

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2007-1 Notes

Quarterly Servicing Report

Report Date: October 25, 2017
Collection Period: 07/01/17 to 09/30/17

I. Series 2007-1 Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	June 30, 2017	Change	September 30, 2017
1 Principal Balance	\$341,041,252.67	(\$12,379,192.51)	\$328,662,060.16
2 Accrued Interest	\$9,256,209.07	\$92,411.81	\$9,348,620.88
3 Accrued ISP	\$108,921.34	(\$7,870.14)	\$101,051.20
4 Accrued SAP	(\$2,303,814.30)	\$252,466.10	(\$2,051,348.20)
5 Total Principal And Accrued Interest Balance	\$348,102,568.78	(\$12,042,184.74)	\$336,060,384.04
6 Fund Accounts Balance	\$17,905,874.11	(\$1,213,016.25)	\$16,692,857.86
7 Total Student Loans And Fund Balance	\$366,008,442.89	(\$13,255,200.99)	\$352,753,241.90

B. Student Loan Portfolio and Fund Balance

	June 30, 2017	Change	September 30, 2017
1 Weighted Average Coupon (WAC) [not including SAP]	5.90%	-0.01%	5.89%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	179	(1)	178
3 Number of Loans	23,625	(1,234)	22,391
4 Number of Borrowers	12,980	(625)	12,355

C. Notes and Certificates

		9/30/2017	Balance	Change	Balance	% of
		Int. Rate	June 30, 2017		September 30, 2017	O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2007-1	A-1 FRN 00432CDL2	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2 Student Loan Asset-Backed Notes, Senior Series 2007-1	A-2 FRN 00432CDM0	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3 Student Loan Asset-Backed Notes, Senior Series 2007-1	A-3 FRN 00432CDN8	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
4 Student Loan Asset-Backed Notes, Senior Series 2007-1	A-4 FRN 00432CDP3	1.37444%	\$182,311,717.74	(\$12,255,102.19)	\$170,056,615.55	49.32%
5 Student Loan Asset-Backed Notes, Senior Series 2007-1	A-5 FRN 00432CDQ1	1.39444%	\$142,320,000.00	\$0.00	\$142,320,000.00	41.28%
6 Student Loan Asset-Backed Notes, Senior Series 2007-1	B FRN 00432CDR9	1.51444%	\$19,806,408.70	(\$747,707.40)	\$19,058,701.30	5.53%
7 Student Loan Asset-Backed Notes, Senior Series 2007-1	C FRN 00432CDS7	1.71444%	\$13,864,485.92	(\$523,395.23)	\$13,341,090.69	3.87%
8 Total Notes and Certificates		1.40359%	\$358,302,612.36	(\$13,526,204.82)	\$344,776,407.54	100.00%

D. Fund Balances

	June 30, 2017	Change	September 30, 2017
1 Capitalized Interest Fund	\$1,770,000.00	\$0.00	\$1,770,000.00
2 Collection Fund	\$16,135,874.11	(\$1,213,016.25)	\$14,922,857.86
3 Total Fund Accounts Balance	\$17,905,874.11	(\$1,213,016.25)	\$16,692,857.86

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II. Series 2007-1 Transactions and Accruals

