

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THIS FORM SE IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



04027548

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

J.P. MORGAN ACCEPTANCE CORPORATION I 0001268604
(Exact Name of Registrant as Specified in Charter) (Registrant CIK Number)

Form 8-K for April 26, 2004 333-109775
(Electronic Report, Schedule or Registration (SEC File Number, if Available)
Statement of Which the Documents Are a Part
(Give Period of Report))

N/A
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED

APR 28 2004

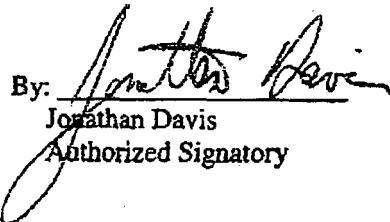
**THOMSON
FINANCIAL**

W/2004

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of New York, State of New York, on April 26, 2004.

J.P. MORGAN ACCEPTANCE CORPORATION I

By: 

Jonathan Davis

Authorized Signatory

Exhibit Index

<u>Exhibit</u>		<u>Page</u>
99.1	Computational Materials Prepared by J.P. MORGAN SECURITIES INC.	4

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY J.P. MORGAN SECURITIES INC.

for

J.P. MORGAN ACCEPTANCE CORPORATION I

J.P. MORGAN MORTGAGE TRUST 2004-A1
MORTGAGE PASS-THROUGH CERTIFICATES

jpmmt04a2 - Stack Price/Yield

JPMorganChase

Settle 4/30/2004

First Payment 5/25/2004

	25 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
2A4						
Price	0-31	0-31	0-31	0-31	0-31	0-31
Price	0-31	0-31	0-31	0-31	0-31	0-31
Yield	40.23	55.59	48.03	40.23	32.12	25.72
1A3						
Price	0-26+	0-26+	0-26+	0-26+	0-26+	0-26+
Price	0-26+	0-26+	0-26+	0-26+	0-26+	0-26+
Yield	39.56	54.85	47.33	39.56	31.50	23.14
4A2						
Price	0-14	0-14	0-14	0-14	0-14	0-14
Price	0-14	0-14	0-14	0-14	0-14	0-14
Yield	41.22	56.44	48.97	41.22	33.21	24.92
LIBOR_6MO	1.15	1.15	1.15	1.15	1.15	1.15
LIBOR_1YR	1.30	1.30	1.30	1.30	1.30	1.30
CMT_1YR	1.15	1.15	1.15	1.15	1.15	1.15

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certain tables and other statistical analyses (the "Computational Materials") which have been prepared by JPMSI in reliance upon information furnished to the addressee's legal tax financial and/or accounting advisors for purposes of evaluating said material. Numerous assumptions were used in preparing the Computational Materials accuracy, appropriateness or completeness in any particular context; nor as to they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or guarantees. Any weighted average lives, yields, and principal payment periods shown in the Computational Materials are based on prepayment assumptions and cash flows. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfalls. The specific information in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials are subject to change prior to issuance. Neither JPMSI nor any of its affiliates makes any representation of the underlying assets or the payments or yields on the securities.

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whether the Computational Materials and/or the assumptions upon which
actions or predictions, or as legal, tax financial, or accounting advice.
changes in such prepayment assumptions may dramatically affect such weighted
ster than the rates shown in the Computational Materials.
fic characteristics of the securities issued may differ from those shown
computational Materials. The principal amount and designation of any
ation or warranty as to the actual rate or timing of payments on any

JPMorgan Chase

Balance	\$72,037,000.00	Delay	24	WMC(4)	4.136358531	WMC(4)	360
Coupon	3.500	Dated	04/01/2004	NET(4)	3.876359	WALA(4)	0
Settle	04/30/2004	First Payment	05/25/2004				

[illegible][illegible]

For detailed information on:

[illegible][illegible]

1

colleagues, whose expertise provided the Commission valuable insights into the underlying causes of the problem. The experts' observations and the panel's report are the first steps toward

As a part of your business plan, determine the types of products and services you will offer. Will you be selling physical goods, such as clothing or food, or will you be providing services, such as consulting or training? This will help you determine the types of equipment and facilities you will need.

