

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2017

Collection Period: 01/01/17 to 03/31/17

<b>I. Series 2005-A Asset and Liability Summary</b>								
<b>A. Student Loan Portfolio and Fund Balance</b>								
			<b>December 31, 2016</b>	<b>Change</b>	<b>March 31, 2017</b>			
1	Principal Balance		\$104,539,012.26	(\$5,358,381.96)	\$99,180,630.30			
2	Accrued Interest		\$397,442.96	(\$43,195.53)	\$354,247.43			
3	Total Principal And Accrued Interest Balance		<b>\$104,936,455.22</b>	<b>(\$5,401,577.49)</b>	<b>\$99,534,877.73</b>			
4	Fund Accounts Balance		<b>\$7,212,632.00</b>	<b>\$252,740.70</b>	<b>\$7,465,372.70</b>			
5	<b>Total Student Loans And Fund Balance</b>		<b>\$112,149,087.22</b>	<b>(\$5,148,836.79)</b>	<b>\$107,000,250.43</b>			
<b>B. Student Loan Portfolio and Fund Balance</b>								
			<b>December 31, 2016</b>	<b>Change</b>	<b>March 31, 2017</b>			
1	Weighted Average Coupon (WAC)		3.84%	0.16%	4.00%			
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]		115	(3)	113			
3	Number of Loans		11,957	(353)	11,604			
4	Number of Borrowers		9,640	(267)	9,373			
<b>C. Notes and Certificates</b>								
			<b>3/31/2017</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
		<b>CUSIP</b>	<b>Interest Rate</b>	<b>December 31, 2016</b>	<b>Change</b>	<b>March 31, 2017</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	1.43789%	\$89,247,984.60	(\$4,043,783.51)	\$85,204,201.09	82.7%	
4	Student Loan Asset Backed Series 2005-A Notes Subordin: B	FRN 00432CCC3	1.83789%	\$18,634,096.36	(\$844,302.00)	\$17,789,794.36	17.3%	
5	<b>Total Notes and Certificates</b>		<b>1.50698%</b>	<b>\$107,882,080.96</b>	<b>(\$4,888,085.51)</b>	<b>\$102,993,995.45</b>	<b>100.0%</b>	
<b>D. Fund Accounts Balance</b>								
			<b>December 31, 2016</b>	<b>Change</b>	<b>March 31, 2017</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		\$6,212,632.00	\$252,740.70	\$6,465,372.70			
4	<b>Total Fund Accounts Balance</b>		<b>\$7,212,632.00</b>	<b>\$252,740.70</b>	<b>\$7,465,372.70</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>March 31, 2017</b>
	1 Borrower Payments - Total	(\$5,122,096.56)
	2 Claim Payments	\$0.00
	3 Refunds	\$11,582.78
	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>(\$5,110,513.78)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$38,709.91
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$2,206.19
	4b Adjustments - Write-offs	(\$288,784.28)
	4 Total Adjustments	(\$286,578.09)
	<b>5 Total Non-Cash Principal Activity</b>	<b>(\$247,868.18)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,358,381.96)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
	1 Borrower Payments - Total	(\$1,016,734.56)
	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>(\$1,016,734.56)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$1,002,765.14
	2 Capitalized Interest	(\$38,709.91)
	3a Small Balance and Other Adjustments	(\$6,265.59)
	3b Adjustments - Write-offs	(\$3,750.30)
	3 Total Adjustments	(\$10,015.89)
	4 Fee Accruals	\$19,499.69
	<b>5 Total Non-Cash Interest Adjustments</b>	<b>\$973,539.03</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$43,195.53)</b>

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<b>III. Series 2005-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>March 31, 2017</b>		
	Transfers to Other Funds	\$6,066,670.01		
	1a Amount received in the collection account related to the collection period	(\$6,066,670.01)		
	1b Earnings	\$6,209,320.86		
	1c Recoveries	\$4,704.55		
	2 Amount received from Swap counterparty with respect to the related interest period	\$184,708.23		
	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	\$2,749.60		
	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>\$6,401,483.24</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$261,347.53	\$261,347.53	\$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>		\$306,285.67	\$306,285.67	\$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>		\$81,739.21	\$81,739.21	\$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>	5,322,839.54	\$5,322,839.54	\$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>\$429,271.29</b>	<b>\$429,271.29</b>	<b>\$0.00</b>	
	<b>\$6,401,483.24</b>	<b>\$6,401,483.24</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>\$6,401,483.24</b>	<b>\$6,401,483.24</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$261,347.53	<b>\$6,140,135.71</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$6,140,135.71	\$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	\$6,140,135.71	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$6,140,135.71	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$306,285.67	\$5,833,850.04	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$306,285.67</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	\$5,833,850.04	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,833,850.04	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$5,833,850.04	\$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>	\$81,739.21	\$5,752,110.83	\$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	\$5,752,110.83	\$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	\$5,752,110.83	\$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	\$5,752,110.83	\$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	\$5,752,110.83	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,752,110.83	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$4,403,443.99	\$1,348,666.84	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2005-A Class B [FRN]	919,395.55	\$429,271.29	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$5,322,839.54</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$429,271.29	\$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	\$429,271.29	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group.</b>	\$429,271.29	\$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	\$99,534,877.73	\$99,534,877.73
	2 Fund Balances	\$7,467,896.10	\$1,066,412.86
	3 Senior Notes Outstanding	\$85,204,201.09	\$80,800,757.10
	<b>Senior Asset Percentage</b>	<b>125.58%</b>	<b>124.51%</b>
<b>B.</b>	<b>Total Asset Percentage</b>		<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$99,534,877.73	\$99,534,877.73
	2 Fund Balances	\$7,467,896.10	\$1,066,412.86
	3 All Notes Outstanding	\$102,993,995.45	\$97,671,155.91
	<b>Total Asset Percentage</b>	<b>103.89%</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	11,604	\$99,180,630.30	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>11,604</b>	<b>\$99,180,630.30</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	6	\$83,137.46	0.08%
	2 Grace	1	\$6,158.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	105	\$1,507,549.13	1.52%
	5 Repayment	11,492	\$97,583,785.71	98.39%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	<b>7 Total By Borrower Status Distribution</b>	<b>11,604</b>	<b>\$99,180,630.30</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	11,541	\$98,169,706.31	98.98%
	2 Undergraduate	63	\$1,010,923.99	1.02%
	<b>3 Total By Loan Type Distribution</b>	<b>11,604</b>	<b>\$99,180,630.30</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

