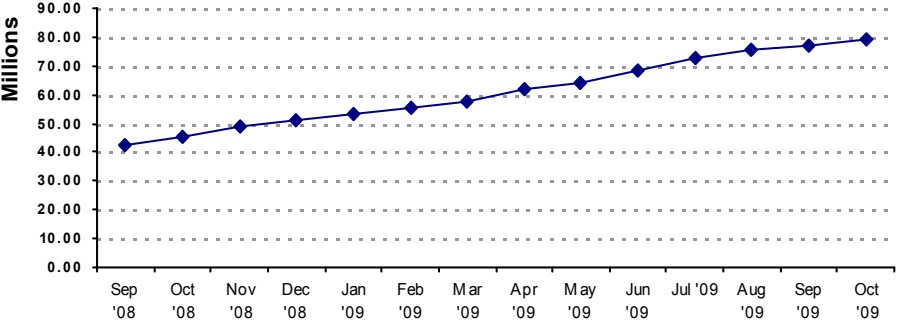
JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED  
PASS THROUGH CERTIFICATES  
2005-OPT1

Losses Trends

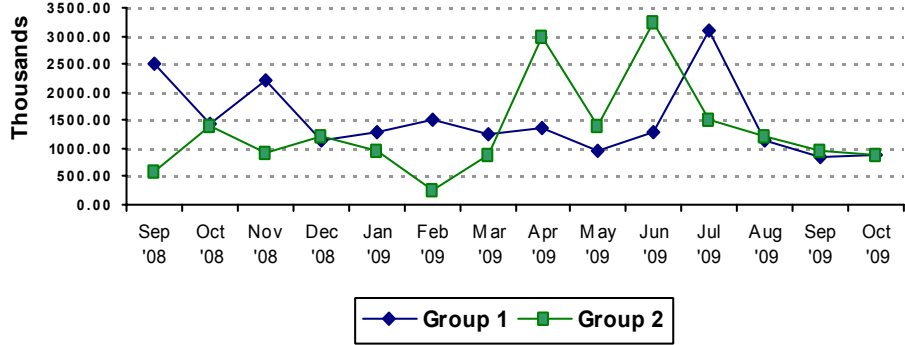
Total Net Losses



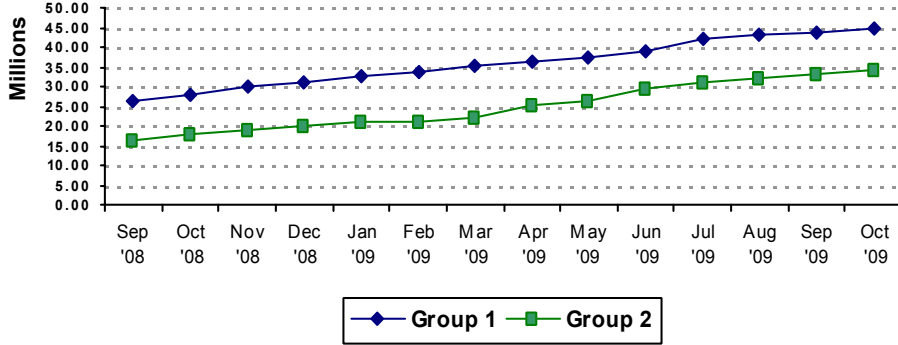
Cumulative Net Losses



Total Net Losses - By Group



Cumulative Net Losses - By Group



Deal Code: JPM05OPT1  
Distribution Date: 10/25/2009  
Pay Date: 10/26/2009

# 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	280	56,575,357.23	18.975%	305	4.35%
5.5000 to less than 5.7500	29	6,682,777.64	2.241%	306	5.55%
5.7500 to less than 6.0000	83	20,977,183.75	7.036%	303	5.88%
6.0000 to less than 6.2500	72	18,083,144.69	6.065%	300	6.08%
6.2500 to less than 6.5000	75	15,947,971.10	5.349%	303	6.35%
6.5000 to less than 6.7500	84	16,679,912.06	5.594%	300	6.59%
6.7500 to less than 7.0000	134	26,946,335.63	9.038%	301	6.85%
7.0000 to less than 7.2500	96	15,869,040.09	5.322%	306	7.08%
7.2500 to less than 7.5000	93	16,939,955.33	5.682%	302	7.32%
7.5000 to less than 7.7500	111	17,138,448.77	5.748%	301	7.57%
7.7500 to less than 8.0000	110	16,831,512.30	5.645%	303	7.85%
8.0000 to less than 8.2500	94	11,406,710.57	3.826%	303	8.09%
8.2500 to less than 8.5000	81	10,467,551.63	3.511%	305	8.34%
8.5000 to less than 8.7500	92	11,375,950.61	3.815%	306	8.56%
8.7500 to less than 9.0000	81	9,313,249.10	3.124%	301	8.83%
9.0000 to less than 9.2500	57	6,320,436.74	2.120%	304	9.06%
9.2500 to less than 9.5000	46	5,144,104.93	1.725%	304	9.32%
9.5000 to less than 9.7500	37	4,079,960.63	1.368%	306	9.57%
9.7500 to less than 10.0000	33	3,352,137.42	1.124%	297	9.84%
10.0000 to less than 10.2500	27	2,714,834.13	0.911%	298	10.06%
10.2500 to less than 10.5000	12	987,014.16	0.331%	306	10.32%
10.5000 to less than 10.7500	15	1,228,648.75	0.412%	306	10.56%
10.7500 to less than 11.0000	13	1,260,180.70	0.423%	306	10.89%
11.0000 to less than 11.2500	6	402,825.67	0.135%	306	11.05%
11.2500 to less than 11.5000	7	481,412.81	0.161%	306	11.34%
11.5000 to less than 11.7500	4	340,987.45	0.114%	307	11.55%
11.7500 to less than 12.0000	4	363,023.57	0.122%	307	11.77%