THE UNIVERSITY OF CHICAGO

jpmmmt04a2_finalv3 - 4A1

JPMorgan Chase

Balance \$72,037,000.00 Delay 24 WAC(4) 4.136358531 WRM(4) 360
 Coupon 3.500 Dated 04/01/2004 NET(4) 3.876359 WOLA(4) 0
 Settle 04/30/2004 First Payment 05/25/2004

Pric	10 CPR		15 CPR		20 CPR		25 CPR		30 CPR	
	Yield		Yield		Yield		Yield		Yield	
101-10	2.90		2.85		2.79		2.72		2.65	
101-11	2.89		2.84		2.77		2.70		2.63	
101-12	2.88		2.82		2.76		2.69		2.61	
101-13	2.87		2.81		2.74		2.67		2.59	
101-14	2.85		2.79		2.73		2.65		2.57	
101-15	2.84		2.78		2.71		2.64		2.56	
101-16	2.83		2.77		2.70		2.62		2.54	
101-17	2.81		2.75		2.68		2.61		2.52	
101-18	2.80		2.74		2.67		2.59		2.50	
101-19	2.79		2.72		2.65		2.57		2.48	
101-20	2.78		2.71		2.64		2.56		2.47	
101-21	2.76		2.70		2.62		2.54		2.45	
101-22	2.75		2.68		2.61		2.52		2.43	
WAC	2.5		2.3		2.1		2.0		1.8	
Mod Dur	2.39		2.21		2.04		1.87		1.72	
Principal Window	36	May04 - Apr07	36	May04 - Apr07	36	May04 - Apr07	36	May04 - Apr07	36	May04 - Apr07
LIBOR + 100	1.15		1.15		1.15		1.15		1.15	
LIBOR + 100	1.30		1.30		1.30		1.30		1.30	

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Secured Financing

On 04/01/2004, JPMORGAN CHASE BANK, N.A. (THE ISSUER), issued a \$72,037,000.00 floating rate note (the "Note") with a coupon rate of 3.500% per annum, payable semi-annually on 04/01/2004 and 04/01/2005. The Note is secured by a first lien on the assets of the Issuer, as defined in the Trust Agreement. The Note is subject to the terms and conditions of the Trust Agreement, which is filed as an exhibit to the prospectus supplement. The Note is not redeemable prior to 04/01/2005, except as provided in the Trust Agreement. The Note is not redeemable prior to 04/01/2005, except as provided in the Trust Agreement. The Note is not redeemable prior to 04/01/2005, except as provided in the Trust Agreement.

jpmmt04a2_finalv3 - 4A1

JPMorgan Chase

Balance \$72,037,000.00 Delay 24 WAC(4) 4.136358531 WAM(4) 3.60
 Coupon 3.500 Dated 04/01/2004 NET(4) 3.876359 WOLA(4) 0
 Settle 04/30/2004 First Payment 05/25/2004

Pfco	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
CMT 1YR	1.36	1.36	1.36	1.36	1.36	1.36

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jpmmt04a2_finalv3 - 1A2

JPMorgan Chase

Balance \$75,521,900.00 Delay 24 WAC(1) 4.857704692 WAC(1) 358
 Coupon 4.140 Dated 04/01/2004 NET(1) 4.592704 WAC(1) 2
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
	Yield	Yield	Yield	Yield	Yield	Yield
101-10	3.70	3.64	3.57	3.49	3.41	3.31
101-11	3.69	3.63	3.56	3.48	3.39	3.29
101-12	3.68	3.62	3.55	3.47	3.38	3.27
101-13	3.67	3.61	3.54	3.45	3.36	3.26
101-14	3.66	3.60	3.52	3.44	3.35	3.24
101-15	3.65	3.59	3.51	3.43	3.33	3.22
101-16	3.65	3.58	3.50	3.41	3.32	3.21
101-17	3.64	3.57	3.49	3.40	3.30	3.19
101-18	3.63	3.56	3.48	3.39	3.29	3.17
101-19	3.62	3.54	3.46	3.37	3.27	3.16
101-20	3.61	3.53	3.45	3.36	3.26	3.14
101-21	3.60	3.52	3.44	3.35	3.24	3.12
101-22	3.58	3.51	3.43	3.33	3.23	3.11
WAC	3.6	3.2	2.8	2.5	2.2	2.0
Mod Dur	3.30	2.93	2.60	2.31	2.05	1.83
Principal Window	58	58	58	58	58	58
Principal # Months	May04 - Feb09	May04 - Feb09	May04 - Feb09	May04 - Feb09	May04 - Feb09	May04 - Feb09
LIBOR AND	1.15	1.15	1.15	1.15	1.15	1.15
LIBOR YR	1.30	1.30	1.30	1.30	1.30	1.30