### Quarterly Servicing Report

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	6	\$137,211.81	0.14%	
<b>B. Grace</b>				
Current	1	\$9,601.06	0.01%	
<b>C. TOTAL INTERIM</b>	<b>7</b>	<b>\$146,812.87</b>	<b>0.15%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	10,337	\$87,246,761.99	87.65%	
1-29 Days Delinquent	851	\$7,350,897.37	7.39%	
30-59 Days Delinquent	157	\$1,551,767.03	1.56%	
60-89 Days Delinquent	44	\$473,491.08	0.48%	
90-119 Days Delinquent	39	\$486,965.66	0.49%	
120-149 Days Delinquent	38	\$370,819.66	0.37%	
150-179 Days Delinquent	26	\$339,278.66	0.34%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	105	\$1,568,083.41	1.58%	
<b>G. Claims</b>	0	\$0.00	0.00%	
<b>H. TOTAL REPAYMENT</b>	<b>11,597</b>	<b>\$99,388,064.86</b>	<b>99.85%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>11,604</b>	<b>\$99,534,877.73</b>	<b>100.00%</b>	

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<b>VIII. Series 2005-A Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$102,993,995</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$99,180,630
	2 Total Fund Accounts Balance	\$7,465,373
	3 Total Principal and Accrued Interest Balance	\$99,534,878
	4 Number of Loans	11,604
	5 Number of Borrowers	9,373
<b>C.</b>	1 Borrower Payments- Principal	\$5,122,097
	2 Borrower Payments- Interest	\$1,016,735
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$261,348
	3 Cash Release to Access Group Inc	\$429,271
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.00%
	2 Weighted Average Remaining Maturity (WARM)	113
<b>F.</b>	1 Senior Notes Outstanding	\$85,204,201
	2 Subordinate Note Outstanding	\$17,789,794
	3 Senior Principal Distribution Amount	\$4,043,784
	4 Subordinate Principal Distribution Amount	\$844,302
	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**  
**March 31, 2017**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
<b>Collection Periods</b>		<b>March-16</b>	<b>June-16</b>	<b>September-16</b>	<b>December-16</b>	<b>March-17</b>
<b>Reporting Date</b>		<b>4/25/2016</b>	<b>7/25/2016</b>	<b>10/25/2016</b>	<b>1/25/2017</b>	<b>4/25/2017</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$122,945,722</b>	<b>\$117,512,985</b>	<b>\$112,477,621</b>	<b>\$107,882,081</b>	<b>\$102,993,995</b>
<b>B.</b>	1 Total Private Principal Balance	\$119,328,476	\$114,372,329	\$109,579,223	\$104,539,012	<b>\$99,180,630</b>
	2 Total Fund Accounts Balance	\$7,831,680	\$7,307,601	\$6,843,038	\$7,212,632	<b>\$7,465,373</b>
	3 Total Principal and Accrued Interest Balance	\$119,766,588	\$114,779,021	\$109,973,796	\$104,936,455	<b>\$99,534,878</b>
	4 Number of Loans	12,948	12,586	12,280	11,957	<b>11,604</b>
	5 Number of Borrowers	10,373	10,100	9,878	9,640	<b>9,373</b>
<b>C.</b>	1 Borrower Payments- Principal	\$5,389,292	\$4,682,186	\$4,489,174	\$4,812,083	<b>\$5,122,097</b>
	2 Borrower Payments- Interest	\$1,073,937	\$1,074,194	\$1,042,250	\$1,016,802	<b>\$1,016,735</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$312,418	\$298,321	\$285,931	\$273,948	<b>\$261,348</b>
	3 Cash Release to Access Group	\$478,308	\$565,266	\$565,266	\$532,203	<b>\$429,271</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.53%	3.70%	3.73%	3.84%	<b>4.00%</b>
	2 Weighted Average Remaining Maturity (WARM)	123	120	118	115	<b>113</b>
<b>F.</b>	1 Senior Notes Outstanding	\$101,709,736	\$97,215,376	\$93,049,753	\$89,232,833	<b>\$85,204,201</b>
	2 Subordinate Note Outstanding	\$21,235,987	\$20,297,609	\$19,427,868	\$18,649,248	<b>\$17,789,794</b>
	3 Senior Principal Distribution Amount	\$4,081,518	\$4,494,359	\$4,165,623	\$3,801,769	<b>\$4,043,784</b>
	4 Subordinate Principal Distribution Amount	\$852,181	\$938,378	\$869,741	\$793,772	<b>\$844,302</b>
	5 Senior Asset Percentage	124.51%	124.51%	124.40%	124.51%	<b>124.51%</b>
	6 Subordinate Asset Percentage	103.00%	103.00%	102.92%	103.00%	<b>103.00%</b>