

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: July 25, 2018

Collection Period: 04/01/2018 to 06/29/2018

## I. Series 2005-A Asset and Liability Summary

### A. Student Loan Portfolio and Fund Balance

	March 31, 2018	Change	June 29, 2018
1 Principal Balance	\$79,140,171.32	(\$5,794,814.69)	\$73,345,356.63
2 Accrued Interest	\$331,088.88	\$18,783.54	\$349,872.42
3 Total Principal And Accrued Interest Balance	<b>\$79,471,260.20</b>	<b>(\$5,776,031.15)</b>	<b>\$73,695,229.05</b>
4 Fund Accounts Balance	<b>\$7,851,750.55</b>	<b>\$85,198.49</b>	<b>\$7,936,949.04</b>
5 Total Student Loans And Fund Balance	<b>\$87,323,010.75</b>	<b>(\$5,690,832.66)</b>	<b>\$81,632,178.09</b>

### B. Student Loan Portfolio and Fund Balance

	March 31, 2018	Change	June 29, 2018
1 Weighted Average Coupon (WAC)	4.65%	0.27%	4.92%
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	102	(4)	98
3 Number of Loans	10,204	(590)	9,614
4 Number of Borrowers	8,315	(472)	7,843

### C. Notes and Certificates

	CUSIP	6/29/2018 Interest Rate	Balance March 31, 2018	Balance Change	Balance June 29, 2018	% of O/S Securities
1 Student Loan Asset Backed Series 2005-A Notes Senior Class	A-1 FRN 00432CCA7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2 Student Loan Asset Backed Series 2005-A Notes Senior Class	A-2 FRN 00432CCB5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3 Student Loan Asset Backed Series 2005-A Notes Senior Class	A-3 FRN 00432CCJ8	2.75954%	\$69,525,219.57	(\$4,757,773.83)	\$64,767,445.74	82.7%
4 Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B FRN 00432CCC3	3.15954%	\$14,516,178.11	(\$993,376.11)	\$13,522,802.00	17.3%
5 Total Notes and Certificates		<b>2.82863%</b>	<b>\$84,041,397.68</b>	<b>(\$5,751,149.94)</b>	<b>\$78,290,247.74</b>	<b>100.0%</b>

### D. Fund Accounts Balance

	March 31, 2018	Change	June 29, 2018
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	\$6,851,750.55	\$85,198.49	\$6,936,949.04
4 Total Fund Accounts Balance	<b>\$7,851,750.55</b>	<b>\$85,198.49</b>	<b>\$7,936,949.04</b>

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<b>II. Series 2005-A Notes Transactions and Accruals</b>			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>June 29, 2018</b>	
1	Borrower Payments - Total		(\$5,593,899.44)
2	Claim Payments		\$0.00
3	Refunds		\$9,281.84
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</b>	<b>Total Cash Principal Activity</b>		<b>(\$5,584,617.60)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
1	Capitalized Interest		\$14,308.40
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$7,567.91)	
	4b Adjustments - Write-offs	(\$199,605.21)	
4	Total Adjustments		(\$207,173.12)
<b>5</b>	<b>Total Non-Cash Principal Activity</b>		<b>(\$192,864.72)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>		<b>(\$5,777,482.32)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>		
1	Borrower Payments - Total		(\$951,769.27)
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</b>	<b>Total Interest Collections</b>		<b>(\$951,769.27)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
1	Borrower Accruals		\$972,998.06
2	Capitalized Interest		(\$14,308.40)
	3a Small Balance and Other Adjustments	\$2,053.16	
	3b Adjustments - Write-offs	(\$4,714.62)	
3	Total Adjustments		(\$2,661.46)
4	Fee Accruals		\$12,528.36
<b>5</b>	<b>Total Non-Cash Interest Adjustments</b>		<b>\$968,556.56</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>		<b>\$16,787.29</b>

