

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

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

I. Series 2005-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					June 30, 2017	Change	September 30, 2017	
1	Principal Balance				\$94,011,484.28	(\$4,624,167.82)	\$89,387,316.46	
2	Accrued Interest				\$336,727.86	(\$1,978.13)	\$334,749.73	
3	Total Principal And Accrued Interest Balance				\$94,348,212.14	(\$4,626,145.95)	\$89,722,066.19	
4	Fund Accounts Balance				\$7,150,966.40	(\$397,973.70)	\$6,752,992.70	
5	Total Student Loans And Fund Balance				\$101,499,178.54	(\$5,024,119.65)	\$96,475,058.89	
B. Student Loan Portfolio and Fund Balance								
					June 30, 2017	Change	September 30, 2017	
1	Weighted Average Coupon (WAC)				4.16%	0.17%	4.33%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				110	(2)	108	
3	Number of Loans				11,237	(343)	10,894	
4	Number of Borrowers				9,097	(248)	8,849	
C. Notes and Certificates								
					9/30/2017	Balance	Balance	Balance
		CUSIP	Interest. Rate		June 30, 2017	Change	September 30, 2017	% of
								D/S Securities
1	Student Loan Asset Backed Series 2005-A Notes Senior Clk A-1	FRN 00432CCA7	0.00000%		\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2005-A Notes Senior Clk A-2	FRN 00432CCB5	0.00000%		\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2005-A Notes Senior Clk A-3	FRN 00432CCJ8	1.71444%		\$80,800,757.10	(\$4,123,242.60)	\$76,677,514.50	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordina B	FRN 00432CCC3	2.11444%		\$16,870,398.81	(\$860,892.27)	\$16,009,506.54	17.3%
5	Total Notes and Certificates		1.78353%		\$97,671,155.91	(\$4,984,134.87)	\$92,687,021.04	100.0%
D. Fund Accounts Balance								
					June 30, 2017	Change	September 30, 2017	
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				\$6,150,966.40	(\$397,973.70)	\$5,752,992.70	
4	Total Fund Accounts Balance				\$7,150,966.40	(\$397,973.70)	\$6,752,992.70	

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II. Series 2005-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2017
	1 Borrower Payments - Total	(\$4,458,847.32)
	2 Claim Payments	\$0.00
	3 Refunds	\$14,859.87
	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
	6 Total Cash Principal Activity	(\$4,443,987.45)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$20,052.49
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$7,343.70
	4b Adjustments - Write-offs	(\$207,576.56)
	4 Total Adjustments	(\$200,232.86)
	5 Total Non-Cash Principal Activity	(\$180,180.37)
C.	Total Student Loan Principal Activity	(\$4,624,167.82)
D.	Student Loan Interest Activity	
	1 Borrower Payments - Total	(\$978,476.44)
	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
	5 Total Interest Collections	(\$978,476.44)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$997,888.98
	2 Capitalized Interest	(\$20,052.49)
	3a Small Balance and Other Adjustments	(\$8,079.33)
	3b Adjustments - Write-offs	(\$5,078.85)
	3 Total Adjustments	(\$13,158.18)
	4 Fee Accruals	\$11,820.00
	5 Total Non-Cash Interest Adjustments	\$976,498.31
F.	Total Student Loan Interest Activity	(\$1,978.13)

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III. Series 2005-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2017		
	Transfers to Other Funds	\$6,035,123.11		
	1a Amount received in the collection account related to the collection period	(\$6,035,123.11)		
	1b Earnings	\$5,113,229.53		
	1c Recoveries	\$10,785.56		
	2 Amount received from Swap counterparty with respect to the related interest period	\$201,353.78		
	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	\$2,546.18		
	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		
	Ending Balance	\$5,327,915.05		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$235,028.71	\$235,028.71	\$0.00
1b Annual Administration Fee		\$0.00	\$0.00	\$0.00
2 Swap Payments		\$0.00	\$0.00	\$0.00
3a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Interest Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
3c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$335,950.77	\$335,950.77	\$0.00
4a Payment of Principal Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
4b Payment of Principal Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
4c Payment of Principal Distribution Amount on Senior Notes; Class A-3		\$0.00	\$0.00	\$0.00
5 Payment of Interest Distribution Amount on Subordinate Note Class B		\$86,508.47	\$86,508.47	\$0.00
6 Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)		\$0.00	\$0.00	\$0.00
7 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$0.00	\$0.00
8 Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$0.00	\$0.00	
9 Payment of principal with respect to the notes (Allocation of Principal Payments)	4,190,736.53	\$4,190,736.53	\$0.00	
10 Payment of any swap termination payments due to swap counterparty	\$0.00	\$0.00	\$0.00	
11 Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$479,690.57	\$479,690.57	\$0.00	
Total Payments	\$5,327,915.05	\$5,327,915.05	\$0.00	

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IV. Series 2005-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$5,327,915.05	\$5,327,915.05	
B.	First	Administrative Allowance	\$235,028.71	\$5,092,886.34	\$0.00
C.	Second	Swap Payments	\$0.00	\$5,092,886.34	\$0.00
D.	Third	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$5,092,886.34	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,092,886.34	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$335,950.77	\$4,756,935.57	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$335,950.77		
E.	Fourth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$4,756,935.57	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,756,935.57	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$4,756,935.57	\$0.00
		(d) Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$86,508.47	\$4,670,427.10	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$4,670,427.10	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,670,427.10	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,670,427.10	\$0.00
J.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$4,670,427.10	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,670,427.10	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	3,466,885.20	\$1,203,541.90	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2005-A Class B [FRN]	723,851.33	\$479,690.57	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$4,190,736.53		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$479,690.57	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$479,690.57	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$479,690.57	\$0.00	\$0.00