	Totals	CONSOLIDATION	PLUS	STAFFORD
	9/30/2017	9/30/2017	9/30/2017	9/30/2017
A. Student Loan Principal Collection Activity				
1 Borrower Payments - Total	(\$11,834,146.60)	(\$2,858,130.79)	(\$3,526,731.62)	(\$5,449,284.19)
2 Claim Payments	(\$1,826,252.46)	(\$577,501.66)	(\$618,433.26)	(\$630,317.54)
3 Refunds	\$28,299.48	\$2,215.12	\$13,879.02	\$12,205.34
4 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
5a New Acquisitions - Principal	\$0.00	\$0.00	\$0.00	\$0.00
5b Cancellations - Principal	\$0.00	\$0.00	\$0.00	\$0.00
5c New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
5d New Acquisitions - Repurchases	\$97,354.28	\$0.00	\$65,379.40	\$31,974.88
5 New Acquisitions - Total	\$97,354.28	\$0.00	\$65,379.40	\$31,974.88
6 Total Cash Principal Activity	(\$13,534,745.30)	(\$3,433,417.33)	(\$4,065,906.46)	(\$6,035,421.51)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	\$1,196,057.18	\$208,236.72	\$605,944.49	\$381,875.97
2 New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00	\$0.00
3 Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00	\$0.00
4a Small Balance and Other Adjustments	\$9,257.39	(\$1,405.12)	\$4,150.32	\$6,512.19
4b Adjustments - Write-offs	(\$49,761.78)	(\$13,031.81)	(\$19,103.97)	(\$17,626.00)
4 Total Adjustments	(\$40,504.39)	(\$14,436.93)	(\$14,953.65)	(\$11,113.81)
5 Total Non-Cash Principal Activity	\$1,155,552.79	\$193,799.79	\$590,990.84	\$370,762.16
C. Total Student Loan Principal Activity	(\$12,379,192.51)	(\$3,239,617.54)	(\$3,474,915.62)	(\$5,664,659.35)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$3,483,988.13)	(\$1,113,076.16)	(\$1,003,274.47)	(\$1,367,637.50)
2 Claim Payments	(\$140,577.13)	(\$29,638.11)	(\$70,368.47)	(\$40,570.55)
3 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
4a New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
4b New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00	\$0.00
4 New Acquisitions	\$0.00	\$0.00	\$0.00	\$0.00
5 Subsidized Gov't Interest Payments	(\$108,921.34)	(\$32,416.04)	\$0.00	(\$76,505.30)
6 Special Allowance Payments	\$2,340,158.06	\$225,067.15	\$1,064,051.04	\$1,051,039.87
7 Total Interest Collections	(\$1,393,328.54)	(\$950,063.16)	(\$9,591.90)	(\$433,673.48)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$4,877,934.79	\$1,308,238.21	\$1,751,443.64	\$1,818,252.94
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$101,051.20	\$31,397.93	\$0.00	\$69,653.27
3 Special Allowance Payments Accrual	(\$2,051,348.20)	(\$158,802.38)	(\$960,705.36)	(\$931,840.46)
4 Capitalized Interest	(\$1,196,057.18)	(\$208,236.72)	(\$605,944.49)	(\$381,875.97)
4a Small Balance and Other Adjustments	\$32,978.19	(\$352.30)	\$31,244.16	\$2,086.33
4b Adjustments - Write-offs	(\$13,851.30)	(\$1,438.05)	(\$6,370.66)	(\$6,042.59)
4c Other Adjustments - Subsidized Gov't Interest	\$0.00	\$0.00	\$0.00	\$0.00
4d Other Adjustments - Special Allowance	(\$36,343.76)	(\$2,107.59)	(\$17,224.48)	(\$17,011.69)
5 Total Adjustments	(\$17,216.87)	(\$3,897.94)	\$7,649.02	(\$20,967.95)
6 Fee Accruals	\$15,972.57	\$6,359.17	\$2,230.50	\$7,382.90
7 Total Non-Cash Interest Adjustments	\$1,730,336.31	\$975,058.27	\$194,673.31	\$560,604.73
F. Total Student Loan Interest Activity	\$337,007.77	\$24,995.11	\$185,081.41	\$126,931.25

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Collection Period: 07/01/17 to 09/30/17

