

ACCESS GROUP, INC.

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

Report Date: November 23, 2018
Collection Period: 08/01/2018 to 10/31/2018

I. Series 2005-2 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						July 31, 2018	Change	October 31, 2018		
1	Principal Balance					\$227,801,569.65	(\$7,391,409.71)	\$220,410,159.94		
2	Accrued Interest					\$4,394,873.09	\$163,275.09	\$4,558,148.18		
3	Accrued ISP					\$81,341.19	(\$29,406.62)	\$51,934.57		
4	Accrued SAP					(\$54,064.51)	(\$85,209.75)	(\$139,274.26)		
5	Total Principal And Accrued Interest Balance					\$232,223,719.42	(\$7,342,750.99)	\$224,880,968.43		
6	Fund Accounts Balance					\$11,873,349.93	(\$1,215,829.49)	\$10,657,520.44		
7	Total Student Loans And Fund Balance					\$244,097,069.35	(\$8,558,580.48)	\$235,538,488.87		
B. Student Loan Portfolio and Fund Balance										
						July 31, 2018	Change	October 31, 2018		
1	Weighted Average Coupon (WAC)		[not including SAP]			4.65%	-0.01%	4.64%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			192	(5)	187		
3	Number of Loans					18,827	(711)	18,116		
4	Number of Borrowers					9,425	(342)	9,083		
C. Notes and Certificates										
						10/31/2018	Balance	Balance	% of	
						Int. Rate	July 31, 2018	Change	October 31, 2018	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-1	FRN	00432CCK5	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-2	FRN	00432CCL3	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-3	FRN	00432CCM1	2.48963%		\$21,196,560.43	(\$7,863,045.36)	\$13,333,515.07	5.73%
4	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-4	FRN	00432CCP4	2.52963%		\$204,967,000.00	\$0.00	\$204,967,000.00	88.11%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	2.90963%		\$14,844,389.01	(\$516,095.98)	\$14,328,293.03	6.16%
6	Total Notes and Certificates				2.55074%		\$241,007,949.44	(\$8,379,141.34)	\$232,628,808.10	100.00%
D. Fund Balances										
						July 31, 2018	Change	October 31, 2018		
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00		
2	Collection Fund					\$10,893,849.93	(\$1,215,829.49)	9,678,020.44		
3	Revolving Fund					\$0.00	\$0.00	\$0.00		
4	Total Fund Accounts Balance					\$11,873,349.93	(\$1,215,829.49)	\$10,657,520.44		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