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V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage		Post-Distribution
	1 Student Loan Portfolio Balance	\$89,722,066.19	\$89,722,066.19
	2 Fund Balances	\$6,757,021.91	\$1,429,106.86
	3 Senior Notes Outstanding	\$76,677,514.50	\$73,210,629.30
	Senior Asset Percentage	125.82%	124.51%
B.	Total Asset Percentage		Post-Distribution
	1 Student Loan Portfolio Balance	\$89,722,066.19	\$89,722,066.19
	2 Fund Balances	\$6,757,021.91	\$1,429,106.86
	3 All Notes Outstanding	\$92,687,021.04	\$88,496,284.51
	Total Asset Percentage	104.09%	103.00%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	10,894	\$89,387,316.46	100.00%
	2 Total By Loan Type Distribution	10,894	\$89,387,316.46	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$75,997.41	0.09%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	138	\$1,389,421.87	1.55%
	5 Repayment	10,750	\$87,921,897.18	98.36%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	10,894	\$89,387,316.46	100.00%
C.	School Type Distribution:			
	1 Graduate	10,832	\$88,440,620.54	98.94%
	2 Undergraduate	62	\$946,695.92	1.06%
	3 Total By Loan Type Distribution	10,894	\$89,387,316.46	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	6	\$129,068.18	0.14%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	6	\$129,068.18	0.14%	
D. REPAYMENT:				
Active				
Current	9,538	\$77,602,235.25	86.49%	
1-29 Days Delinquent	915	\$7,685,022.23	8.57%	
30-59 Days Delinquent	137	\$1,175,155.49	1.31%	
60-89 Days Delinquent	61	\$596,934.25	0.67%	
90-119 Days Delinquent	39	\$396,207.26	0.44%	
120-149 Days Delinquent	30	\$299,973.81	0.33%	
150-179 Days Delinquent	30	\$390,501.40	0.44%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	138	\$1,446,968.32	1.61%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	10,888	\$89,592,998.01	99.86%	
I. TOTAL PORTFOLIO	10,894	\$89,722,066.19	100.00%	

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VIII. Series 2005-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$92,687,021
B.	1 Total Private Principal Outstanding Balance	\$89,387,316
	2 Total Fund Accounts Balance	\$6,752,993
	3 Total Principal and Accrued Interest Balance	\$89,722,066
	4 Number of Loans	10,894
	5 Number of Borrowers	8,849
C.	1 Borrower Payments- Principal	\$4,458,847
	2 Borrower Payments- Interest	\$978,476
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$235,029
	3 Cash Release to Access Group Inc	\$479,691
E.	1 Weighted Average Coupon (WAC)	4.33%
	2 Weighted Average Remaining Maturity (WARM)	108
F.	1 Senior Notes Outstanding	\$76,677,515
	2 Subordinate Note Outstanding	\$16,009,507
	3 Senior Principal Distribution Amount	\$4,123,243
	4 Subordinate Principal Distribution Amount	\$860,892
	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
September 30, 2017

IX. Asset-Backed Securities Notes Series 2005-A						
Collection Periods		September-16	December-16	March-17	June-17	September-17
Reporting Date		10/25/2016	1/25/2017	4/25/2017	7/25/2017	10/25/2017
A.	1 Asset Backed Securities	\$112,477,621	\$107,882,081	\$102,993,995	\$97,671,156	\$92,687,021
B.	1 Total Private Principal Balance	\$109,579,223	\$104,539,012	\$99,180,630	\$94,011,484	\$89,387,316
	2 Total Fund Accounts Balance	\$6,843,038	\$7,212,632	\$7,465,373	\$7,150,966	\$6,752,993
	3 Total Principal and Accrued Interest Balance	\$109,973,796	\$104,936,455	\$99,534,866	\$94,348,212	\$89,722,066
	4 Number of Loans	12,280	11,957	11,604	11,237	10,894
	5 Number of Borrowers	9,878	9,640	9,373	9,097	8,849
C.	1 Borrower Payments- Principal	\$4,489,174	\$4,812,083	\$5,122,097	\$4,916,179	\$4,458,847
	2 Borrower Payments- Interest	\$1,042,250	\$1,016,802	\$1,016,735	\$994,608	\$978,476
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$285,931	\$273,948	\$261,348	\$247,952	\$235,029
	3 Cash Release to Access Group	\$565,266	\$532,203	\$429,271	\$394,062	\$479,691
E.	1 Weighted Average Coupon (WAC)	3.73%	3.84%	4.00%	4.16%	4.33%
	2 Weighted Average Remaining Maturity (WARM)	118	115	113	110	108
F.	1 Senior Notes Outstanding	\$93,049,753	\$89,232,833	\$85,204,201	\$80,800,757	\$76,677,515
	2 Subordinate Note Outstanding	\$19,427,868	\$18,649,248	\$17,789,794	\$16,870,399	\$16,009,507
	3 Senior Principal Distribution Amount	\$4,165,623	\$3,801,769	\$4,043,784	\$4,403,444	\$4,123,243
	4 Subordinate Principal Distribution Amount	\$869,741	\$793,772	\$844,302	\$919,396	\$860,892
	5 Senior Asset Percentage	124.40%	124.51%	124.51%	124.51%	124.51%
	6 Subordinate Asset Percentage	102.92%	103.00%	103.00%	103.00%	103.00%