Greater than; equal to 12.0000	4	241,349.54	0.081%	280	12.35%
<b>TOTAL</b>	<b>1,780</b>	<b>298,152,017.00</b>			

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

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

## Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	2	17,188.87	0.006%	306	9.99%
20,000.00 to less than 40,000.0	1	34,343.76	0.011%	127	7.10%
40,000.00 to less than 60,000.0	163	8,496,585.42	2.821%	284	8.63%
60,000.00 to less than 80,000.0	241	16,818,559.66	5.584%	299	8.04%
80,000.00 to less than 100,000.	215	19,465,220.83	6.463%	299	7.58%
100,000.00 to less than 120,000	188	20,669,997.52	6.863%	305	7.42%
120,000.00 to less than 140,000	195	25,426,550.42	8.442%	303	6.94%
140,000.00 to less than 160,000	139	20,736,699.14	6.885%	303	7.03%
160,000.00 to less than 180,000	94	15,946,011.39	5.294%	299	6.73%
180,000.00 to less than 200,000	87	16,391,547.82	5.442%	304	6.77%
200,000.00 to less than 220,000	66	13,805,271.15	4.584%	304	6.64%
220,000.00 to less than 240,000	65	14,952,991.07	4.965%	302	6.89%
240,000.00 to less than 260,000	46	11,493,234.97	3.816%	306	6.26%
260,000.00 to less than 280,000	34	9,175,770.93	3.047%	306	6.27%
280,000.00 to less than 300,000	40	11,534,692.05	3.830%	306	6.44%
300,000.00 to less than 320,000	31	9,601,200.43	3.188%	300	6.48%
320,000.00 to less than 340,000	21	6,901,210.15	2.291%	306	7.09%
340,000.00 to less than 360,000	21	7,310,919.81	2.427%	306	6.68%
360,000.00 to less than 380,000	17	6,284,634.70	2.087%	306	5.74%
380,000.00 to less than 400,000	12	4,663,185.86	1.548%	306	6.57%
400,000.00 to less than 420,000	19	7,798,015.20	2.589%	306	6.24%
420,000.00 to less than 440,000	15	6,453,843.77	2.143%	306	6.60%
440,000.00 to less than 460,000	6	2,690,033.39	0.893%	306	5.96%
460,000.00 to less than 480,000	6	2,827,155.36	0.939%	306	5.70%
480,000.00 to less than 500,000	7	3,449,323.07	1.145%	306	6.07%
500,000.00 to less than 520,000	8	4,091,043.69	1.358%	306	6.07%
520,000.00 to less than 540,000	1	522,800.23	0.174%	307	6.75%
Greater than; equal to 540,000.0	40	30,593,986.34	10.158%	306	6.02%
<b>TOTAL</b>	<b>1,780</b>	<b>298,152,017.00</b>			

