

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes Quarterly Servicing Report

Report Date: February 22, 2018

Collection Period: 11/01/17 to 01/31/18

I. Series 2005-2 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
				October 31, 2017	Change	January 31, 2018		
1	Principal Balance			\$252,543,862.98	(\$8,399,623.36)	\$244,144,239.62		
2	Accrued Interest			\$4,553,629.06	(\$73,215.27)	\$4,480,413.79		
3	Accrued ISP			\$63,969.49	(\$2,988.89)	\$60,980.60		
4	Accrued SAP			(\$667,058.93)	\$84,186.35	(\$582,872.58)		
5	Total Principal And Accrued Interest Balance			\$256,494,402.60	(\$8,391,641.17)	\$248,102,761.43		
6	Fund Accounts Balance			\$11,809,370.62	(\$232,211.18)	\$11,577,159.44		
7	Total Student Loans And Fund Balance			\$268,303,773.22	(\$8,623,852.35)	\$259,679,920.87		
B. Student Loan Portfolio and Fund Balance								
				October 31, 2017	Change	January 31, 2018		
1	Weighted Average Coupon (WAC) [not including SAP]			4.16%	-0.01%	4.15%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			185	(2)	183		
3	Number of Loans			17,125	(520)	16,605		
4	Number of Borrowers			10,580	(315)	10,265		
C. Notes and Certificates								
				1/31/2018	Balance	Balance	% of	
				Int. Rate	October 31, 2017	Change	January 31, 2018	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series z A-1	FRN	00432CCK5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series z A-2	FRN	00432CCL3	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series z A-3	FRN	00432CCM1	1.62594%	\$43,899,988.38	(\$7,850,020.51)	\$36,049,967.87	14.04%
4	Student Loan Asset-Backed Notes, Senior Series z A-4	FRN	00432CCP4	1.66594%	\$204,967,000.00	\$0.00	\$204,967,000.00	79.80%
5	Student Loan Asset-Backed Notes, Senior Series z B	FRN	00432CCR0	2.04594%	\$16,334,542.93	(\$515,241.08)	\$15,819,301.85	6.16%
6	Total Notes and Certificates			1.68373%	\$265,201,531.31	(\$8,365,261.59)	\$256,836,269.72	100.00%
D. Fund Balances								
				October 31, 2017	Change	January 31, 2018		
1	Capitalized Interest Fund			\$979,500.00	\$0.00	\$979,500.00		
2	Collection Fund			\$10,829,870.62	(\$232,211.18)	\$10,597,659.44		
3	Revolving Fund			\$0.00	\$0.00	\$0.00		
4	Total Fund Accounts Balance			\$11,809,370.62	(\$232,211.18)	\$11,577,159.44		

Access Group, Inc.