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<b>III. Series 2005-A Collection Fund Activity</b>				
<b>A.</b>	<b>Collection Fund</b>	<b>June 29, 2018</b>		
	Beginning Balance	\$6,691,589.23		
	Transfers to Other Funds	(\$6,691,589.23)		
	1a Amount received in the collection account related to the collection period	\$6,231,944.36		
	1b Earnings	\$22,227.84		
	1c Recoveries	\$218,173.01		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	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	\$0.00		
	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>\$6,472,345.21</b>		
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$197,850.43	\$197,850.43	\$0.00
	1b <b>Annual Administration Fee</b>	\$7,580.00	\$7,580.00	\$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>	\$451,785.57	\$451,785.57	\$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 <b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>	\$108,001.41	\$108,001.41	\$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 ( <b>Allocation of Principal Payments</b> )	\$5,310,735.63	\$5,310,735.63	\$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.	\$396,392.17	\$396,392.17	\$0.00	
<b>Total Payments</b>	<b>\$6,472,345.21</b>	<b>\$6,472,345.21</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>\$6,472,345.21</b>	<b>\$6,472,345.21</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$205,430.43	<b>\$6,266,914.78</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$6,266,914.78	\$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	\$6,266,914.78	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$6,266,914.78	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$451,785.57	\$5,815,129.21	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$451,785.57</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	\$5,815,129.21	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,815,129.21	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$5,815,129.21	\$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>	\$108,001.41	\$5,707,127.80	\$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	\$5,707,127.80	\$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	\$5,707,127.80	\$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	\$5,707,127.80	\$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	\$5,707,127.80	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,707,127.80	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$4,393,430.75	\$1,313,697.05	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$917,304.88	\$396,392.17	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$5,310,735.63</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$396,392.17	\$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	\$396,392.17	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group.</b>	\$396,392.17	\$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>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$73,695,229.05	\$73,695,229.05
	2 Fund Balances	\$7,946,013.63	\$1,473,668.42
	3 Senior Notes Outstanding	\$64,767,445.74	\$60,374,014.99
	<b>Senior Asset Percentage</b>	<b>126.05%</b>	<b>124.51%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$73,695,229.05	\$73,695,229.05
	2 Fund Balances	\$7,946,013.63	\$1,473,668.42
	3 All Notes Outstanding	\$78,290,247.74	\$72,979,512.11
	<b>Total Asset Percentage</b>	<b>104.28%</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	9,614	\$73,345,356.63	100.00%
	2 Total By Loan Type Distribution	<b>9,614</b>	<b>\$73,345,356.63</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	3	\$38,149.41	0.05%
	2 Grace	3	\$37,848.00	0.05%
	3 Deferment	14	\$247,316.02	0.34%
	4 Forbearance	15	\$209,957.53	0.29%
	5 Repayment	9,573	\$72,742,268.72	99.18%
	6 Interim Charge-Offs	6	\$69,816.95	0.10%
	7 Total By Borrower Status Distribution	<b>9,614</b>	<b>\$73,345,356.63</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	9,558	\$72,491,939.02	98.84%
	2 Undergraduate	56	\$853,417.61	1.16%
	3 Total By Loan Type Distribution	<b>9,614</b>	<b>\$73,345,356.63</b>	<b>100.00%</b>

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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	3	\$62,946.58	0.09%	
<b>B. Grace</b>				
Current	3	\$68,995.21	0.09%	
<b>C. TOTAL INTERIM</b>	<b>6</b>	<b>\$131,941.79</b>	<b>0.18%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	8,478	\$64,191,881.20	87.10%	
1-29 Days Delinquent	724	\$5,697,452.18	7.73%	
30-59 Days Delinquent	188	\$1,507,760.77	2.05%	
60-89 Days Delinquent	76	\$610,271.75	0.83%	
90-119 Days Delinquent	36	\$279,293.81	0.38%	
120-149 Days Delinquent	42	\$383,593.33	0.52%	
150-179 Days Delinquent	29	\$336,688.23	0.46%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	14	\$269,153.11	0.37%	
<b>F. Forbearance:</b>				
Current	15	\$216,866.61	0.29%	
<b>G. Claims</b>	6	\$70,326.27	0.10%	
<b>H. TOTAL REPAYMENT</b>	<b>9,608</b>	<b>\$73,563,287.26</b>	<b>99.82%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>9,614</b>	<b>\$73,695,229.05</b>	<b>100.00%</b>	