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jpmmt04a2_finalv3 - 1A2

JPMorgan Chase

Balance \$75,521,900.00 Delay 24 WAC (1) 4.857704692 WAC (1) 358
 Coupon 4.140 Dated 04/01/2004 NEI (1) 4.592704 WAC (1) 2
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
CMT_YR	1.36	1.36	1.36	1.36	1.36	1.36

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JP Morgan Chase

Balance	\$8,000,000.00	Delay	24	WPC(2)	5,159,99665	357
Coupon	4.335	Dated	04/01/2004	NET(2)	4,806368	3
Settle		Plat. Payment	05/25/2004			

[illegible]

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●

Abstract

Abstract

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Journal of Management Inquiry 20(4) 409-424

THE CONSTITUTIONAL MODEL

THE UNIVERSITY OF CHICAGO

Discussion

As a result of the following:

jpmmmt04a2_finalv3 - 2A1

JPMorgan Chase

Balance \$9,000,000.00 Delay 24 WAC(2) 5.15909655 WMA(2) 357
 Coupon 4.335 Dated 04/01/2004 NST(2) 4.806368 WMA(2) 3
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
CMT 1YR	1.36	1.36	1.36	1.36	1.36	1.36

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jpmmmt04a2_finalv3 - 2A2

JPMorganChase

Balance \$41,594,500.00 Delay 24 WOC(2) 5.169095665 WAM(2) 357
 Coupon 4.070 Dated 04/01/2004 NET(2) 4.806368 WALA(2) 3
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
	Yield	Yield	Yield	Yield	Yield	Yield
100.812500	3.84	3.80	3.75	3.69	3.62	3.55
100.843750	3.83	3.79	3.74	3.68	3.61	3.54
100.875000	3.83	3.78	3.73	3.67	3.60	3.52
100.906250	3.82	3.77	3.72	3.65	3.58	3.50
100.937500	3.81	3.76	3.71	3.64	3.57	3.49
100.968750	3.80	3.75	3.70	3.63	3.56	3.47
101.000000	3.80	3.74	3.68	3.62	3.54	3.46
101.031250	3.78	3.74	3.68	3.61	3.53	3.44
101.062500	3.78	3.73	3.67	3.60	3.52	3.43
101.093750	3.77	3.72	3.66	3.58	3.50	3.41
101.125000	3.77	3.71	3.65	3.57	3.49	3.39
101.156250	3.76	3.70	3.64	3.56	3.47	3.38
101.187500	3.75	3.69	3.62	3.55	3.46	3.36
101.218750	4.7	4.0	3.4	2.9	2.5	2.1
101.250000	4.12	3.52	3.03	2.61	2.26	1.96
101.281250	81	81	81	81	81	81
101.312500	1.15	1.15	1.15	1.15	1.15	1.15
101.343750	1.30	1.30	1.30	1.30	1.30	1.30

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jpmm04a2_finalv3 - 2A2

JPMorgan Chase

Balance \$41,584,500.00 Delay 24 WAC(2) 5.163099565 WAC(2) 357
 Coupon 4.070 04/01/2004 Dated 04/01/2004 NET(2) 4.806368 WAC(2) 3
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
CMT 1YR	1.36	1.36	1.36	1.36	1.36	1.36

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jpmmmt04a2_finalv3 -- 3A1

JPMorganChase

Balance \$95,400,000.00 Delay 24 WAC(3) 5.45521049 WAM(3) 357
 Coupon 5.137 Dated 04/01/2004 NMT(3) 5.137458 WALA(3) 3
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
CMT 1YR	1.36	1.36	1.36	1.36	1.36	1.36