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II. Series 2005-2 Transactions and Accruals				
	Totals	CONSOLIDATION	PLUS	STAFFORD
	1/31/2018	1/31/2018	1/31/2018	1/31/2018
A. Student Loan Principal Collection Activity				
1 Borrower Payments - Total	(\$7,985,211.04)	(\$3,652,112.45)	(\$759,535.70)	(\$3,573,562.89)
2 Claim Payments	(\$1,057,453.01)	(\$406,978.23)	(\$196,943.11)	(\$453,531.67)
3 Refunds	\$15,805.75	\$1,726.58	\$5,494.74	\$8,584.43
4 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
4a New Acquisitions - Principal	\$0.00	\$0.00	\$0.00	\$0.00
4b Cancellations - Principal	\$0.00	\$0.00	\$0.00	\$0.00
4c New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
4d New Acquisitions - Repurchases	\$93,037.40	\$32,449.60	\$9,614.04	\$50,973.76
5 New Acquisitions - Total	\$93,037.40	\$32,449.60	\$9,614.04	\$50,973.76
6 Total Cash Principal Activity	(\$8,933,820.90)	(\$4,024,914.50)	(\$941,370.03)	(\$3,967,536.37)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	\$547,568.77	\$120,221.72	\$223,988.31	\$203,358.74
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
3a Small Balance and Other Adjustments	\$14,823.46	\$5,548.52	\$3,782.49	\$5,492.45
3b Adjustments - Write-offs	(\$28,194.69)	(\$11,403.15)	(\$4,643.43)	(\$12,148.11)
4 Total Adjustments	(\$13,371.23)	(\$5,854.63)	(\$860.94)	(\$6,655.66)
5 Total Non-Cash Principal Activity	\$534,197.54	\$114,367.09	\$223,127.37	\$196,703.08
C. Total Student Loan Principal Activity	(\$8,399,623.36)	(\$3,910,547.41)	(\$718,242.66)	(\$3,770,833.29)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$1,988,647.86)	(\$1,140,945.86)	(\$249,702.03)	(\$597,999.97)
2 Claim Payments	(\$57,616.96)	(\$14,934.82)	(\$16,339.07)	(\$26,343.07)
3 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
3a New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
3b 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	(\$53,284.83)	(\$19,390.79)	\$0.00	(\$33,894.04)
6 Special Allowance Payments	\$490,176.86	(\$22,252.85)	\$272,337.50	\$240,092.21
7 Total Interest Collections	(\$1,609,372.79)	(\$1,197,524.32)	\$6,296.40	(\$418,144.87)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$2,549,145.98	\$1,273,519.75	\$461,515.34	\$814,110.89
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$50,295.94	\$21,681.14	\$0.00	\$28,614.80
3 Special Allowance Payments Accrual	(\$419,387.24)	\$0.00	(\$242,584.63)	(\$176,802.61)
4 Capitalized Interest	(\$547,568.77)	(\$120,221.72)	(\$223,988.31)	(\$203,358.74)
4a Small Balance and Other Adjustments	(\$28,669.76)	(\$8,915.88)	(\$9,042.70)	(\$10,711.18)
4b Adjustments - Write-offs	(\$12,391.59)	(\$8,104.87)	(\$1,442.13)	(\$2,844.59)
4c Other Adjustments - Subsidized Gov't Interest	\$0.00	\$0.00	\$0.00	\$0.00
4d Other Adjustments - Special Allowance	\$13,396.73	\$22,252.85	(\$5,329.82)	(\$3,526.30)
5 Total Adjustments	(\$27,664.62)	\$5,232.10	(\$15,814.65)	(\$17,082.07)
6 Fee Accruals	\$12,533.69	\$4,914.39	\$1,398.62	\$6,220.68
7 Total Non-Cash Interest Adjustments	\$1,617,354.98	\$1,185,125.66	(\$19,473.63)	\$451,702.95
F. Total Student Loan Interest Activity	\$7,982.19	(\$12,398.66)	(\$13,177.23)	\$33,558.08

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III. Series 2005-2 Collection Fund Activity				
A. Collection Fund		January 31, 2018		
	1 Beginning Balance	\$10,399,068.03		
	2 Transfers to Other Funds	(\$10,399,068.03)		
	3 Payments Received	\$10,211,413.62		
	4 Payments Due	(\$395,668.49)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$53,284.83		
	6 Federal Special Allowance Payments	(\$490,176.86)		
	7 Guarantee Payments of Principal	\$1,057,453.01		
	8 Guarantee Payments of Interest	\$57,616.96		
	9 Misc. Payments Received/Due	\$7,526.18		
	10 Sale Proceeds/Repurchases	(\$93,037.40)		
	11 Earnings	\$11,733.10		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	Ending Balance	\$10,420,144.95		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$379,588.47	\$379,588.47	\$0.00
	1b Indenture Trustee Fees	\$8,125.00	\$8,125.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,022,421.07	\$1,022,421.07	\$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	\$82,711.43	\$82,711.43	\$0.00
	5 Payment of Principal Distribution Amount			
	5a) During the Revolving Period, Allocation to the Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
	5b) After Revolving Period (or During Revolving Period With Sub Int Trigger in Effect) to Distribution of Principa	\$8,369,971.60	\$8,369,971.60	\$0.00
	6 Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00	\$0.00
	7 Allocation to Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
8 Cash Release to Access Group, Inc.	\$557,327.38	\$557,327.38	\$0.00	
	Total Payments	\$10,420,144.95	\$10,420,144.95	\$0.00