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#### VIII. Series 2005-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$78,290,248</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$73,345,357
	2 Total Fund Accounts Balance	\$7,936,949
	3 Total Principal and Accrued Interest Balance	\$73,695,229
	4 Number of Loans	9,614
	5 Number of Borrowers	7,843
<b>C.</b>	1 Borrower Payments- Principal	\$5,593,899
	2 Borrower Payments- Interest	\$951,769
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$197,850
	3 Cash Release to Access Group Inc	\$396,392
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.92%
	2 Weighted Average Remaining Maturity (WARM)	98
<b>F.</b>	1 Senior Notes Outstanding	\$64,767,446
	2 Subordinate Note Outstanding	\$13,522,802
	3 Senior Principal Distribution Amount	\$4,757,774
	4 Subordinate Principal Distribution Amount	\$993,376
	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**  
**June 29, 2018**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	Collection Periods	June-17	September-17	December-17	March-18	June-18
	Reporting Date	7/25/2017	10/25/2017	1/25/2018	4/25/2018	7/25/2018
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$97,671,156</b>	<b>\$92,687,021</b>	<b>\$88,496,285</b>	<b>\$84,041,398</b>	<b>\$78,290,248</b>
<b>B.</b>	1 Total Private Principal Balance	\$94,011,484	\$89,387,316	\$84,766,904	\$79,140,171	<b>\$73,345,357</b>
	2 Total Fund Accounts Balance	\$7,150,966	\$6,752,993	\$6,915,693	\$7,851,751	<b>\$7,936,949</b>
	3 Total Principal and Accrued Interest Balance	\$94,348,212	\$89,722,066	\$85,108,578	\$79,471,260	<b>\$73,695,229</b>
	4 Number of Loans	11,237	10,894	10,585	10,204	<b>9,614</b>
	5 Number of Borrowers	9,097	8,849	8,608	8,315	<b>7,843</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,916,179	\$4,458,847	\$4,358,411	\$5,293,277	<b>\$5,593,899</b>
	2 Borrower Payments- Interest	\$994,608	\$978,476	\$935,131	\$931,847	<b>\$951,769</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$247,952	\$235,029	\$223,468	\$211,917	<b>\$197,850</b>
	3 Cash Release to Access Group	\$394,062	\$479,691	\$373,134	\$263,292	<b>\$396,392</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.16%	4.33%	4.42%	4.65%	<b>4.92%</b>
	2 Weighted Average Remaining Maturity (WARM)	112	108	105	102	<b>98</b>
<b>F.</b>	1 Senior Notes Outstanding	\$80,800,757	\$76,677,515	\$73,210,629	\$69,525,220	<b>\$64,767,446</b>
	2 Subordinate Note Outstanding	\$16,870,399	\$16,009,507	\$15,285,655	\$14,516,178	<b>\$13,522,802</b>
	3 Senior Principal Distribution Amount	\$4,403,444	\$4,123,243	\$3,466,885	\$3,685,410	<b>\$4,757,774</b>
	4 Subordinate Principal Distribution Amount	\$919,396	\$860,892	\$723,851	\$769,477	<b>\$993,376</b>
	5 Senior Asset Percentage	124.51%	124.51%	124.51%	124.51%	<b>124.51%</b>
	6 Subordinate Asset Percentage	103.00%	103.00%	103.00%	103.00%	<b>103.00%</b>