

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

### Quarterly Servicing Report

Report Date: January 25, 2017  
Collection Period: 10/01/16 to 12/31/16

<b>I. Series 2005-A Asset and Liability Summary</b>								
<b>A. Student Loan Portfolio and Fund Balance</b>								
					<b>September 30, 2016</b>	<b>Change</b>	<b>December 31, 2016</b>	
1	Principal Balance				\$109,579,223.27	(\$5,040,211.01)	\$104,539,012.26	
2	Accrued Interest				\$394,572.69	\$2,870.27	\$397,442.96	
3	Total Principal And Accrued Interest Balance				<b>\$109,973,795.96</b>	<b>(\$5,037,340.74)</b>	<b>\$104,936,455.22</b>	
4	Fund Accounts Balance				<b>\$6,843,038.16</b>	<b>\$369,593.84</b>	<b>\$7,212,632.00</b>	
5	<b>Total Student Loans And Fund Balance</b>				<b>\$116,816,834.12</b>	<b>(\$4,667,746.90)</b>	<b>\$112,149,087.22</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>								
					<b>September 30, 2016</b>	<b>Change</b>	<b>December 31, 2016</b>	
1	Weighted Average Coupon (WAC)				3.73%	0.11%	3.84%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				118	(3)	115	
3	Number of Loans				12,280	(323)	11,957	
4	Number of Borrowers				9,878	(238)	9,640	
<b>C. Notes and Certificates</b>								
					<b>12/31/2016</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>
						<b>September 30, 2016</b>	<b>Change</b>	<b>December 31, 2016</b>
								<b>% of</b>
								<b>D/S Securities</b>
1	Student Loan Asset Backed Series 2005-A Notes Senior Cl: A-1	FRN	00432CCA7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2005-A Notes Senior Cl: A-2	FRN	00432CCB5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2005-A Notes Senior Cl: A-3	FRN	00432CCJ8	1.28178%	\$93,049,753.27	(\$3,801,768.67)	\$89,247,984.60	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordina B	FRN	00432CCC3	1.68178%	\$19,427,868.05	(\$793,771.69)	\$18,634,096.36	17.3%
5	<b>Total Notes and Certificates</b>			<b>1.35087%</b>	<b>\$112,477,621.32</b>	<b>(\$4,595,540.36)</b>	<b>\$107,882,080.96</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>								
					<b>September 30, 2016</b>	<b>Change</b>	<b>December 31, 2016</b>	
1	Capitalized Interest Account				\$1,000,000.00	\$0.00	\$1,000,000.00	
2	Pre-Funding Account				\$0.00	\$0.00	\$0.00	
3	Collection Account				\$5,843,038.16	\$369,593.84	\$6,212,632.00	
4	<b>Total Fund Accounts Balance</b>				<b>\$6,843,038.16</b>	<b>\$369,593.84</b>	<b>\$7,212,632.00</b>	

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<b>II. Series 2005-A Transactions and Accruals</b>		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>December 31, 2016</b>
	1 Borrower Payments - Total	(\$4,812,083.04)
	2 Claim Payments	\$0.00
	3 Refunds	\$7,541.73
	4 Reversals	\$0.00
	5a New Acquisitions - Principal	\$0.00
	5b Cancellations - Principal	\$0.00
	5c New Acquisitions - Sale Transfers	\$0.00
	5d New Acquisitions - Repurchases	\$0.00
	5 New Acquisitions - Total	\$0.00
	<b>6 Total Cash Principal Activity</b>	<b>(\$4,804,541.31)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$20,601.76
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$15,532.38
	4b Adjustments - Write-offs	(\$271,803.84)
	4 Total Adjustments	(\$256,271.46)
	<b>5 Total Non-Cash Principal Activity</b>	<b>(\$235,669.70)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,040,211.01)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
	1 Borrower Payments - Total	(\$1,016,802.35)
	2 Claim Payments	\$0.00
	3a New Acquisitions - Sale Transfers	\$0.00
	3b New Acquisitions - Repurchases	\$0.00
	3 New Acquisitions	\$0.00
	4 Other Adjustments	\$0.00
	<b>5 Total Interest Collections</b>	<b>(\$1,016,802.35)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$1,034,636.47
	2 Capitalized Interest	(\$20,601.76)
	3a Small Balance and Other Adjustments	(\$15,993.71)
	3b Adjustments - Write-offs	(\$3,502.24)
	3 Total Adjustments	(\$19,495.95)
	4 Fee Accruals	\$25,133.86
	<b>5 Total Non-Cash Interest Adjustments</b>	<b>\$1,019,672.62</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$2,870.27</b>