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jpmmt04a2_finalv3 - 1A1

JPMorgan Chase

Balance \$75,000,000.00 Delay 24 WAC(1) 4.857704692 WWA(1) 358
 Coupon 3.810 Dated 04/01/2004 NET(1) 4.592704 WWA(1) 2
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR		15 CPR		20 CPR		25 CPR		30 CPR		35 CPR	
	Yield		Yield		Yield		Yield		Yield		Yield	
100-26	3.53		3.49		3.44		3.39		3.33		3.26	
100-27	3.52		3.48		3.43		3.38		3.31		3.24	
100-28	3.51		3.47		3.42		3.36		3.30		3.23	
100-29	3.50		3.46		3.41		3.35		3.28		3.21	
100-30	3.50		3.45		3.39		3.34		3.27		3.19	
100-31	3.49		3.44		3.38		3.32		3.25		3.18	
101-00	3.48		3.43		3.37		3.31		3.24		3.16	
101-01	3.47		3.42		3.36		3.30		3.22		3.14	
101-02	3.46		3.41		3.35		3.28		3.21		3.13	
101-03	3.45		3.40		3.34		3.27		3.19		3.11	
101-04	3.44		3.38		3.32		3.26		3.18		3.09	
101-05	3.43		3.37		3.31		3.24		3.16		3.08	
101-06	3.42		3.36		3.30		3.23		3.15		3.06	
WAL	3.6		3.2		2.8		2.5		2.2		2.0	
Mod Dur	3.32		2.94		2.61		2.32		2.06		1.83	
Principal Window												
Principal # Months	58	May04 - Feb09	58	May04 - Feb09	58	May04 - Feb09	58	May04 - Feb09	58	May04 - Feb09	58	May04 - Feb09
LIBOR AND	1.15		1.15		1.15		1.15		1.15		1.15	
LIBOR YR	1.30		1.30		1.30		1.30		1.30		1.30	

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jpmmt04a2_finalv3 - 1A1

JPMorgan Chase

Balance \$75,000,000.00 Delay 24 90C(L) 4.857704692 358
 Coupon 3.810 Dated 04/01/2004 MET(L) 4.592704 2
 Settle 04/30/2004 First Payment 05/25/2004

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR
CMT 1YR	1.36	1.36	1.36	1.36	1.36	1.36

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jpmmnt04a2 - CF - 4A2 - 1 - 25 CPR

