



Date of Release: November 29, 2007

DBRS Rates Chase Mortgage Finance Trust, Series 2007-A3

Industry: Sec.--RMBS

DBRS has today assigned the following ratings to the Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3 issued by Chase Mortgage Finance Trust Series 2007-A3 (the Trust or the Underlying Trust).

- \$ 130.9 million Class 1-A1 rated at AAA#
- \$ 5.7 million Class 1-A2 rated at AAA
- \$ 87.4 million Class 1-A3 rated at AAA#
- \$ 43.5 million Class 1-A4 rated at AAA#
- \$ 130.9 million Class 1-A5 rated at AAA#
- \$ 130.9 million (notional) Class 1-A6 rated at AAA#
- \$ 130.9 million Class 1-A7 rated at AAA#
- \$ 130.9 million (notional) Class 1-A8 rated at AAA#
- \$ 130.9 million Class 1-A9 rated at AAA#
- \$ 130.9 million (notional) Class 1-A10 rated at AAA#
- \$ 87.4 million Class 1-A11 rated at AAA#
- \$ 87.4 million (notional) Class 1-A12 rated at AAA#
- \$ 43.5 million Class 1-A13 rated at AAA#
- \$ 43.5 million (notional) Class 1-A14 rated at AAA#
- \$ 130.9 million Class 1-A15 rated at AAA#
- \$ 130.9 million (notional) Class 1-A16 rated at AAA#
- \$ 130.9 million Class 1-A17 rated at AAA#
- \$ 130.9 million (notional) Class 1-A18 rated at AAA#
- \$ 130.9 million Class 1-A19 rated at AAA#
- \$ 130.9 million (notional) Class 1-A20 rated at AAA#
- \$ 100 Class A-R rated at AAA
- \$ 374.9 million Class 2-A1 rated at AAA#
- \$ 16.3 million Class 2-A2 rated at AAA
- \$ 217.7 million Class 2-A3 rated at AAA#
- \$ 51.4 million Class 2-A4 rated at AAA#
- \$ 105.8 million Class 2-A5 rated at AAA#
- \$ 374.9 million Class 2-A6 rated at AAA#
- \$ 374.9 million (notional) Class 2-A7 rated at AAA#
- \$ 374.9 million Class 2-A8 rated at AAA#



- \$ 374.9 million (notional) Class 2-A9 rated at AAA#
- \$ 374.9 million Class 2-A10 rated at AAA#
- \$ 374.9 million (notional) Class 2-A11 rated at AAA#
- \$ 217.7 million Class 2-A12 rated at AAA#
- \$ 217.7 million (notional) Class 2-A13 rated at AAA#
- \$ 51.4 million Class 2-A14 rated at AAA#
- \$ 51.4 million (notional) Class 2-A15 rated at AAA#
- \$ 105.8 million Class 2-A16 rated at AAA#
- \$ 105.8 million (notional) Class 2-A17 rated at AAA#
- \$ 374.9 million Class 2-A18 rated at AAA#
- \$ 374.9 million (notional) Class 2-A19 rated at AAA#
- \$ 374.9 million Class 2-A20 rated at AAA#
- \$ 374.9 million (notional) Class 2-A21 rated at AAA#
- \$ 374.9 million Class 2-A22 rated at AAA#
- \$ 374.9 million (notional) Class 2-A23 rated at AAA#
- \$ 169.9 million Class 3-A1 rated at AAA#
- \$ 7.4 million Class 3-A2 rated at AAA
- \$ 99.0 million Class 3-A3 rated at AAA#
- \$ 30.8 million Class 3-A4 rated at AAA#
- \$ 40.0 million Class 3-A5 rated at AAA#
- \$ 169.9 million Class 3-A6 rated at AAA#
- \$ 169.9 million (notional) Class 3-A7 rated at AAA#
- \$ 169.9 million Class 3-A8 rated at AAA#
- \$ 169.9 million (notional) Class 3-A9 rated at AAA#
- \$ 99.0 million Class 3-A10 rated at AAA#
- \$ 99.0 million (notional) Class 3-A11 rated at AAA#
- \$ 30.8 million Class 3-A12 rated at AAA#
- \$ 30.8 million (notional) Class 3-A13 rated at AAA#
- \$ 40.0 million Class 3-A14 rated at AAA#
- \$ 40.0 million (notional) Class 3-A15 rated at AAA#
- \$ 169.9 million Class 3-A16 rated at AAA#
- \$ 169.9 million (notional) Class 3-A17 rated at AAA#
- \$ 169.9 million Class 3-A18 rated at AAA#
- \$ 169.9 million (notional) Class 3-A19 rated at AAA#
- \$ 169.9 million Class 3-A20 rated at AAA#
- \$ 169.9 million (notional) Class 3-A21 rated at AAA#
- \$ 10.6 million Class M rated at AA
- \$ 7.0 million Class B-1 rated at "A"
- \$ 4.4 million Class B-2 rated at BBB



-- \$ 2.2 million Class B-3 rated at BB
-- \$ 1.5 million Class B-4 rated at B
denotes Exchangeable Certificate.

