

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: November 26, 2018
Collection Period: 08/01/2018 to 10/31/2018

I. Series 2007-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					July 31, 2018	Change	October 31, 2018	
1	Principal Balance				\$223,376,831.94	(\$11,433,919.08)	\$211,942,912.86	
2	Accrued Interest				\$1,267,892.67	(\$87,921.22)	\$1,179,971.45	
3	Total Principal And Accrued Interest Balance				\$224,644,724.61	(\$11,521,840.30)	\$213,122,884.31	
4	Fund Accounts Balance				\$20,631,295.71	(\$3,090,449.50)	\$17,540,846.21	
5	Total Student Loans And Fund Balance				\$245,276,020.32	(\$14,612,289.80)	\$230,663,730.52	
B. Student Loan Portfolio and Fund Balance								
					July 31, 2018	Change	October 31, 2018	
1	Weighted Average Coupon (WAC)				5.58%	0.00%	5.57%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		115	(3)	112	
3	Number of Loans				19,316	(674)	18,642	
4	Number of Borrowers				15,951	(547)	15,404	
C. Notes and Certificates								
				10/31/2018	Balance	Balance	Balance	% of
		CUSIP	Interest. Rate		July 31, 2018	Change	October 31, 2018	O/S Securities
1	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-1 FRN	00432CDG3	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-2 FRN	00432CDH1	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-3 FRN	00432CDJ7	2.61138%	\$189,524,820.30	(\$11,665,746.95)	\$177,859,073.35	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B FRN	00432CDK4	2.86138%	\$43,639,510.53	(\$2,686,125.68)	\$40,953,384.85	18.72%
5	Total Notes and Certificates			2.65817%	\$233,164,330.83	(\$14,351,872.63)	\$218,812,458.20	100.00%
D. Fund Accounts Balance								
					July 31, 2018	Change	October 31, 2018	
1	Main Account				\$0.00	\$0.00	\$0.00	
2	Capitalized Interest Account				\$2,000,000.00	\$0.00	\$2,000,000.00	
3	Collection Account				\$18,631,295.71	(\$3,090,449.50)	\$15,540,846.21	
4	Total Fund Accounts Balance				\$20,631,295.71	(\$3,090,449.50)	\$17,540,846.21	

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II. Series 2007-A Transactions and Accruals		
	October 31, 2018	
A. Student Loan Cash Principal Activity		
1 Borrower Payments - Total		(\$10,799,818.30)
2 Claim Payments		\$0.00
3 Refunds		\$10,133.79
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		(\$10,789,684.51)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$80,362.10
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$7,055.82)	
4b Adjustments - Write-offs	(\$717,540.94)	
4 Total Adjustments		(\$724,596.76)
5 Total Non-Cash Principal Activity		(\$644,234.66)
C. Total Student Loan Principal Activity		(\$11,433,919.17)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$3,194,014.77)
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		(\$3,194,014.77)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		3,193,798.31
2 Capitalized Interest		(\$80,362.10)
3a Small Balance and Other Adjustments	\$1,545.98	
3b Adjustments - Write-offs	(\$26,108.64)	
3 Total Adjustments		(\$24,562.66)
4 Fee Accruals		\$17,220.00
5 Total Non-Cash Interest Adjustments		\$3,106,093.55
F. Total Student Loan Interest Activity		(\$87,921.22)

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III. Series 2007-A Collection Fund Activity

A. Collection Fund		October 31, 2018			
	Beginning Balance				\$17,500,107.28
	Transfers to Other Funds				(\$17,500,107.28)
1a	Amount received in the collection account related to the collection period				\$14,849,521.45
1b	Recoveries				\$392,643.50
1c	Misc. Payments Received/Due				(\$8,631.21)
2	Payments under interest rate cap (respect to related interest period)				\$0.00
3	Interest on the account balance invested under investment agreement (Earnings)				\$21,491.04
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date				\$11,344.57
5	Amount Remaining in the Capitalized interest account (only on a CAPI interest release date)				\$0.00
6	Amount in the Capitalized interest account (after the application of funds in collection account)				\$0.00
7	Other amounts received in the Collection after the last day of the related collection period				\$0.00
	Ending Balance				\$15,266,369.35
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund	
1a	Administrative Allowance	\$561,442.08	\$561,442.08		\$0.00
1b	Trustee Fees	\$0.00	\$0.00		\$0.00
2a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00		\$0.00
2b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00		\$0.00
2c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$1,174,045.67	\$1,174,045.67		\$0.00
3	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$0.00		\$0.00
4	Payment of current interest on the Class B Notes, unless sub note interest trigger in effect	\$296,213.08	\$296,213.08		\$0.00
5a	Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00		\$0.00
5b	Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00		\$0.00
5c	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00		\$0.00
6	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$0.00		\$0.00
7	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00		\$0.00
8	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$11,100,892.32	\$11,100,892.32		\$0.00
9	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$0.00		\$0.00
10	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$2,133,776.20	\$2,133,776.20		\$0.00
	Total Payment	\$15,266,369.35	\$15,266,369.35		\$0.00

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IV. Series 2007-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$15,266,369.35	\$15,266,369.35	\$0.00
B.	First	Administrative Allowance	\$561,442.08	\$14,704,927.27	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$14,704,927.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$14,704,927.27	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$1,174,045.67	\$13,530,881.60	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$1,174,045.67		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$13,530,881.60	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$296,213.08	\$13,234,668.52	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$13,234,668.52	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$13,234,668.52	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$13,234,668.52	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
G.	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$13,234,668.52	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$13,234,668.52	\$0.00
I.	Eighth			\$13,234,668.52	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$13,234,668.52	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$13,234,668.52	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	9,023,226.73	\$4,211,441.79	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	2,077,665.59	\$2,133,776.20	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$11,100,892.32		
J.	Ninth	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$2,133,776.20	\$0.00
K.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$2,133,776.20	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$211,942,912.86
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$168,835,846.62
	Senior Asset Percentage	126.72%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$211,942,912.86
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$207,711,565.88
	Total Asset Percentage	103.00%
(a) Notes outstanding as of distribution date		