JPMorganChase

25 CPR

LIBOR_6MO=1.15 LIBOR_1YR=1.30 CMT_1YR=1.15

Period	Date	Principal	Interest	Cash Flow	Begin Notion	End Notional Balance	Princ Writedown
Total		0	508,971.31	508,971.31			0
0	30-Apr-04	0	0	0	0	72,037,000.00	0
1	25-May-04	0	22,593.12	22,593.12	72,037,000.00	70,234,585.10	0
2	25-Jun-04	0	22,025.25	22,025.25	70,234,585.10	68,475,655.23	0
3	25-Jul-04	0	21,471.15	21,471.15	68,475,655.23	66,759,165.15	0
4	25-Aug-04	0	20,930.46	20,930.46	66,759,165.15	65,084,094.72	0
5	25-Sep-04	0	20,402.88	20,402.88	65,084,094.72	63,449,448.23	0
6	25-Oct-04	0	19,888.08	19,888.08	63,449,448.23	61,854,253.88	0
7	25-Nov-04	0	19,385.75	19,385.75	61,854,253.88	60,297,563.18	0
8	25-Dec-04	0	18,895.60	18,895.60	60,297,563.18	58,778,450.40	0
9	25-Jan-05	0	18,417.33	18,417.33	58,778,450.40	57,296,011.99	0
10	25-Feb-05	0	17,950.66	17,950.66	57,296,011.99	55,849,366.10	0
11	25-Mar-05	0	17,495.29	17,495.29	55,849,366.10	54,437,652.05	0
12	25-Apr-05	0	17,050.97	17,050.97	54,437,652.05	53,060,029.77	0
13	25-May-05	0	16,617.43	16,617.43	53,060,029.77	51,715,679.40	0
14	25-Jun-05	0	16,194.40	16,194.40	51,715,679.40	50,403,800.70	0
15	25-Jul-05	0	15,781.63	15,781.63	50,403,800.70	49,123,612.67	0
16	25-Aug-05	0	15,378.88	15,378.88	49,123,612.67	47,874,353.05	0
17	25-Sep-05	0	14,985.90	14,985.90	47,874,353.05	46,655,277.86	0
18	25-Oct-05	0	14,602.46	14,602.46	46,655,277.86	45,465,660.98	0
19	25-Nov-05	0	14,228.32	14,228.32	45,465,660.98	44,304,793.72	0
20	25-Dec-05	0	13,863.26	13,863.26	44,304,793.72	43,171,984.41	0
21	25-Jan-06	0	13,507.07	13,507.07	43,171,984.41	42,066,557.97	0
22	25-Feb-06	0	13,159.52	13,159.52	42,066,557.97	40,987,855.54	0
23	25-Mar-06	0	12,820.42	12,820.42	40,987,855.54	39,935,234.05	0
24	25-Apr-06	0	12,489.55	12,489.55	39,935,234.05	38,908,065.91	0
25	25-May-06	0	12,166.72	12,166.72	38,908,065.91	37,905,738.56	0
26	25-Jun-06	0	11,851.73	11,851.73	37,905,738.56	36,927,654.17	0
27	25-Jul-06	0	11,544.39	11,544.39	36,927,654.17	35,973,229.26	0
28	25-Aug-06	0	11,244.53	11,244.53	35,973,229.26	35,041,894.37	0
29	25-Sep-06	0	10,951.95	10,951.95	35,041,894.37	34,133,093.68	0
30	25-Oct-06	0	10,666.48	10,666.48	34,133,093.68	33,275,834.33	0
31	25-Nov-06	0	10,397.19	10,397.19	33,275,834.33	32,439,653.44	0
32	25-Dec-06	0	10,134.55	10,134.55	32,439,653.44	31,624,038.88	0
33	25-Jan-07	0	9,878.40	9,878.40	31,624,038.88	0	0

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Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Coupon
0		508,971.31	0		
0	0	0	0	0	0
0	0	22,593.12	0	0	0.376
0	0	22,025.25	0	0	0.376
0	0	21,471.15	0	0	0.376
0	0	20,930.46	0	0	0.376
0	0	20,402.88	0	0	0.376
0	0	19,888.08	0	0	0.376
0	0	19,385.75	0	0	0.376
0	0	18,895.60	0	0	0.376
0	0	18,417.33	0	0	0.376
0	0	17,950.66	0	0	0.376
0	0	17,495.29	0	0	0.376
0	0	17,050.97	0	0	0.376
0	0	16,617.43	0	0	0.376
0	0	16,194.40	0	0	0.376
0	0	15,781.63	0	0	0.376
0	0	15,378.88	0	0	0.376
0	0	14,985.90	0	0	0.376
0	0	14,602.46	0	0	0.376
0	0	14,228.32	0	0	0.376
0	0	13,863.26	0	0	0.375
0	0	13,507.07	0	0	0.375
0	0	13,159.52	0	0	0.375
0	0	12,820.42	0	0	0.375
0	0	12,489.55	0	0	0.375
0	0	12,166.72	0	0	0.375
0	0	11,851.73	0	0	0.375
0	0	11,544.39	0	0	0.375
0	0	11,244.53	0	0	0.375
0	0	10,951.95	0	0	0.375
0	0	10,666.48	0	0	0.375
0	0	10,397.19	0	0	0.375
0	0	10,134.55	0	0	0.375
0	0	9,878.40	0	0	0.375

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Effective Coupon

[illegible]

jpmmt04a2 - Dec - B1

JPMorganChase

Date	1 - 10 CPR Call (Y)	2 - 15 CPR Call (Y)	3 - 20 CPR Call (Y)	4 - 25 CPR Call (Y)	5 - 30 CPR Call (Y)
30-Apr-04	100	100	100	100	100
25-Apr-05	99	99	99	99	99
25-Apr-06	98	98	98	98	98
25-Apr-07	97	97	97	90	82
25-Apr-08	96	96	80	66	56
25-Apr-09	95	85	63	49	39
25-Apr-10	93	71	49	36	27
25-Apr-11	87	59	39	27	18
25-Apr-12	77	49	30	19	13
25-Apr-13	67	41	24	14	0
25-Apr-14	59	34	18	0	0
25-Apr-15	51	28	14	0	0
25-Apr-16	44	23	11	0	0
25-Apr-17	38	18	0	0	0
25-Apr-18	33	15	0	0	0
25-Apr-19	28	12	0	0	0
25-Apr-20	24	0	0	0	0
25-Apr-21	20	0	0	0	0
25-Apr-22	17	0	0	0	0
25-Apr-23	14	0	0	0	0
25-Apr-24	12	0	0	0	0
25-Apr-25	0	0	0	0	0
WAL	12.1	8.8	6.7	5.6	4.8
Principal Wind May04-Mar25	May04-Feb20	May04-Aug16	May04-Mar14	May04-May12	
LIBOR_6MO	1.15	1.15	1.15	1.15	1.15
LIBOR_1YR	1.3	1.3	1.3	1.3	1.3
CMT_1YR	1.15	1.15	1.15	1.15	1.15

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6 - 35 CPR Call (Y)

100
99
92
73
47
30
19
0
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0
0
0
0
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0

4.2

May04-Feb11

1.15
1.3
1.15

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JPMorganChase

Deal Summary Report

Jpmmt04a2

Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	\$@1bp	Accrued Int(M)	NetNet (MM)	Dated Date	Notes
Sellment	30-Apr-2004	Prepay	25 CFR	0.1	0.00	0.00	0	Interp			0.00	0.000	01-Apr-04	WAC
1st Pay Date	25-May-2004	Default	0 OOR	2.5	0.00	0.00	0	Interp			230.19	0.000	01-Apr-04	FX
		Recovery	0 months	2.5	0.00	0.00	0	Interp			251.87	0.000	01-Apr-04	FX
		Severity	0%	5.6	4.64	5.14	160	Interp	96-20+	2512.08	20.70	5.409	01-Apr-04	WAC
				5.6	4.63	5.34	180	Interp	95-23+	1319.74	11.02	2.852	01-Apr-04	WAC
				5.6	4.56	6.14	260	Interp	92-08+	548.88	4.82	1.202	01-Apr-04	WAC
				7.1	8.12	8.58	475	Interp	79-07+	453.49	4.13	0.886	01-Apr-04	WAC
				7.1	4.55	13.83	1000	Interp	61-14	156.33	2.07	0.344	01-Apr-04	WAC
				7.1	2.82	39.83	3600	Interp	24-00	78.59	4.13	0.271	01-Apr-04	WAC
				2.9	2.60	3.71	147	Interp	101-14	2120.52	27.94	8.143	01-Apr-04	FX
				2.9	2.61	3.64	140	Interp	100-30	10985.40	136.34	42.112	01-Apr-04	FX
				2.9	2.60	3.84	160	Interp	100-13	184.77	2.31	0.711	01-Apr-04	FX
				3.2	2.76	4.33	196	Interp	102-01+	24176.03	353.43	87.501	01-Apr-04	WAC
				2.0	1.87	2.60	82	Interp	101-17+	13750.77	203.10	73.357	01-Apr-04	FX
				2.9	1.05	50.00	4754	Interp	0-27+	48.65	28.12	0.462	01-Apr-04	WACJO
				2.5	0.86	50.00	4773	Interp	0-23+	114.43	74.83	1.187	01-Apr-04	WACJO
				1.9	0.77	50.00	4804	Interp	0-13	24.08	21.84	0.314	01-Apr-04	WACJO

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Yield Curve		swap curve	
Mat	3MO 6MO 2YR 5YR 10YR 30YR	3MO 6MO 1YR 2YR 3YR 4YR 5YR 7YR 10YR	
Yld	1 1 2.05 3.43 4.39 5.21	1 1 1.28 1.79 2.30 2.70 3.04 3.57 4.10	