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II. Series 2005-2 Transactions and Accruals				
	Totals	CONSOLIDATION	PLUS	STAFFORD
	10/31/2018	10/31/2018	10/31/2018	10/31/2018
A. Student Loan Principal Collection Activity				
1 Borrower Payments - Total	(\$7,086,096.61)	(\$3,188,942.45)	(\$589,803.04)	(\$3,307,351.12)
2 Claim Payments	(\$738,629.74)	(\$262,619.62)	(\$102,666.39)	(\$373,343.73)
3 Refunds	\$300.63	\$0.00	\$68.63	\$232.00
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	\$68,845.96	\$0.00	\$20,786.77	\$48,059.19
5 New Acquisitions - Total	\$68,845.96	\$0.00	\$20,786.77	\$48,059.19
6 Total Cash Principal Activity	(\$7,755,579.76)	(\$3,451,562.07)	(\$671,614.03)	(\$3,632,403.66)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	\$383,299.75	\$70,562.28	\$100,392.43	\$212,345.04
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	\$1,291.66	\$2,241.73	\$0.00	(\$950.07)
4b Adjustments - Write-offs	(\$20,421.36)	(\$6,801.17)	(\$3,759.21)	(\$9,860.98)
4 Total Adjustments	(\$19,129.70)	(\$4,559.44)	(\$3,759.21)	(\$10,811.05)
5 Total Non-Cash Principal Activity	\$364,170.05	\$66,002.84	\$96,633.22	\$201,533.99
C. Total Student Loan Principal Activity	(\$7,391,409.71)	(\$3,385,559.23)	(\$574,980.81)	(\$3,430,869.67)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$1,793,181.97)	(\$1,013,852.35)	(\$214,108.17)	(\$565,221.45)
2 Claim Payments	(\$52,143.19)	(\$14,405.86)	(\$18,007.30)	(\$19,730.03)
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 (ISP)	(\$46,166.07)	(\$22,386.27)	\$0.00	(\$23,779.80)
6 Special Allowance Payments (SAP)	(\$61,362.86)	(\$258,755.32)	\$209,268.06	(\$11,875.60)
7 Total Interest Collections	(\$1,952,854.09)	(\$1,309,399.80)	(\$22,847.41)	(\$620,606.88)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$2,376,073.79	\$1,161,622.77	\$422,565.39	\$791,885.63
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$38,376.64	\$13,663.45	\$0.00	\$24,713.19
3 Special Allowance Payments - Accrued	(\$145,592.10)	\$228,418.39	(\$210,576.67)	(\$163,433.82)
4 Capitalized Interest	(\$383,299.75)	(\$70,562.28)	(\$100,392.43)	(\$212,345.04)
5a Small Balance and Other Adjustments	(\$1,990.00)	(\$637.03)	(\$1,457.01)	\$104.04
5b Adjustments - Write-offs	(\$26.71)	(\$0.03)	(\$0.08)	(\$26.60)
5c Other Adjustments - Subsidized Govt Interest (ISP)	(\$21,617.19)	(\$10,405.96)	\$0.00	(\$11,211.23)
5d Other Adjustments - Special Allowance Payments	\$121,745.21	\$20,937.35	\$11,509.19	\$89,298.67
5 Total Adjustments	\$98,111.31	\$9,894.33	\$10,052.10	\$78,164.88
6 Fee Accruals	\$17,842.92	\$6,415.41	\$2,438.09	\$8,989.42
7 Total Non-Cash Interest Adjustments	\$2,001,512.81	\$1,349,452.07	\$124,086.48	\$527,974.26
F. Total Student Loan Interest Activity	\$48,658.72	\$40,052.27	\$101,239.07	(\$92,632.62)

Access Group, Inc.

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Collection Period: 08/01/2018 to 10/31/2018

III. Series 2005-2 Collection Fund Activity				
A. Collection Fund		October 31, 2018		
	1 Beginning Balance	\$10,576,251.82		
	2 Transfers to Other Funds	(\$10,576,251.82)		
	3 Payments Received	\$8,918,698.57		
	4 Payments Due	(\$363,453.59)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$46,166.07		
	6 Federal Special Allowance Payments	\$61,362.86		
	7 Guarantee Payments of Principal	\$738,629.74		
	8 Guarantee Payments of Interest	\$52,143.19		
	9 Misc. Payments Received/Due	(\$306.41)		
	10 Sale Proceeds/Repurchases	(\$68,845.96)		
	11 Earnings	\$17,673.36		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	Ending Balance	\$9,402,067.83		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$342,251.02	\$342,251.02	\$0.00
	1b Indenture Trustee Fees	\$3,125.00	\$3,125.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,425,189.33	\$1,425,189.33	\$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	\$107,699.25	\$107,699.25	\$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 Principal	\$7,324,698.28	\$7,324,698.28	\$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.	\$199,104.95	\$199,104.95	\$0.00	
	Total Payments	\$9,402,067.83	\$9,402,067.83	\$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	\$9,402,067.83	\$9,402,067.83	\$0.00
B.	Administration Funds	\$345,376.02	\$9,056,691.81	\$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	\$9,056,691.81	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$9,056,691.81	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$85,755.09	\$8,970,936.72	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$1,339,434.24	\$7,631,502.48	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,425,189.33		
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	\$7,631,502.48	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,631,502.48	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,631,502.48	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$7,631,502.48	\$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]	\$107,699.25	\$7,523,803.23	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$107,699.25		
F.	Payment of Principal Distribution Amount			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$7,523,803.23	\$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	\$7,523,803.23	\$0.00
	b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,523,803.23	\$0.00
	c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$6,873,548.56	\$650,254.67	\$0.00
	d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$650,254.67	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$6,873,548.56		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$451,149.73	\$199,104.94	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$451,149.73		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$199,104.94	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$199,104.94	\$0.00
I.	Cash Release to Access Group, Inc.	\$199,104.95	\$0.00	(\$0.01)

Access Group, Inc.