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VI. Series 2007-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	18,642	\$211,942,912.86	100.00%
	2 Total By Loan Type Distribution	18,642	\$211,942,912.86	100.00%
B.	Borrower Status Distribution:			
	1 In-School	16	\$279,411.93	0.13%
	2 Grace	3	\$74,305.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	68	\$1,199,750.88	0.57%
	5 Repayment	18,524	\$209,748,010.54	98.96%
	6 Interim Charge-Offs	31	\$641,434.51	0.30%
	7 Total By Borrower Status Distribution	18,642	\$211,942,912.86	100.00%
C.	School Type Distribution:			
	1 Graduate	18,450	\$209,646,483.41	98.92%
	2 Undergraduate	192	\$2,296,429.45	1.08%
	3 Total By Loan Type Distribution	18,642	\$211,942,912.86	100.00%

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VII. Series 2007-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	16	\$501,599.04	0.24%	
B. Grace				
Current	3	\$113,965.36	0.05%	
C. TOTAL INTERIM	19	\$ 615,564	0.29%	
D. REPAYMENT:				
Active				
Current	17,007	\$190,076,977.02	89.19%	
1-29 Days Delinquent	956	\$12,264,282.98	5.75%	
30-59 Days Delinquent	282	\$4,001,466.62	1.88%	
60-89 Days Delinquent	92	\$1,378,135.11	0.65%	
90-119 Days Delinquent	72	\$1,043,531.95	0.49%	
120-149 Days Delinquent	74	\$1,263,569.95	0.59%	
150-179 Days Delinquent	41	\$552,513.27	0.26%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	68	\$1,278,978.55	0.60%	
G. Claims	31	\$647,864.46	0.30%	
H. TOTAL REPAYMENT	18,623	\$ 212,507,319.91	99.71%	
I. TOTAL PORTFOLIO	18,642	\$ 213,122,884.31	100.00%	

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VIII. Series 2007-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$218,812,458
B.	1 Total Private Principal Outstanding Balance	\$211,942,913
	2 Total Fund Accounts Balance	\$17,540,846
	3 Total Principal and Accrued Interest Balance	\$213,122,884
	4 Number of Loans	18,642
	5 Number of Borrowers	15,404
C.	1 Borrower Payments- Principal	\$10,799,818
	2 Borrower Payments- Interest	\$3,194,015
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$561,442
	3 Cash Release to Access Group Inc	\$2,133,776
E.	1 Weighted Average Coupon (WAC)	5.57%
	2 Weighted Average Remaining Maturity (WARM)	112
F.	1 Senior Notes Outstanding	\$177,859,073
	2 Subordinate Note Outstanding	\$40,953,385
	3 Senior Principal Distribution Amount	\$11,665,747
	4 Subordinate Principal Distribution Amount	\$2,686,126
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report

October 31, 2018

IX. Asset-Backed Securities Notes Series 2007-A						
	Collection Periods	October-17	January-18	April-18	July-18	October-18
	Reporting Date	11/27/2017	2/26/2018	5/25/2018	8/27/2018	11/26/2018
A.	1 Asset Backed Securities	\$270,142,926	\$258,523,599	\$246,623,845	\$233,164,331	\$218,812,458
B.	1 Total Private Principal Balance	\$264,279,307	\$252,022,560	\$238,159,261	\$223,376,832	\$211,942,913
	2 Total Fund Accounts Balance	\$18,031,451	\$17,354,587	\$19,090,481	\$20,631,296	\$17,540,846
	3 Total Principal and Accrued Interest Balance	\$265,566,197	\$253,245,342	\$239,435,390	\$224,644,725	\$213,122,884
	4 Number of Loans	21,778	21,158	20,341	19,316	18,642
	5 Number of Borrowers	17,895	17,426	16,780	15,951	15,404
C.	1 Borrower Payments- Principal	\$11,196,887	\$11,574,525	\$13,214,379	\$13,839,907	\$10,799,818
	2 Borrower Payments- Interest	\$3,162,577	\$3,103,151	\$2,960,435	\$3,230,772	\$3,194,015
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$690,618	\$660,698	\$630,056	\$595,398	\$561,442
	3 Cash Release to Access Group	\$2,261,654	\$1,189,341	\$450,400	\$923,158	\$2,133,776
E.	1 Weighted Average Coupon (WAC)	4.83%	5.01%	5.35%	5.58%	5.57%
	2 Weighted Average Remaining Maturity (WARM)	125	122	116	114	112
F.	1 Senior Notes Outstanding	\$219,582,427	\$210,137,797	\$200,465,224	\$189,524,820	\$177,859,073
	2 Subordinate Note Outstanding	\$50,560,500	\$48,385,803	\$46,158,621	\$43,639,511	\$40,953,385
	3 Senior Principal Distribution Amount	\$10,220,768	\$9,444,630	\$9,672,572	\$10,940,404	\$11,665,747
	4 Subordinate Principal Distribution Amount	\$2,353,408	\$2,174,697	\$2,227,182	\$2,519,110	\$2,686,126
	5 Senior Asset Percentage	126.72%	126.72%	126.72%	126.72%	126.72%
	6 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.00%