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

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



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

## Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	1,076	180,717,221.76	11.967%	306	6.97%
2	FIXED-RATE - First Mortgag	687	116,389,352.49	7.707%	299	6.56%
3	FIXED-RATE - Subordinate	17	1,045,442.75	0.069%	290	9.45%
	<b>TOTAL</b>	<b>1,780</b>	<b>298,152,017.00</b>			

## Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,445	234,482,664.76	15.528%	303	6.78%
2	Multi-Family ( including 3 or	122	29,624,915.44	1.962%	302	6.83%
3	Plan Unit Development (PU	74	15,421,434.63	1.021%	303	7.09%
4	Low Rise Condo	80	12,545,301.03	0.831%	306	6.73%
5	Manufactured Housing	55	5,553,746.53	0.368%	303	7.57%
6	High Rise Condo	4	523,954.61	0.035%	307	7.25%
	<b>TOTAL</b>	<b>1,780</b>	<b>298,152,017.00</b>			

## Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	1,780	298,152,017.00	19.744%	303	6.82%
	<b>TOTAL</b>	<b>1,780</b>	<b>298,152,017.00</b>			

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

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

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

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

## Distribution by Amortization Characteristics (Cut-off)

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

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

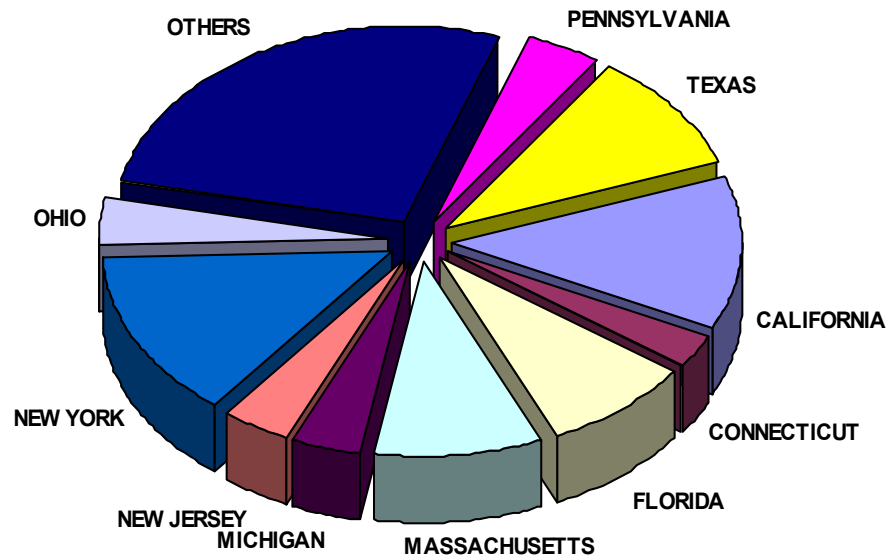
**Top 10 State Concentration (Current)**

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	NEW YORK	162	41,925,597.07	14.062%	301	6.55%
2	CALIFORNIA	136	38,328,981.18	12.856%	305	6.18%
3	TEXAS	248	29,862,677.35	10.016%	298	7.42%
4	MASSACHUSETTS	111	28,239,511.07	9.472%	306	6.27%
5	FLORIDA	146	24,460,766.68	8.204%	304	6.81%
6	PENNSYLVANIA	103	12,710,734.64	4.263%	303	7.59%
7	MICHIGAN	97	12,048,865.51	4.041%	305	7.21%
8	OHIO	104	11,671,227.92	3.915%	306	6.98%
9	NEW JERSEY	50	10,980,824.82	3.683%	306	6.89%
10	CONNECTICUT	42	8,313,604.00	2.788%	305	6.32%
	OTHERS	581	79,609,226.76	26.701%	303	7.07%
	<b>TOTAL</b>	<b>1,780</b>	<b>298,152,017.00</b>			

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

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

**Top 10 Current State Concentration**



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JP MORGAN MORTGAGE ACCEPTANCE CORP ASSET BACKED  
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Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments