

**2004-2008 CHASE "TOXIC MORTGAGE" LOAN ORIGINATIONS AND CHASE/SPS 2013 ELEVENTH-HOUR OUTSOURCING MANEUVER.**

**MOODY'S INVESTMENT SERVICE REPORTS AND MARKETING PROSPECTUS FILED WITH THE US SECURITIES AND EXCHANGE COMMISSION (SEC) SHOW THAT CHASE RMBS TRUST CERTIFICATES: JPMAC 2007-CH1 THRU JPMAC 2007-CH5 WERE INCLUDED IN CHASE RMBS TRUST CERTIFICATES AND ALL LISTED JPMORGAN C(HMDA-LAR PUBLIC DISCLOSURE SHOWS THAT THE TRUE ORIGINATOR OF ALL MORTGAGE SUBPRIME LOANS INCLUDED IN THESE FIVE RMBS TRUST CERTIFICATES WAS CHASE MANHATTAN BANK USA, N. A.)HASE BANK, N. A. AS THE ORIGINATOR AND SERVICER.**

RMBS TRUST NAME	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.	KEY CHARACTERISTICS OF RMBS TRUST CERTIFICATE.
J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset-Backed Pass-Through Certificates, Series 2007-CH1	<input type="checkbox"/> Moody's Org ID: I720071389 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none"> <li>▪ Closing Date:13 Mar 2007</li> <li>▪ Location of Assets (at issuance): UNITED STATES</li> <li>▪ MIS Collateral: Type: MBS – Subprime</li> <li>▪ ORIGINATOR: <u>JPMorgan Chase Bank, N. A.</u></li> <li>▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u></li> <li>▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u></li> </ul>
J.P. Morgan Mortgage Acquisition Trust 2007-CH2, Asset-Backed Pass-Through Certificates, Series 2007-CH2	<input type="checkbox"/> Moody's Org ID: I720071407 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none"> <li>▪ Closing Date: 15 Mar 2007</li> <li>▪ Location of Assets (at issuance): UNITED STATES</li> <li>▪ MIS Collateral Type: MBS – Subprime</li> <li>▪ ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u></li> <li>▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u></li> <li>▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u></li> </ul>
J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset-Backed Pass-Through Certificates, Series 2007-CH3	<input type="checkbox"/> Moody's Org ID: 720221263 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none"> <li>▪ Closing Date:15 May 2007</li> <li>▪ Location of Assets (at issuance): UNITED STATES</li> <li>▪ MIS Collateral Type: MBS - Subprime</li> <li>▪ ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u></li> <li>▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u></li> <li>▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u></li> </ul>

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RMBS TRUST NAME	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.
J.P. Morgan Mortgage Acquisition Trust 2007-CH4, Asset-Backed Pass-Through Certificates, Series 2007-CH4	<ul style="list-style-type: none"> <li>❑ Moody's Org ID: 720221263</li> <li>❑ Market Segment: <u>Structured Finance</u> &gt; <u>RMBS</u> &gt; <u>Subprime</u></li> </ul>	<ul style="list-style-type: none"> <li>▪ Closing Date: 12 Jul 2007</li> <li>▪ Location of Assets (at issuance): UNITED STATES</li> <li>▪ MIS Collateral Type: MBS - Subprime</li> <li>▪ ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u></li> <li>▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u></li> <li>▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u></li> </ul>
J.P. Morgan Mortgage Acquisition Trust 2007-CH4, Asset-Backed Pass-Through Certificates, Series 2007-CH5	<ul style="list-style-type: none"> <li>❑ Moody's Org ID:720377224</li> <li>❑ Market Segment: <u>Structured Finance</u> &gt; <u>RMBS</u> &gt; <u>Subprime</u></li> </ul>	<ul style="list-style-type: none"> <li>▪ Closing Date: 15 Jun 2007</li> <li>▪ Location of Assets (at issuance): UNITED STATES</li> <li>▪ MIS Collateral Type: MBS – Subprime</li> <li>▪ ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u></li> <li>▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u></li> <li>▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u></li> </ul>

## 2004-2008 CHASE "TOXIC MORTGAGE" LOAN ORIGINATIONS AND CHASE/SPS 2013 ELEVENTH-HOUR OUTSOURCING MANEUVER.

Prospectus Supplement dated March 7, 2007 (To Prospectus Dated February 26, 2007)

\$1,799,009,000 (APPROXIMATE)

J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH1  
Issuing Entity

ASSET-BACKED PASS THROUGH CERTIFICATES, SERIES 2007-CH1

J.P. MORGAN MORTGAGE ACQUISITION CORP.  
Sponsor and Seller

J.P. MORGAN ACCEPTANCE CORPORATION I  
Depositor

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
Originator and Servicer

Consider carefully the risk factors beginning on page S-15 in this prospectus supplement and on page 6 in the prospectus.

