

**Exhibit 22 to (Supplemental) Sheeren Affidavit**

**Key Definitions in *Pay First* Trusts Excluded From Exhibit D**

<b><i>Pay First</i> Trust Excluded From Exhibit D</b>	<b>Definition of Certificate Principal Amount</b>	<b>Interest Accrual Provision</b>
JPALT 2006-A1	Certificate Principal Amount: "With respect to any Certificate (other than an Interest-Only Certificate), at the time of determination, the maximum specified dollar amount of principal to which the Holder thereof is then entitled hereunder, such amount being equal to the initial principal amount set forth on the face of such Certificate, (A) plus <u>any Subsequent Recoveries</u> added to the Certificate Principal Amount of such Certificate pursuant to Section 5.03 (B) minus (i) the amount of all <u>principal distributions previously made</u> with respect to such Certificate; (ii) all Realized Losses allocated to such Certificate; and (iii) in the case of an Aggregate Pool A Subordinate Certificate, any Subordinate Certificate Writedown Amount allocated to such Certificates. <u>For purposes of Article V hereof, unless specifically provided to the contrary, Certificate Principal Amounts shall be determined as of the close of business of the immediately preceding Distribution Date, after giving effect to all distributions made on such date.</u> "	5.03(f): "If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan, but in each case by not more than, with respect to the Aggregate Pool A Certificates, the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03 or, with respect to the Pool 1 Certificates, the Allocated Realized Loss Amount. <u> Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied among the Certificates of a Class pro rata, based on the Principal Amount of the Certificates of such Class.</u> "
JPALT 2007-A1	Certificate Principal Amount: "With respect to any Certificate, at the time of determination, the maximum specified dollar amount of principal to which the Holder thereof is then entitled hereunder, such amount being equal to the initial principal amount set forth on the face of such Certificate, (A) plus <u>any Subsequent Recoveries</u> added to the Certificate Principal Amount of such Certificate pursuant to Section 5.03 (B) minus (i) the amount of all <u>principal distributions previously made</u> with respect to such Certificate; (ii) all Realized Losses allocated to such Certificate; and (iii) in the case of an Aggregate Pool A Subordinate Certificate, any Subordinate Certificate Writedown Amount allocated to such Certificates. <u>For purposes of Article V hereof, unless specifically provided to the contrary, Certificate Principal Amounts shall be determined as of the close of business of the immediately preceding Distribution Date, after giving effect to all distributions made on such date.</u> "	5.03(f): "If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan, but in each case by not more than, with respect to the Aggregate Pool A Certificates, the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03 or, with respect to the Group 1 Certificates, the Allocated Realized Loss Amount. <u> Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied among the Certificates of a Class pro rata, based on the Principal Amount of the Certificates of such Class.</u> "

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JPMMT 2005-A5	<p>Certificate Principal Amount: "With respect to any Certificate, at the time of determination, the maximum specified dollar amount of principal to which the Holder thereof is then entitled hereunder, such amount being equal to the initial principal amount set forth on the face of such Certificate, (A) plus <u>any Subsequent Recoveries</u> added to the Certificate Principal Amount of such Certificate pursuant to Section 5.03 (B) minus (i) the amount of all <u>principal distributions previously made</u> with respect to such Certificate; (ii) all Realized Losses allocated to such Certificate; and (iii) in the case of a Subordinate Certificate, any Subordinate Certificate Writedown Amount allocated to such Certificates. <u>For purposes of Article V hereof, unless specifically provided to the contrary, Certificate Principal Amounts shall be determined as of the close of business of the immediately preceding Distribution Date, after giving effect to all distributions made on such date.</u>"</p>	<p>5.03(f): "If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan, but in each case by not more than the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03. <u> Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied pro rata to the Principal Amount of each Certificate of such Class.</u>"</p>
JPMMT 2005-A6	<p>Certificate Principal Amount: "With respect to any Certificate, at the time of determination, the maximum specified dollar amount of principal to which the Holder thereof is then entitled hereunder, such amount being equal to the initial principal amount set forth on the face of such Certificate, (A) plus <u>any Subsequent Recoveries</u> added to the Certificate Principal Amount of such Certificate pursuant to Section 5.03 (B) minus (i) the amount of all <u>principal distributions previously made</u> with respect to such Certificate; (ii) all Realized Losses allocated to such Certificate; and (iii) in the case of a Subordinate Certificate, any Subordinate Certificate Writedown Amount allocated to such Certificates. <u>For purposes of Article V hereof, unless specifically provided to the contrary, Certificate Principal Amounts shall be determined as of the close of business of the immediately preceding Distribution Date, after giving effect to all distributions made on such date.</u>"</p>	<p>5.03(f): "If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan, but in each case by not more than the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03. <u> Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied pro rata to the Principal Amount of each Certificate of such Class.</u>"</p>

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JPMMT 2005-A7	Certificate Principal Amount: "With respect to any Certificate, at the time of determination, the maximum specified dollar amount of principal to which the Holder thereof is then entitled hereunder, such amount being equal to the initial principal amount set forth on the face of such Certificate, (A) plus <u>any Subsequent Recoveries</u> added to the Certificate Principal Amount of such Certificate pursuant to Section 5.03 (B) minus (i) the amount of all <u>principal distributions previously made</u> with respect to such Certificate; (ii) all Realized Losses allocated to such Certificate; and (iii) in the case of a Subordinate Certificate, any Subordinate Certificate Writedown Amount allocated to such Certificates. <u>For purposes of Article V hereof, unless specifically provided to the contrary, Certificate Principal Amounts shall be determined as of the close of business of the immediately preceding Distribution Date, after giving effect to all distributions made on such date.</u> "	5.03(f): "If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan, but in each case by not more than the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03. <u> Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied among the Certificates of a Class pro rata based on the Principal Amount of the Certificates of such Class.</u> "
JPMMT 2006-A3	Certificate Principal Amount: "With respect to any Certificate, at the time of determination, the maximum specified dollar amount of principal to which the Holder thereof is then entitled hereunder, such amount being equal to the initial principal amount set forth on the face of such Certificate, (A) plus <u>any Subsequent Recoveries</u> added to the Certificate Principal Amount of such Certificate pursuant to Section 5.03 (B) minus (i) the amount of all <u>principal distributions previously made</u> with respect to such Certificate; (ii) all Realized Losses allocated to such Certificate; and (iii) in the case of a Subordinate Certificate, any Subordinate Certificate Writedown Amount allocated to such Certificates. <u>For purposes of Article V hereof, unless specifically provided to the contrary, Certificate Principal Amounts shall be determined as of the close of business of the immediately preceding Distribution Date, after giving effect to all distributions made on such date.</u> "	5.03(f): "If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan, but in each case by not more than the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03. <u> Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied among the Certificates of a Class pro rata, based on the Principal Amount of the Certificates of such Class.</u> "