III. Series 2007-1 Collection Fund Activity			
A.	Collection Fund	September 30, 2017	
	1 Beginning Balance	\$15,821,091.02	
	2 Transfers to Other Funds	(\$15,821,091.02)	
	3 Payments Received	\$14,670,720.37	
	4 Payments Due	(\$350,868.39)	
	5 Federal Interest Subsidy Payments (net adjustments)	\$108,921.34	
	6 Federal Special Allowance Payments	(\$2,340,158.06)	
	7 Guarantee Payments of Principal	\$1,826,252.46	
	8 Guarantee Payments of Interest	\$140,577.13	
	9 Misc. Payments Received/Due	\$3,612.03	
	10 Sale Proceeds/Repurchases	(\$97,354.28)	
	11 Earnings	\$18,687.70	
	12 Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$9,325.46	
	13 Counterparty Swap Payments	\$0.00	
	14 Transfers from Other Funds	\$0.00	
	Ending Balance	\$13,989,715.76	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$600,551.82	\$600,551.82 \$0.00
	1b Indenture Trustee Fees	\$7,580.00	\$7,580.00 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,104,483.80	\$1,104,483.80 \$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes	\$0.00	\$0.00 \$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$73,761.66	\$73,761.66 \$0.00
	5 Payment of Principal Distribution Amount on Maturing Subordinate Note	\$0.00	\$0.00 \$0.00
	6 Payment of Interest Distribution Amount on Junior Subordinate Note	\$58,451.94	\$58,451.94 \$0.00
	7 Payment of Principal Distribution Amount on Maturing Junior Subordinate Note	\$0.00	\$0.00 \$0.00
	8 Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00 \$0.00
	9 Payment of Principal up to the Principal Distribution Amount with respect to the notes (Allocation of Principal Payments)	\$12,144,886.54	\$12,144,886.54 \$0.00
	10 Payment of Interest Distribution Amount on Subordinate Note if trigger is in effect	\$0.00	\$0.00 \$0.00
	11 Payment of Interest Distribution Amount on Junior Subordinate Note if trigger is in effect	\$0.00	\$0.00 \$0.00
	12 Cash Release to Access Group, Inc.	\$0.00	\$0.00 \$0.00
	Total Payments	\$13,989,715.76	\$13,989,715.76 \$0.00

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2007-1 Notes Quarterly Servicing Report

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Collection Period: 07/01/17 to 09/30/17

V. Series 2007-1 Asset Percentages		
A.	Senior Asset Percentage	
	1 Aggregate Student Loan Principal Balance	\$328,662,060.16
	2 Borrower Interest to be capitalized upon repayment	\$2,817,169.50
	3 Fund Balances (a)	\$1,770,000.00
	4 Senior Notes Outstanding (b)	\$300,231,729.01
	Senior Asset Percentage	111.00%
B.	Subordinate Asset Percentage	
	1 Aggregate Student Loan Principal Balance	\$328,662,060.16
	2 Borrower Interest to be capitalized upon repayment	\$2,817,169.50
	3 Fund Balances (a)	\$1,770,000.00
	4 Senior Notes and Subordinate Note Outstanding (b)	\$319,290,430.31
	Subordinate Asset Percentage	104.37%
C.	Total Asset Percentage	
	1 Aggregate Student Loan Principal Balance	\$328,662,060.16
	2 Borrower Interest to be capitalized upon repayment	\$2,817,169.50
	3 Fund Balances (a)	\$1,770,000.00
	4 All Notes Outstanding (b)	\$332,631,521.00
	Total Asset Percentage	100.19%
	(a) Fund account balances are as of the distribution date and not the end of period collection date	
	(b) Notes Outstanding balances are as of the distribution date and not the end of period collection date	

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2007-1 Notes Quarterly Servicing Report