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V. Series 2005-2 Asset Percentages		
A	<p>Senior Asset Percentage</p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 Senior Note Outstanding (b)</p> <p style="text-align: right;">Senior Asset Percentage</p>	<p>\$224,880,968.43</p> <p>\$980,248.71</p> <p>\$211,426,966.51</p> <hr/> <p>106.83%</p>
B.	<p>Total Asset Percentage</p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 All Notes Outstanding (b)</p> <p style="text-align: right;">Total Asset Percentage</p>	<p>\$224,880,968.43</p> <p>\$980,248.71</p> <p>\$225,304,109.82</p> <hr/> <p>100.25%</p>
<p>(a) Fund account balances are as of the distribution date and not the end of period collection date</p> <p>(b) Notes Outstanding balances are as of the distribution date, not the end of period collection date.</p>		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Quarterly Servicing Report

Report Date: November 23, 2018

Collection Period: 08/01/2018 to 10/31/2018

VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	4,366	\$20,403,507.75	9.26%
	2 UnSubsidized Stafford	4,775	\$44,456,813.78	20.17%
	3 Consolidation	7,676	\$135,256,451.97	61.37%
	4 PLUS Loans	1,299	\$20,293,386.44	9.21%
	5 Total By Loan Type Distribution	18,116	\$220,410,159.94	100.00%
B.	Borrower Status Distribution:			
	1 In-School	50	\$302,785.94	0.14%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	29	\$167,491.61	0.08%
	3 Deferment	507	\$6,153,841.70	2.79%
	4 Forbearance	416	\$5,722,009.44	2.60%
	5 Repayment	17,082	\$207,664,271.54	94.22%
	6 Claims	32	\$399,759.71	0.18%
7 Total By Borrower Status Distribution	18,116	\$220,410,159.94	100.00%	
C.	School Type Distribution:			
	1 Graduate	16,913	\$217,682,184.27	98.76%
	2 Undergraduate	1,203	\$2,727,975.67	1.24%
	3 Total By School Type Distribution	18,116	\$220,410,159.94	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: November 23, 2018

Collection Period: 08/01/2018 to 10/31/2018

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	20	\$104,243	0.50%	30	\$310,858	0.68%	76	\$2,321,814	1.70%	0	\$0	0.00%
B. Grace												
Current	13	\$66,648	0.32%	16	\$168,925	0.37%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	33	\$170,891	0.82%	46	\$479,783	1.05%	76	\$2,321,814	1.70%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	3,585	\$16,365,159	79.00%	3,919	\$36,588,690	79.85%	7,128	\$122,666,539	89.96%	1,044	\$16,681,649	75.57%
1-29 Days Delinquent	220	\$1,155,296	5.58%	264	\$2,570,565	5.61%	254	\$5,335,607	3.91%	82	\$1,621,092	7.34%
30-59 Days Delinquent	62	\$324,205	1.56%	62	\$654,879	1.43%	48	\$1,014,300	0.74%	20	\$506,224	2.29%
60-89 Days Delinquent	35	\$157,274	0.76%	39	\$380,131	0.83%	26	\$749,996	0.55%	10	\$272,045	1.23%
90-119 Days Delinquent	23	\$161,152	0.78%	26	\$320,122	0.70%	8	\$142,057	0.10%	9	\$133,040	0.60%
> 120 Days Delinquent	72	\$464,176	2.24%	78	\$971,201	2.12%	49	\$1,439,267	1.06%	13	\$337,658	1.53%
E. Deferment:												
Current	184	\$942,565	4.55%	184	\$2,047,074	4.47%	8	\$239,712	0.18%	55	\$1,214,565	5.50%
F. Forbearance:												
Current	138	\$910,630	4.40%	147	\$1,760,692	3.84%	72	\$2,236,061	1.64%	59	\$1,183,005	5.36%
G. Claims	11	\$52,056	0.25%	7	\$41,874	0.09%	7	\$208,794	0.15%	7	\$124,506	0.56%
H. TOTAL REPAYMENT	4,330	\$20,532,513	99.11%	4,726	\$45,335,226	98.93%	7,600	\$134,032,334	98.30%	1,299	\$22,073,784	100.00%
I. TOTAL PORTFOLIO	4,366	\$20,715,984	99.94%	4,775	\$45,824,392	99.98%	7,676	\$136,354,149	100.00%	1,299	\$22,073,784	100.00%
J. GRAND TOTAL					\$224,968,308							