A combination of classes of Certificates may be exchanged for a class of Exchangeable Certificates in the related combination and vice versa. The twentyeight combinations of classes of Certificates that are exchangeable for one another are described in further detail in Annex B in the prospectus supplement.

The AAA ratings on the Class 1-A, 2-A and 3-A series Certificates (Senior Certificates) reflect the 4.00% of credit enhancement provided by subordination. The AA, "A", BBB, BB and B ratings on Classes M, B-1, B-2, B-3 and B-4 reflect the 2.55%, 1.60%, 1.00%, 0.70% and 0.50% of credit enhancement respectively, provided by classes subordinate thereto. Class B-5 is not rated by DBRS.

The ratings on the certificates also reflect the quality of the underlying assets and the capabilities of JPMorgan Chase Bank, N.A. as servicer. The Bank of New York Trust Company, N.A. will serve as trustee.

Interest and principal payments collected from the mortgage loans will be distributed on the 25th of each month or on the next business day if the 25th day is not a business day, commencing in December 2007. Interest and then principal will be paid to each of the Senior Certificates (if necessary, from their related Mortgage Group, pursuant to cross-collateralization provisions) and Class M through B-5 certificates. Payments to the subordinate Certificates will be made sequentially from Class M to the remaining subordinate certificates in numerical order. Unless paid down to zero, unscheduled principal will be paid exclusively to the Senior Certificates for the first seven years and disproportionately in years eight through 11, subject to performance tests. Any realized losses from the underlying mortgages will be allocated first to the subordinate classes followed by: a) any losses that would otherwise be allocated to the Class 1-A certificates would be first allocated to Class 1A-2 certificates and finally to the remaining Class 1-A certificates; b) any losses that would otherwise be allocated to the Class 2-A certificates would be first allocated to the Class 2A-2 certificates and finally to the remaining Class 2-A certificates; c) any losses that would otherwise be allocated to the Class 3-A certificates would be first allocated to the Class 3A-2 certificates and finally to the remaining Class 3-A certificates.

The mortgage loans in the Underlying Trust are first-lien, adjustable-rate mortgages and were originated by or for JPMorgan or an affiliate. As of the cut-off date (November 1, 2007), the Group 1 mortgage loans had an initial aggregate principal balance of \$142,229,679, a weighted-average mortgage rate of 6.341%, a weighted-average FICO of 750 and a weighted-average original loan-to-value (OLTV) ratio of 69.95%. The Group 2 mortgage loans had an initial aggregate principal



balance of \$407,471,849, a weighted-average mortgage rate of 6.396%, a weighted-average FICO of 749 and a weighted-average OLV ratio of 68.83%. The Group 3 mortgage loans had an initial aggregate principal balance of \$184,643,169, a weighted-average mortgage rate of 6.247%, a weighted-average FICO of 748 and a weighted-average OLV ratio of 66.64%.

Note:

All figures are in U.S. dollars unless otherwise noted.

Issuer	Debt Rated	Rating Action	Rating	Trend	Latest Event
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A1	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A2	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A3	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A4	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A5	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A6	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A7	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A8	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A9	New Rating	AAA	--	Nov 29, 2007

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Issuer	Debt Rated	Rating Action	Rating	Trend	Latest Event
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A10	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A11	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A12	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A13	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A14	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A15	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A16	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A17	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A18	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A19	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 1-A20	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class A-R	New Rating	AAA	--	Nov 29, 2007

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Issuer	Debt Rated	Rating Action	Rating	Trend	Latest Event
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A1	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A2	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A3	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A4	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A5	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A6	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A7	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A8	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A9	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A10	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A11	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A12	New Rating	AAA	--	Nov 29, 2007

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Issuer	Debt Rated	Rating Action	Rating	Trend	Latest Event
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A13	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A14	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A15	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A16	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A17	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A18	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A19	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A20	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A21	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A22	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 2-A23	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A1	New Rating	AAA	--	Nov 29, 2007

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Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A2	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A3	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A4	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A5	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A6	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A7	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A8	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A9	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A10	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A11	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A12	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A13	New Rating	AAA	--	Nov 29, 2007

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Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A14	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A15	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A16	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A17	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A18	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A19	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A20	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class 3-A21	New Rating	AAA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class M	New Rating	AA	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class B-1	New Rating	A	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class B-2	New Rating	BBB	--	Nov 29, 2007
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class B-3	New Rating	BB	--	Nov 29, 2007

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Issuer	Debt Rated	Rating Action	Rating	Trend	Latest Event
Chase Mortgage Finance Trust Series 2007-A3	Multi-Class Mortgage Pass-Through Certificates, Series 2007-A3, Class B-4	New Rating	B	--	Nov 29, 2007

DBRS's rating definitions and the terms of use of such ratings are available at www.dbrs.com.

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