The certificates will represent obligations of the J.P. Morgan Mortgage Acquisition Trust 2007-CH1 only and will not represent an interest in, or an obligation of J.P. Morgan Acceptance Corporation I, J.P. Morgan Mortgage Acquisition Corp., J.P. Morgan Securities Inc. or any other entity.

J.P. Morgan Mortgage Acquisition Trust 2007-CH1 will issue:

- Twelve classes of senior certificates;
- Nineteen classes of subordinate certificates, one of which is not offered hereby; and
- Four classes of additional non-offered certificates.

The classes of certificates offered by this prospectus supplement and the initial class principal amounts thereof and interest rates thereon are listed or described in the table on page S-1 of this prospectus supplement. This prospectus supplement and the accompanying prospectus relate only to the offering of certificates listed in the table that begins on page S-1 under "Summary—The Certificates—Offered Certificates" and not to the other classes of certificates that will be issued by the trust fund listed under "Summary—the Certificates—Non-Offered Certificates".

The assets of the trust fund will primarily consist of a pool of first and second lien adjustable and fixed rate mortgage loans. The mortgage loans will be segregated into three groups, one consisting of mortgage loans with principal balances that conform to certain agency principal balance guidelines and two consisting of mortgage loans with principal balances that may or may not conform to such principal balance guidelines. The mortgage loans will have the additional characteristics described in "Description of the Mortgage Pool" in this prospectus supplement.

Principal and interest on the certificates will be payable monthly, beginning on the distribution date in March 2007, as described in this prospectus supplement. Credit enhancement for the offered certificates will consist of subordination, overcollateralization, excess interest and with respect to the Group 2 Certificates, an interest rate swap agreement provided by JPMorgan Chase Bank, National Association.

J.P. Morgan Securities Inc., referred to as the underwriter, will offer the offered certificates from time to time to the public in negotiated transactions or otherwise at varying prices to be determined at the time of sale. The underwriter has the right to reject any order. Proceeds to J.P. Morgan Acceptance Corporation I from the sale of the offered certificates before deducting expenses, will be approximately \$1,794,491,453. Expenses are estimated to be \$1,000,000. The underwriter's commission will be any positive difference between the price it pays to the depositor for the offered certificates underwritten by it and the amount it receives from the sale of such securities to the public. See "Method of Distribution" in this prospectus supplement.

**POSSIBLE SEC SECURITIES FRAUD:  
THE PROSPECTUS FOR THE J. P. MORGAN  
MORTGAGE ACQUISITION TRUST 2007-CH1  
ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2007-CH1 RMBS TRUST  
CERTIFICATE WAS FILED WITH THE  
SECURITIES AND EXCHANGE COMMISSION  
(SEC) ON FEBRUARY 7, 2007, AND NAMED J. P.  
MORGAN MORTGAGE ACQUISITION  
CORPORATION (JPMAC) AS SPONSOR AND  
SELLER, AND JPMORGAN CHASE BANK,  
NATIONAL ASSOCIATION AS BOTH  
ORIGINATOR AND SERVICER OF ALL HOME  
MORTGAGE LOANS CONTAINED IN THIS RMBS  
TRUST CERTIFICATE. HMDA-LAR  
DISCLOSURES OBTAINED FROM THE  
NATIONAL ARCHIVES AND RECORD  
ADMINISTRATIONS SHOW THAT CHASE  
MANHATTAN BANK USA, NATIONAL  
ASSOCIATION WAS THE ORIGINATOR AND A  
WHOLLY-OWNED SUBSIDIARY OF JPMCBNA:  
CHASE HOME FINANCE, LLC SERVICED THE  
HOME MORTGAGE LOANS INCLUDED IN THIS  
TRUST CERTIFICATE FROM 2005 TO 2008.**