Report Date: October 25, 2017
Collection Period: 07/01/17 to 09/30/17

VI. Series 2007-1 Portfolio Characteristics		9/30/2017		
September 30, 2017		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	7,494	\$42,762,401.24	13.01%
	2 UnSubsidized Stafford	7,470	\$70,965,940.08	21.59%
	2 Consolidation	3,539	\$130,193,175.06	39.61%
	4 PLUS Loans	3,888	\$84,740,543.78	25.78%
	5 Total By Loan Type Distribution (a)	22,391	\$328,662,060.16	100.00%
B.	Borrower Status Distribution:			
	1 In-School	72	\$552,951.75	0.17%
	In-School Consolidations	58	\$2,100,399.90	0.64%
	2 Grace	14	\$113,124.00	0.03%
	3 Deferment	740	\$9,743,157.63	2.96%
	4 Forbearance	904	\$15,921,639.52	4.84%
	5 Repayment	20,537	\$299,196,321.74	91.03%
	6 Claims	66	\$1,034,465.62	0.31%
7 Total By Borrower Status Distribution	22,391	\$328,662,060.16	100.00%	
C.	School Type Distribution:			
	1 Graduate	21,427	\$325,387,829.26	99.00%
	2 Undergraduate	964	\$3,274,230.90	1.00%
	3 Total By School Type Distribution	22,391	\$328,662,060.16	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2007-1 Notes

Monthly Servicing Report

Report Date: October 25, 2017
 Collection Period: 07/01/17 to 09/30/17

VII. Series 2007-1 Notes				Portfolio Status By Loan Type								
Subsidized Stafford				Unsubsidized Stafford			Consolidations			PLUS Loans		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:												
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	34	\$256,701	0.59%	38	\$513,858	0.70%	58	\$2,181,130	1.66%	0	\$0	0.00%
B. Grace												
Current	7	\$52,262	0.12%	7	\$105,830	0.14%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	41	\$308,963	0.71%	45	\$619,688	0.85%	58	\$2,181,130	1.66%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	5,867	\$31,603,909	72.66%	5,867	\$53,138,887	72.46%	3,080	\$108,460,595	82.54%	3,066	\$65,439,321	72.89%
1-29 Days Delinquent	536	\$3,583,471	8.24%	529	\$5,715,304	7.79%	196	\$8,441,869	6.42%	310	\$7,688,011	8.56%
30-59 Days Delinquent	131	\$972,809	2.24%	135	\$1,706,699	2.33%	34	\$1,769,572	1.35%	72	\$2,151,893	2.40%
60-89 Days Delinquent	65	\$490,171	1.13%	62	\$815,856	1.11%	21	\$897,580	0.68%	27	\$1,002,606	1.12%
90-119 Days Delinquent	47	\$387,006	0.89%	49	\$650,397	0.89%	12	\$1,089,146	0.83%	22	\$826,018	0.92%
>120 Days Delinquent	145	\$1,276,106	2.93%	153	\$2,258,628	3.08%	38	\$2,432,171	1.85%	73	\$2,791,513	3.11%
E. Deferment:												
Current	312	\$2,074,769	4.77%	286	\$3,649,405	4.98%	25	\$1,464,677	1.11%	117	\$3,500,834	3.90%
F. Forbearance:												
Current	324	\$2,551,873	5.87%	317	\$4,418,833	6.03%	72	\$4,546,680	3.46%	191	\$5,968,740	6.65%
G. Claims Filed	26	\$244,857	0.56%	27	\$360,473	0.49%	3	\$117,082	0.09%	10	\$413,135	0.46%
H. TOTAL REPAYMENT	7,453	\$43,184,972	99.29%	7,425	\$72,714,484	99.15%	3,481	\$129,219,373	98.34%	3,888	\$89,782,071	100.00%
I. TOTAL PORTFOLIO	7,494	\$43,493,935	100.00%	7,470	\$73,334,172	100.00%	3,539	\$131,400,503	100.00%	3,888	\$89,782,071	100.00%
J. GRAND TOTAL					\$338,010,681							

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2007-1 Notes Quarterly Servicing Report

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Collection Period: 07/01/17 to 09/30/17