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ID#	Name	Coll Type	Gross Coupon	Servicing Fee	Net Coupon	Cut Off Date	Balance
1	cndt 5/1 cmt	MORTGAGE	4.4762	0.385	4.0912		3,622,895.24
2	cndt 5/1 lib	MORTGAGE	4.4608	0.385	4.0758		2,610,327.80
3	chase 5/1 am	MORTGAGE	4.9299	0.26	4.6699		91,805,209.43
4	chase 5/1 io	MORTGAGE	5.375	0.26	5.115		368,582.81
5	naccity 5/1 cmt am	MORTGAGE	4.4283	0.26	4.1683		611,062.78
6	naccity 5/1 cmt io	MORTGAGE	4.658	0.26	4.398		1,044,331.79
7	naccity 5/1 libor am	MORTGAGE	4.7678	0.26	4.5078		33,601,043.66
8	naccity 5/1 libor io	MORTGAGE	4.8167	0.26	4.5567		22,156,634.98
		MORTGAGE					
		MORTGAGE					
9	cendant 7/1 cmt	MORTGAGE	5.0391	0.385	4.6541		12,825,632.79
10	cendant 7/1 lib am	MORTGAGE	5.5456	0.385	5.1606		1,833,495.27
11	cendant 7/1 lib io	MORTGAGE	5.1981	0.385	4.8131		28,127,938.87
12	naccity 7/1 cmt am	MORTGAGE	6.125	0.26	5.865		387,243.85
13	naccity 7/1 cmt io	MORTGAGE	5.25	0.26	4.99		510,000.00
14	naccity 7/1 libor am	MORTGAGE	5.1936	0.26	4.9336		4,711,042.49
15	naccity 7/1 libor io	MORTGAGE	5.0694	0.26	4.8094		3,666,522.46
		MORTGAGE					
		MORTGAGE					
16	cndt 10/1 cmt am	MORTGAGE	5.3979	0.385	5.0129		3,856,680.85
17	cndt 10/1 libor io	MORTGAGE	5.5132	0.385	5.1282		34,383,856.32
18	cwhl 10/1 libor am	MORTGAGE	5.375	0.26	5.115		19,562,913.49
19	cwhl 10/1 libor io	MORTGAGE	5.4379	0.26	5.1779		30,613,370.03
		MORTGAGE					
		MORTGAGE					
20	cwhl 3/1 cmt	MORTGAGE	4.7104	0.26	4.4504		3,232,010.43
21	cwhl 3/1 libor am	MORTGAGE	4.1623	0.26	3.9023		24,250,643.68
22	cwhl 3/1 libor io	MORTGAGE	4.0836	0.26	3.8236		47,090,116.00

Original Balance	Remaining Amortization	Original Amortization	Remaining Balloon Term
3,622,895.24	357	360	357
2,610,327.80	300	300	358
91,805,209.43	358	360	358
368,582.81	300	300	357
611,062.78	356	360	356
1,044,331.79	300	300	358
33,601,043.66	357	359	357
22,156,634.98	300	300	357
12,825,632.79	357	360	357
1,833,495.27	358	360	358
28,127,938.87	276	276	357
387,243.85	358	360	358
510,000.00	276	276	358
4,711,042.49	357	360	357
3,666,522.46	276	276	358
3,856,680.85	357	360	357
34,383,856.32	240	240	355
19,562,913.49	359	360	359
30,613,370.03	240	240	359
3,232,010.43	357	360	357
24,250,643.68	360	360	360
47,090,116.00	324	324	360

Original Balloon Term	Age	Balloon Type	Monthly P&I	Fee	Daycount Method	Pmt	Daycount Method
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360	3						
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360	2						
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360	2						
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360	3						
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360	4						
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360	2						
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359	2						
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360	3						
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360	3						
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360	2						
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360	3						
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360	2						
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360	2						
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360	3						
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360	2						
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360	3						
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360	5						
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360	1						
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360	1						
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360	3						
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360	0						
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360	0						
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Prefund Months	Prefund NetRate	Group ARM Index	Gross Margin	Mos to Next Rate Reset
		1 CMT_1YR	2.75	57
		1 LIBOR_6MO	2	58
		1 LIBOR_1YR	2.254	58
		1 LIBOR_1YR	2.75	57
		1 CMT_1YR	2.75	56
		1 CMT_1YR	2.75	58
		1 LIBOR_1YR	2.25	57
		1 LIBOR_1YR	2.25	57
		2 CMT_1YR	2.75	81
		2 LIBOR_6MO	2	82
		2 LIBOR_6MO	2	81
		2 CMT_1YR	2.75	82
		2 CMT_1YR	2.75	82
		2 LIBOR_1YR	2.25	81
		2 LIBOR_1YR	2.25	82
		3 CMT_1YR	2.75	117
		3 LIBOR_6MO	2	115
		3 LIBOR_1YR	2.25	119
		3 LIBOR_1YR	2.265	119
		4 CMT_1YR	2.75	33
		4 LIBOR_1YR	2.257	36
		4 LIBOR_1YR	2.265	36