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<b>III. Series 2005-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>December 31, 2016</b>		
	Transfers to Other Funds	\$5,699,231.58		
	1a Amount received in the collection account related to the collection period	(\$5,699,231.58)		
	1b Earnings	\$5,819,178.04		
	1c Recoveries	\$2,590.52		
	2 Amount received from Swap counterparty with respect to the related interest period	\$242,043.80		
	3 Misc. Payments Received/Due	\$0.00		
	4 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$2,857.65		
	5 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	6 Amount received in the collection account after last date of related collection period	\$0.00		
	<b>Ending Balance</b>	<b>\$6,066,670.01</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$273,948.06	\$273,948.06	\$0.00
1b <b>Annual Administration Fee</b>		\$0.00	\$0.00	\$0.00
2 <b>Swap Payments</b>		\$0.00	\$0.00	\$0.00
3a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
3b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
3c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$0.00	\$0.00	\$0.00
4a <b>Payment of Principal Distribution Amount on Senior Notes; Class A-1</b>		\$292,346.05	\$292,346.05	\$0.00
4b <b>Payment of Principal Distribution Amount on Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
4c <b>Payment of Principal Distribution Amount on Senior Notes; Class A-3</b>		\$0.00	\$0.00	\$0.00
5 <b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>		\$0.00	\$0.00	\$0.00
6 <b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>		\$80,087.15	\$80,087.15	\$0.00
7 <b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>		\$0.00	\$0.00	\$0.00
8 <b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$0.00	\$0.00	
9 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$0.00	\$0.00	\$0.00	
10 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	4,888,085.50	4,888,085.50	\$0.00	
11 <b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$0.00	\$0.00	
12 <b>Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).</b>	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$532,203.25</b>	<b>\$532,203.25</b>	<b>\$0.00</b>	
	<b>\$6,066,670.01</b>	<b>\$6,066,670.01</b>	<b>\$0.00</b>	

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<b>IV. Series 2005-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$6,066,670.01</b>	<b>\$6,066,670.01</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$273,948.06	<b>\$5,792,721.95</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$5,792,721.95	\$0.00
<b>D.</b>	<b>Third</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$5,792,721.95	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,792,721.95	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$292,346.05	\$5,500,375.90	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$292,346.05</b>		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$5,500,375.90	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,500,375.90	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$5,500,375.90	\$0.00
		(d) <b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes Class B FRN</b>	\$80,087.15	\$5,420,288.75	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>	\$0.00	\$5,420,288.75	\$0.00
<b>H.</b>	<b>Seventh</b>	<b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>	\$0.00	\$5,420,288.75	\$0.00
<b>I.</b>	<b>Eighth</b>	<b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$5,420,288.75	\$0.00
<b>J.</b>	<b>Ninth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$5,420,288.75	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,420,288.75	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$4,043,783.51	\$1,376,505.24	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2005-A Class B [FRN]	844,302.00	\$532,203.24	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$4,888,085.51</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$532,203.24	\$0.00
<b>L.</b>	<b>Eleventh</b>	<b>Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).</b>	\$0.00	\$532,203.24	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group.</b>	\$532,203.25	\$0.00	\$0.00

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<b>V. Series 2005-A Senior and Total Asset Percentages</b>			
<b>A.</b>	<b>Senior Asset Percentage</b>		<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$104,936,455.22	\$104,936,455.22
	2 Fund Balances	\$7,214,030.11	\$1,147,360.10
	3 Senior Notes Outstanding	\$89,247,984.60	\$85,204,201.09
	<b>Senior Asset Percentage</b>	<b>125.66%</b>	<b>124.51%</b>
<b>B.</b>	<b>Total Asset Percentage</b>		<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$104,936,455.22	\$104,936,455.22
	2 Fund Balances	\$7,214,030.11	\$1,147,360.10
	3 All Notes Outstanding	\$107,882,080.96	\$102,993,995.46
	<b>Total Asset Percentage</b>	<b>103.96%</b>	<b>103.00%</b>

