

DEAL CHARACTERISTICS : JP 2004-C3

Deal Name	Deal Type	Overall Deal Amount	Depositor	Closing Date	Cut-off Date	Bloomberg Ticker	Intex Ticker
JP 2004-C3	CMBS	\$1,206,898,000.00	J.P. Morgan Chase Commerical Mortgage Securities Corp.	12/16/2004	12/01/2004	JPMCC 2004-C3	jpc04c03

DEAL POOL SPECIFICATION : Balance Information

Group Name	NCCI Principal Balance	Loan Count	Property Count	Range of Principal Bal Low(\$)	High(\$)	Principal Bal - Avg(\$)	Range of Mortgage Rate Low(%)	High(%)	Mortgage Rate - Weighted Avg (%)
NCCI Data	\$633,182,899.51	58	58	\$973,991.66	\$98,980,000.00	\$10,916,946.54	4.700%	6.650%	5.297%

DEAL POOL SPECIFICATION : Maturity Information

Group Name	Range of Original Term to Mat. Low (Months) Hi(Months)		Original Term to Mat - Weighted Avg (Months)	Range of Remaining Term to Mat Low(Months) Hi(Months)		Remaining Term to Mat - Weighted Avg (Months)	Range of Original Amort Term Low(Months) Hi(Months)		Original Amort Term - Weighted Avg (Months)
NCCI Data	60	229	100	58	228	99	0	362	171

DEAL POOL SPECIFICATION : Credit Information

Group Name	Range of Orig LTV Ratio Low(%) High(%)		Orig LTV Ratio - Weighted Avg (%)	Range of Maturity LTV Ratio Low(%) High (%)		Maturity LTV Ratio - Weighted Avg (%)	Range of DSCR Ratio Low(%) High(%)		DSCR - Weighted Avg (%)
NCCI Data	48.90%	80.00%	73.38%	0.9%	79.2%	68.7%	1.2%	2.7%	1.6%

DEAL POOL SPECIFICATION : Loan Types

Group Name	(%) of balance - Balloon loans	(%) of balance - Partial IO loans	(%) of balance - IO loans	(%) of balance - Fully Amortizing loans	(%) of balance - Defeasance	(%) of balance - Yield Maintenance
NCCI Data	21.5%	49.9%	27.7%	0.8%	71.3%	28.7%

DEAL POOL SPECIFICATION : Property Details

Group Name	Property Type 1	# of Loans - Type 1	% of Balance - Type 1	Property Type 2	# of Loans - Type 2	% of Balance - Type 2	Property Type 3	# of Loans - Type 3	% of Balance - Type 3
NCCI Data	Retail	25	37.7%	Multifamily	12	21.5%	Manufactured Housing	8	5.9%

DEAL POOL SPECIFICATION : Geographic Information									
Group Name	Geo Location 1	# of Loans - Geo 1	% of Balance - Geo 1	Geo Location 2	# of Loans - Geo 2	% of Balance - Geo 2	Geo Location 3	# of Loans - Geo 3	% of Balance - Geo 3
NCCI Data	NY	12	20.95	TX	7	6.52	FL	5	23.66

DEAL POOL SPECIFICATION : Balance Information									
Group Name	NCCI Principal Balance	Loan Count	Property Count	Range of Principal Bal		Principal Bal - Avg(\$)	Range of Mortgage Rate		Mortgage Rate - Weighted Avg (%)
				Low(\$)	High(\$)		Low(%)	High(%)	
Group 1	\$555,976,369.04	46	46	\$1,900,000.00	\$98,980,000.00	\$12,086,442.81	4.700%	6.650%	5.270%

DEAL POOL SPECIFICATION : Maturity Information									
Group Name	Range of Original Term to Mat.		Original Term to Mat - Weighted Avg (Months)	Range of Remaining Term to Mat		Remaining Term to Mat - Weighted Avg (Months)	Range of Original Amort Term		Original Amort Term - Weighted Avg (Months)
	Low (Months)	Hi(Months)		Low(Months)	Hi(Months)		Low(Months)	Hi(Months)	
Group 1	60	120	97	58	120	95	0	362	147