Rate	Reset Frequency	Life Cap	Initial Periodic Cap	Periodic Cap	Life Floor	Lookback Days
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12	9.4762		5	2	2.75	45
6	9.4608		5	1	2	45
12	9.9299		5	2	2.255	45
12	10.375		5	2	2.75	45
12	9.4283		5	2	2.75	45
12	9.658		5	2	2.75	45
12	9.7678		5	2	2.25	45
12	9.8167		4.951	2	2.25	45

12	10.0391		5	2	2.75	45
6	10.5456		5	1	2	45
6	10.3562		5.158	1	2	45
12	11.125		5	2	2.75	45
12	10.25		5	2	2.75	45
12	10.1936		5	2	2.25	45
12	10.0694		5	2	2.25	45

12	10.3979		5	2	2.75	45
6	10.6613		5.148	1	2	45
12	10.375		5	2	2.25	45
12	10.4379		5	2	2.265	45

12	10.7104		2	2	2.75	45
12	10.1623		2	2	2.257	45
12	10.0863		2	2	2.265	45

Original IO period Remaining IO period

60 58

60 57

60 58

60 57

84 81

84 82

84 82

120 115

120 119

36 36

[illegible]

Yield Curve				swap curve											
Mat	3MO	6MO	2YR	5YR	10YR	30YR	3mo	6mo	1yr	2yr	3yr	4yr	5yr	7yr	10yr
Yld	1	1	2.05	3.43	4.39	5.21	1	1	1.28	1.79	2.30	2.70	3.04	3.57	4.10

Yield Curve						swap curve								
Mat	3MO	6MO	2YR	5YR	10YR	3mo	6mo	1YR	2YR	3YR	4YR	5YR	7YR	10YR
Yld	1	1	2.05	3.43	4.39	5.21	1	1.28	1.79	2.30	2.70	3.04	3.57	4.10

[illegible]

The standard deviation

Abstract

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

Abstract

THE UNIVERSITY OF CHICAGO PRESS

Special Advertising Section is located on page 11. A complete guide to the many services and products available in the industry is provided by ENR's national advertising program on Aug. 14.

It's a good idea to have a backup plan in case you're not able to attend. For example, you could have a friend or family member pick you up and drop you off, or you could have a friend or family member stay with you overnight.

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These findings suggest that the use of a single, standardized, and validated measure of social support may not be sufficient to capture the complexity of social support in the workplace. Future research should explore the use of multiple measures of social support to better understand its role in the workplace.

By the Court, Justice Brandeis dissented from the majority's decision. He argued that the majority's decision was a violation of the First Amendment. He stated that the majority's decision was a "grave and serious" violation of the First Amendment. He stated that the majority's decision was a "grave and serious" violation of the First Amendment. He stated that the majority's decision was a "grave and serious" violation of the First Amendment.

Abstract—The purpose of this study was to determine the effect of a 12-week training program on the physical fitness and health of sedentary, middle-aged men. The program consisted of three sessions per week, each lasting 45 minutes. The first session was a warm-up, the second was a cardiovascular workout, and the third was a strength training session. The results showed that the men who participated in the program had a significant improvement in their physical fitness and health. The men who participated in the program had a significant increase in their heart rate, blood pressure, and cholesterol levels. They also had a significant decrease in their body mass index (BMI) and waist circumference. The men who participated in the program also had a significant improvement in their mental health. They had a significant increase in their self-esteem and a significant decrease in their anxiety and depression. The results of this study suggest that a 12-week training program can have a positive effect on the physical fitness and health of sedentary, middle-aged men.

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