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IV. Series 2005-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$10,420,144.95	\$10,420,144.95	\$0.00
B.	Administration Funds	\$387,713.47	\$10,032,431.48	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$10,032,431.48	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$10,032,431.48	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$149,794.11	\$9,882,637.37	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$872,626.96	\$9,010,010.41	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,022,421.07		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$9,010,010.41	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$9,010,010.41	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$9,010,010.41	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$9,010,010.41	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$82,711.43	\$8,927,298.98	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$82,711.43		
F.	Payment of Principal Distribution Amount			
1	During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$8,927,298.98	\$0.00
	Allocation to Revolving Account for originations or refinancing	\$0.00		
2	After the Revolving Period, Principal Distribution			
a.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$8,927,298.98	\$0.00
b.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$8,927,298.98	\$0.00
c.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$7,854,440.41	\$1,072,858.57	\$0.00
d.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$1,072,858.57	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$7,854,440.41		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$515,531.19	\$557,327.38	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$515,531.19		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$557,327.38	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$557,327.38	\$0.00
I.	Cash Release to Access Group, Inc.	\$557,327.38	\$0.00	(\$0.00)

Access Group, Inc.

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V. Series 2005-2 Asset Percentages		
A	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$248,102,761.43
	2 Fund Balances (a)	\$980,038.05
	3 Senior Note Outstanding (b)	\$233,162,527.46
	Senior Asset Percentage	106.83%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$248,102,761.43
	2 Fund Balances (a)	\$980,038.05
	3 All Notes Outstanding (b)	\$248,466,298.12
	Total Asset Percentage	100.25%
	(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, not the end of period collection date.	

Access Group, Inc.
Access Group Student Loan Asset Backed Series 2005-2 Notes
Quarterly Servicing Report

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VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	5,202	\$23,643,996.68	9.68%
	2 UnSubsidized Stafford	5,640	\$51,368,021.38	21.04%
	3 Consolidation	4,273	\$146,997,632.62	60.21%
	4 PLUS Loans	1,490	\$22,134,588.94	9.07%
	5 Total By Loan Type Distribution	16,605	\$244,144,239.62	100.00%
B.	Borrower Status Distribution:			
	1 In-School	73	\$435,572.94	0.18%
	In-School Consolidations	37	\$1,870,416.45	0.77%
	2 Grace	19	\$159,472.73	0.07%
	3 Deferment	612	\$5,714,918.50	2.34%
	4 Forbearance	508	\$8,493,137.83	3.48%
	5 Repayment	15,303	\$226,729,711.29	92.87%
	6 Claims	53	\$741,009.88	0.30%
	7 Total By Borrower Status Distribution	16,605	\$244,144,239.62	100.00%
C.	School Type Distribution:			
	1 Graduate	15,105	\$240,790,164.50	98.63%
	2 Undergraduate	1,500	\$3,354,075.12	1.37%
	3 Total By School Type Distribution	16,605	\$244,144,239.62	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: February 22, 2018

Collection Period: 11/01/17 to 01/31/18

VII. Series 2005-2 Notes				Portfolio Status By Loan Type								
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations			PLUS Loans		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School												
Current	30	\$149,636	0.62%	43	\$447,264	0.85%	37	\$2,010,234	1.36%	0	\$0	0.00%
B. Grace												
Current	9	\$70,861	0.30%	10	\$143,965	0.27%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	39	\$220,497	0.92%	53	\$591,229	1.12%	37	\$2,010,234	1.36%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	4,026	\$17,375,449	72.55%	4,389	\$38,887,585	73.58%	3,906	\$129,631,248	87.56%	1,118	\$16,572,009	69.71%
1-29 Days Delinquent	356	\$1,777,540	7.42%	388	\$3,752,408	7.10%	157	\$6,660,815	4.50%	118	\$2,034,164	8.56%
30-59 Days Delinquent	124	\$812,424	3.39%	139	\$1,593,304	3.01%	42	\$2,163,363	1.46%	37	\$685,572	2.88%
60-89 Days Delinquent	50	\$258,991	1.08%	48	\$438,233	0.83%	16	\$623,867	0.42%	26	\$479,783	2.02%
90-119 Days Delinquent	24	\$154,380	0.64%	30	\$369,911	0.70%	7	\$251,993	0.17%	9	\$176,369	0.74%
>120 Days Delinquent	102	\$664,255	2.77%	124	\$1,483,045	2.81%	26	\$1,923,615	1.30%	41	\$892,945	3.76%
E. Deferment:												
Current	277	\$1,359,338	5.68%	264	\$2,962,160	5.60%	13	\$593,277	0.40%	58	\$1,285,939	5.41%
F. Forbearance												
Current	184	\$1,204,110	5.03%	185	\$2,566,295	4.86%	61	\$3,827,699	2.59%	78	\$1,556,969	6.55%
G. Claims												
Current	20	\$121,328	0.51%	20	\$208,647	0.39%	8	\$365,979	0.25%	5	\$87,683	0.37%
H. TOTAL REPAYMENT	5,163	\$23,727,814	99.08%	5,587	\$52,261,589	98.88%	4,236	\$146,041,857	98.64%	1,490	\$23,771,434	100.00%
I. TOTAL PORTFOLIO	5,202	\$23,948,311	100.00%	5,640	\$52,852,818	100.00%	4,273	\$148,052,091	100.00%	1,490	\$23,771,434	100.00%
J. GRAND TOTAL					\$248,624,653							