DEAL POOL SPECIFICATION : Credit Information									
Group Name	Range of Orig LTV Ratio		Orig LTV Ratio - Weighted Avg (%)	Range of Maturity LTV Ratio		Maturity LTV Ratio - Weighted Avg (%)	Range of DSCR Ratio		DSCR - Weighted Avg (%)
	Low(%)	High(%)		Low(%)	High (%)		Low(%)	High(%)	
Group 1	54.20%	80.00%	73.53%	44.8%	79.2%	70.0%	1.2%	2.7%	1.6%

DEAL POOL SPECIFICATION : Loan Types												
Group Name	(% of balance - Balloon loans		(% of balance - Partial IO loans		(% of balance - IO loans		(% of balance - Fully Amortizing loans		(% of balance - Defeasance		(% of balance - Yield Maintenance	
Group 1	16.6%		51.8%		31.6%		0.0%		67.3%		32.7%	

DEAL POOL SPECIFICATION : Property Details									
Group Name	Property Type 1	# of Loans - Type 1	% of Balance - Type 1	Property Type 2	# of Loans - Type 2	% of Balance - Type 2	Property Type 3	# of Loans - Type 3	% of Balance - Type 3
Group 1	Retail	25	42.9%	Industrial	6	12.6%	Office	5	21.7%

DEAL POOL SPECIFICATION : Geographic Information									
Group Name	Geo Location 1	# of Loans - Geo 1	% of Balance - Geo 1	Geo Location 2	# of Loans - Geo 2	% of Balance - Geo 2	Geo Location 3	# of Loans - Geo 3	% of Balance - Geo 3

7	Jun 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
8	Jul 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
9	Aug 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
10	Sep 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
11	Oct 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%

DEAL POOL SPECIFICATION : Balance Information															
Group Name	NCCI Principal Balance		Loan Count	Property Count	Range of Principal Bal Low(\$)		High(\$)	Principal Bal - Avg(\$)		Range of Mortgage Rate Low(%)		High(%)	Mortgage Rate - Weighted Avg (%)		
Group 2	\$77,206,530.47		12	12	\$973,991.66		\$28,000,000.00	\$6,433,877.54		5.360%		6.100%	5.499%		

DEAL POOL SPECIFICATION : Maturity Information															
Group Name	Range of Original Term to Mat. Low (Months)		Hi(Months)	Original Term to Mat - Weighted Avg (Months)		Range of Remaining Term to Mat Low(Months)		Hi(Months)	Remaining Term to Mat - Weighted Avg (Months)		Range of Original Amort Term Low(Months)		Hi(Months)	Original Amort Term - Weighted Avg (Months)	
Group 2	120		229	127		107		228	125		229		362	346	

DEAL POOL SPECIFICATION : Credit Information															
Group Name	Range of Orig LTV Ratio Low(%)		High(%)	Orig LTV Ratio - Weighted Avg (%)		Range of Maturity LTV Ratio Low(%)		High (%)	Maturity LTV Ratio - Weighted Avg (%)		Range of DSCR Ratio Low(%)		High(%)	DSCR - Weighted Avg (%)	
Group 2	48.90%		79.80%	72.31%		0.9%		69.1%	59.8%		1.2%		2.1%	1.4%	

DEAL POOL SPECIFICATION : Loan Types												
Group Name	(%) of balance - Balloon loans		(%) of balance - Partial IO loans		(%) of balance - IO loans		(%) of balance - Fully Amortizing loans		(%) of balance - Defeasance		(%) of balance - Yield Maintenance	
Group 2	57.1%		36.3%		0.0%		6.7%		100.0%		0.0%	

DEAL POOL SPECIFICATION : Property Details												
Group Name	Property Type 1	# of Loans - Type 1		% of Balance - Type 1	Property Type 2	# of Loans - Type 2		% of Balance - Type 2	Property Type 3	# of Loans - Type 3		% of Balance - Type 3
Group 2	Multifamily	8		86.9%	Manufactured Housing	4		13.1%	Not Avail.	Not Avail.		0.0%

5	Apr 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
6	May 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
7	Jun 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
8	Jul 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
9	Aug 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
10	Sep 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%
11	Oct 2005	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%	\$0.00	0	0.000%