VIII. Series 2007-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/17 to 09/30/17 10/25/17
A.	1 ABS Notes Outstanding	\$344,776,408
B.	1 Total Principal Balance	\$328,662,060
	2 Total Fund Accounts Balance	\$16,692,858
	3 Total Principal and Accrued Interest Balance	\$336,060,384
	4 Number of Loans	22,391
	5 Number of Borrowers	12,355
C.	1 Borrower Payments- Principal	\$11,834,147
	2 Borrower Payments- Interest	\$3,483,988
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$600,552
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	5.89%
	2 Weighted Average Remaining Maturity (WARM)	178
F.	1 Senior Notes Outstanding	\$312,376,616
	2 Subordinate Note Outstanding	\$19,058,701
	3 Junior Subordinate Note Outstanding	\$13,341,091
	4 Senior Notes Principal Distribution	\$12,255,102
	5 Subordinate Note Principal Distribution	\$747,707
	6 Junior Subordinate Note Principal Distribution	\$523,395
	7 Senior Asset Percentage	111.00%
	8 Subordinate Asset Percentage	104.37%
	9 Total Asset Percentage	100.19%

ACCESS GROUP, INC.
Access Group Student Loan Asset Backed Series 2007-1 Notes
Trend Analysis Report
September 30, 2017

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2007-1 - PORTFOLIO TREND ANALYSIS REPORT						
Collection Period		September-16	December-16	March-17	June-17	September-17
Reporting Date		10/25/16	1/25/17	4/25/17	7/25/17	10/25/17
A.	1 Asset Backed Securities	\$403,109,103	\$387,514,372	\$373,066,316	\$358,302,612	\$344,776,408
B.	1 Total Principal Balance	\$383,067,190	\$368,604,898	\$353,992,806	\$341,041,253	\$328,662,060
	2 Total Fund Accounts Balance	\$19,838,554	\$18,606,927	\$19,006,404	\$17,905,874	\$16,692,858
	3 Total Principal and Accrued Interest Balance	\$393,231,104	\$376,014,549	\$361,479,218	\$348,102,569	\$336,060,384
	4 Number of Loans	27,112	26,090	24,882	23,625	22,391
	5 Number of Borrowers	14,755	14,219	13,608	12,980	12,355
C.	1 Borrower Payments- Principal	\$15,076,317	\$14,207,655	\$14,418,007	\$12,629,423	\$11,834,147
	2 Borrower Payments- Interest	\$4,094,934	\$3,999,189	\$3,776,733	\$3,656,557	\$3,483,988
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$565,970	\$682,302	\$653,980	\$625,824	\$600,552
	3 Cash Release to Access Group, Inc.	\$469,105	\$224,854	\$362,073	\$541,400	\$0
E.	1 Weighted Average Coupon (WAC)	5.93%	5.91%	5.91%	5.90%	5.89%
	2 Weighted Average Remaining Maturity (WARM)	183	182	181	179	178
F.	1 Senior Notes Outstanding	\$365,227,595	\$351,098,352	\$338,008,029	\$324,631,718	\$312,376,616
	2 Subordinate Note Outstanding	\$22,283,239	\$21,421,187	\$20,622,521	\$19,806,409	\$19,058,701
	3 Junior Subordinate Note Outstanding	\$15,598,269	\$14,994,832	\$14,435,766	\$13,864,486	\$13,341,091
	4 Senior Notes Principal Distribution	\$14,550,949	\$14,129,243	\$13,090,324	\$13,376,311	\$12,255,102
	5 Subordinate Note Principal Distribution	\$887,782	\$862,052	\$798,666	\$816,113	\$747,707
	6 Junior Subordinate Note Principal Distribution	\$621,447	\$603,437	\$559,066	\$571,280	\$523,395
	7 Senior Asset Percentage	111.28%	110.65%	110.65%	110.65%	111.00%
	8 Subordinate Asset Percentage	104.60%	104.29%	104.29%	104.29%	104.37%
	9 Total Asset Percentage	100.25%	100.25%	100.25%	100.25%	100.19%