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## VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	11,957	\$104,539,012.26	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>11,957</b>	<b>\$104,539,012.26</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	4	\$47,217.46	0.05%
	2 Grace	4	\$62,078.00	0.06%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	109	\$1,710,910.25	1.64%
	5 Repayment	11,840	\$102,718,806.55	98.26%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	<b>7 Total By Borrower Status Distribution</b>	<b>11,957</b>	<b>\$104,539,012.26</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	11,892	\$103,511,534.65	99.02%
	2 Undergraduate	65	\$1,027,477.61	0.98%
	<b>3 Total By Loan Type Distribution</b>	<b>11,957</b>	<b>\$104,539,012.26</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM:		Includes Accrued Int.		
<b>A.</b> In-School				
Current	4	\$76,983.27	0.07%	
<b>B.</b> Grace				
Current	4	\$101,068.06	0.10%	
<b>C.</b> TOTAL INTERIM	8	\$178,051.33	0.17%	
<b>D.</b> REPAYMENT:				
Active				
Current	10,545	\$90,818,272.76	86.55%	
1-29 Days Delinquent	940	\$8,408,065.78	8.01%	
30-59 Days Delinquent	181	\$1,787,921.80	1.70%	
60-89 Days Delinquent	81	\$731,964.80	0.70%	
90-119 Days Delinquent	34	\$443,126.72	0.42%	
120-149 Days Delinquent	30	\$392,441.42	0.37%	
150-179 Days Delinquent	29	\$397,058.73	0.38%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	109	\$1,779,551.88	1.70%	
<b>G.</b> Claims	0	\$0.00	0.00%	
<b>H.</b> TOTAL REPAYMENT	11,949	\$104,758,403.89	99.83%	
<b>I.</b> TOTAL PORTFOLIO	11,957	\$104,936,455.22	100.00%	

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## Student Loan Asset Backed Series 2005-A Notes Quarterly Servicing Report

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<b>VIII. Series 2005-A Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$107,882,081</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$104,539,012
	2 Total Fund Accounts Balance	\$7,212,632
	3 Total Principal and Accrued Interest Balance	\$104,936,455
	4 Number of Loans	11,957
	5 Number of Borrowers	9,640
<b>C.</b>	1 Borrower Payments- Principal	\$4,812,083
	2 Borrower Payments- Interest	\$1,016,802
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$273,948
	3 Cash Release to Access Group Inc	\$532,203
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.84%
	2 Weighted Average Remaining Maturity (WARM)	115
<b>F.</b>	1 Senior Notes Outstanding	\$89,247,985
	2 Subordinate Note Outstanding	\$18,634,096
	3 Senior Principal Distribution Amount	\$3,801,769
	4 Subordinate Principal Distribution Amount	\$793,772
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2005-A Notes**  
**Portfolio Trend Analysis Report**  
**December 31, 2016**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
<b>Collection Periods</b>		<b>December-15</b>	<b>March-16</b>	<b>June-16</b>	<b>September-16</b>	<b>December-16</b>
<b>Reporting Date</b>		<b>1/25/2016</b>	<b>4/25/2016</b>	<b>7/25/2016</b>	<b>10/25/2016</b>	<b>1/25/2017</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$127,879,421</b>	<b>\$122,945,722</b>	<b>\$117,512,985</b>	<b>\$112,477,621</b>	<b>\$107,882,081</b>
<b>B.</b>	1 Total Private Principal Balance	\$124,967,213	\$119,328,476	\$114,372,329	\$109,579,223	<b>\$104,539,012</b>
	2 Total Fund Accounts Balance	\$7,144,575	\$7,831,680	\$7,307,601	\$6,843,038	<b>\$7,212,632</b>
	3 Total Principal and Accrued Interest Balance	\$125,525,429	\$119,766,588	\$114,779,021	\$109,973,796	<b>\$104,936,455</b>
	4 Number of Loans	13,301	12,948	12,586	12,280	<b>11,957</b>
	5 Number of Borrowers	10,636	10,373	10,100	9,878	<b>9,640</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,728,266	\$5,389,292	\$4,682,186	\$4,489,174	<b>\$4,812,083</b>
	2 Borrower Payments- Interest	\$1,079,191	\$1,073,937	\$1,074,194	\$1,042,250	<b>\$1,016,802</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$325,143	\$312,418	\$298,321	\$285,931	<b>\$273,948</b>
	3 Cash Release to Access Group	\$522,769	\$478,308	\$565,266	\$477,546	<b>\$532,203</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.40%	3.53%	3.70%	3.73%	<b>3.84%</b>
	2 Weighted Average Remaining Maturity (WARM)	125	123	120	118	<b>115</b>
<b>F.</b>	1 Senior Notes Outstanding	\$109,245,325	\$101,709,736	\$97,215,376	\$93,049,753	<b>\$89,247,985</b>
	2 Subordinate Note Outstanding	\$18,634,096	\$21,235,987	\$20,297,609	\$19,427,868	<b>\$18,634,096</b>
	3 Senior Principal Distribution Amount	\$4,091,356	\$4,081,518	\$4,494,359	\$4,165,623	<b>\$3,801,769</b>
	4 Subordinate Principal Distribution Amount	\$854,235	\$852,181	\$938,378	\$869,741	<b>\$793,772</b>
	5 Senior Asset Percentage	125.41%	124.51%	124.51%	124.51%	<b>124.51%</b>
	6 Subordinate Asset Percentage	103.75%	103.00%	103.00%	103.00%	<b>103.00%</b>