ACCESS GROUP, INC.

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

Report Date: November 23, 2018

Collection Period: 08/01/2018 to 10/31/2018

VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	08/01/2018 to 10/31/2018 11/23/18
A.	1 ABS Notes Outstanding	\$232,628,808
B.	1 Total Principal Balance	\$220,410,160
	2 Total Fund Accounts Balance	\$10,657,520
	3 Total Principal and Accrued Interest Balance	\$224,880,968
	4 Number of Loans	18,116
	5 Number of Borrowers	9,083
C.	1 Borrower Payments- Principal	\$7,086,097
	2 Borrower Payments- Interest	\$1,793,182
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$342,251
	3 Cash Release to Access Group, Inc.	\$199,105
E.	1 Weighted Average Coupon (WAC)	4.64%
	2 Weighted Average Remaining Maturity (WARM)	187
F.	1 Senior Notes Outstanding	\$218,300,515
	2 Subordinate Note Outstanding	\$14,328,293
	3 Senior Notes Principal Distribution	\$7,863,045
	4 Subordinate Note Principal Distribution	\$516,096
	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
October 31, 2018

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

		Collection Period	October-17	January-18	April-18	July-18	October-18
		Reporting Date	11/22/17	2/22/18	5/22/18	8/22/18	11/23/18
A.	1 Asset Backed Securities		\$265,201,531	\$256,836,270	\$248,466,298	\$241,007,949	\$232,628,808
B.	1 Total Principal Balance		\$252,543,863	\$244,144,240	\$236,052,113	\$227,801,570	\$220,410,160
	2 Total Fund Accounts Balance		\$11,809,371	\$11,577,159	\$10,824,165	\$11,873,350	\$10,657,520
	3 Total Principal and Accrued Interest Balance		\$256,494,403	\$248,102,761	\$240,422,166	\$232,223,719	\$224,880,968
	4 Number of Loans		17,125	16,605	19,752	18,827	18,116
	5 Number of Borrowers		10,580	10,265	9,865	9,425	9,083
C.	1 Borrower Payments- Principal		\$7,885,025	\$7,985,211	\$7,683,227	\$7,847,190	\$7,086,097
	2 Borrower Payments- Interest		\$2,021,930	\$1,988,648	\$1,791,819	\$1,798,384	\$1,793,182
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$394,148	\$379,588	\$365,578	\$352,822	\$342,251
	3 Cash Release to Access Group, Inc.		\$585,021	\$557,327	\$0	\$258,728	\$199,105
E.	1 Weighted Average Coupon (WAC)		4.16%	4.15%	4.22%	4.36%	4.64%
	2 Weighted Average Remaining Maturity (WARM)		185	181	190	195	187
F.	1 Senior Notes Outstanding		\$248,866,988	\$241,016,968	\$233,162,527	\$226,163,560	\$218,300,515
	2 Subordinate Notes Outstanding		\$16,334,543	\$15,819,302	\$15,303,771	\$14,844,389	\$14,328,293
	3 Senior Notes Principal Distribution		\$7,852,909	\$7,850,021	\$7,854,440	\$6,998,967	\$7,863,045
	4 Subordinate Note Principal Distribution		\$515,431	\$515,241	\$515,531	\$459,382	\$516,096
	5 Senior Asset Percentage		106.83%	106.83%	106.74%	106.83%	106.83%
	6 Total Asset Percentage		100.25%	100.25%	100.16%	100.25%	100.25%