ACCESS GROUP, INC.

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VIII. Series 2005-2 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/17 to 01/31/18 02/22/18
A.	1 ABS Notes Outstanding	\$256,836,270
B.	1 Total Principal Balance	\$244,144,240
	2 Total Fund Accounts Balance	\$11,577,159
	3 Total Principal and Accrued Interest Balance	\$248,102,761
	4 Number of Loans	16,605
	5 Number of Borrowers	10,265
C.	1 Borrower Payments- Principal	\$7,985,211
	2 Borrower Payments- Interest	\$1,988,648
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$379,588
	3 Cash Release to Access Group, Inc.	\$557,327
E.	1 Weighted Average Coupon (WAC)	4.15%
	2 Weighted Average Remaining Maturity (WARM)	183
F.	1 Senior Notes Outstanding	\$241,016,968
	2 Subordinate Note Outstanding	\$15,819,302
	3 Senior Notes Principal Distribution	\$7,850,021
	4 Subordinate Note Principal Distribution	\$515,241
	5 Senior Asset Percentage	106.83%
	6 Total Asset Percentage	100.25%

ACCESS GROUP, INC.
Access Group Student Loan Asset Backed Series 2005-2 Notes
Trend Analysis Report
January 31, 2018

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2005-2 - PORTFOLIO TREND ANALYSIS REPORT

		Collection Period	January-17	April-17	July-17	October-17	January-18
		Reporting Date	2/22/17	5/22/17	8/22/17	11/22/17	2/22/18
A.	1 Asset Backed Securities		\$291,406,824	\$281,820,087	\$273,569,871	\$265,201,531	\$256,836,270
B.	1 Total Principal Balance		\$277,641,420	\$269,145,202	\$261,075,425	\$252,543,863	\$244,144,240
	2 Total Fund Accounts Balance		\$13,008,485	\$11,228,354	\$11,883,718	\$11,809,371	\$11,577,159
	3 Total Principal and Accrued Interest Balance		\$281,542,323	\$272,840,466	\$264,880,523	\$256,494,403	\$248,102,761
	4 Number of Loans		19,002	18,357	17,760	17,125	16,605
	5 Number of Borrowers		11,495	11,103	10,765	10,580	10,265
C.	1 Borrower Payments- Principal		\$9,735,307	\$8,279,342	\$8,010,790	\$7,885,025	\$7,985,211
	2 Borrower Payments- Interest		\$2,211,029	\$2,039,136	\$2,056,461	\$2,021,930	\$1,988,648
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$438,375	\$422,111	\$407,920	\$394,148	\$379,588
	3 Cash Release to Access Group, Inc.		\$226,275	\$0	\$440,682	\$585,021	\$557,327
E.	1 Weighted Average Coupon (WAC)		4.07%	4.06%	4.17%	4.16%	4.15%
	2 Weighted Average Remaining Maturity (WARM)		189	187	186	185	183
F.	1 Senior Notes Outstanding		\$273,458,220	\$264,461,958	\$256,719,897	\$248,866,988	\$241,016,968
	2 Subordinate Notes Outstanding		\$17,948,604	\$17,358,129	\$16,849,974	\$16,334,543	\$15,819,302
	3 Senior Notes Principal Distribution		\$9,670,072	\$8,996,261	\$7,742,061	\$7,852,909	\$7,850,021
	4 Subordinate Note Principal Distribution		\$634,701	\$590,475	\$508,155	\$515,431	\$515,241
	5 Senior Asset Percentage		106.83%	106.76%	106.83%	106.83%	106.83%
	6 Total Asset Percentage		100.25%	100.18%	100.25%	100.25%	100.25%