

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

### Quarterly Servicing Report

Report Date: October 25, 2018  
Collection Period: 07/01/2018 to 09/30/2018

<b>I. Series 2005-A Asset and Liability Summary</b>								
<b>A. Student Loan Portfolio and Fund Balance</b>								
					<b>June 30, 2018</b>	<b>Change</b>	<b>September 30, 2018</b>	
1	Principal Balance				\$73,345,356.63	(\$4,773,758.61)	\$68,571,598.02	
2	Accrued Interest				\$349,872.42	(\$22,494.19)	\$327,378.23	
3	Total Principal And Accrued Interest Balance				<b>\$73,695,229.05</b>	<b>(\$4,796,252.80)</b>	<b>\$68,898,976.25</b>	
4	Fund Accounts Balance				<b>\$7,936,949.04</b>	<b>(\$768,999.32)</b>	<b>\$7,167,949.72</b>	
5	<b>Total Student Loans And Fund Balance</b>				<b>\$81,632,178.09</b>	<b>(\$5,565,252.12)</b>	<b>\$76,066,925.97</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>								
					<b>June 30, 2018</b>	<b>Change</b>	<b>September 30, 2018</b>	
1	Weighted Average Coupon (WAC)				4.92%	0.28%	5.20%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		99	(3)	96	
3	Number of Loans				9,614	(424)	9,190	
4	Number of Borrowers				7,843	(329)	7,514	
<b>C. Notes and Certificates</b>								
				<b>9/30/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>	<b>Interest Rate</b>	<b>June 30, 2018</b>	<b>Change</b>	<b>September 30, 2018</b>	<b>O/S Securities</b>
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	2.73531%	\$64,767,445.74	(\$4,393,430.75)	\$60,374,014.99	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN 00432CCC3	3.13531%	\$13,522,802.00	(\$917,304.88)	\$12,605,497.12	17.3%
5	<b>Total Notes and Certificates</b>			<b>2.80440%</b>	<b>\$78,290,247.74</b>	<b>(\$5,310,735.63)</b>	<b>\$72,979,512.11</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>								
					<b>June 30, 2018</b>	<b>Change</b>	<b>September 30, 2018</b>	
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				\$6,936,949.04	(\$768,999.32)	\$6,167,949.72	
4	<b>Total Fund Accounts Balance</b>				<b>\$7,936,949.04</b>	<b>(\$768,999.32)</b>	<b>\$7,167,949.72</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>September 30, 2018</b>
1	Borrower Payments - Total	(\$4,577,307.30)
2	Claim Payments	\$0.00
3	Refunds	\$18,511.24
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	<b>Total Cash Principal Activity</b>	<b>(\$4,558,796.06)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$22,898.96
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$1,793.76)
	4b Adjustments - Write-offs	(\$236,067.75)
4	Total Adjustments	(\$237,861.51)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$214,962.55)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,773,758.61)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$966,266.84)
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	<b>Total Interest Collections</b>	<b>(\$966,266.84)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$963,870.45
2	Capitalized Interest	(\$22,898.96)
	3a Small Balance and Other Adjustments	\$1,479.29
	3b Adjustments - Write-offs	(\$7,978.13)
3	Total Adjustments	(\$6,498.84)
4	Fee Accruals	\$9,300.00
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$943,772.65</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$22,494.19)</b>

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### III. Series 2005-A Collection Fund Activity

<b>A. Collection Fund</b>		<b>September 30, 2018</b>		
	<b>Beginning Balance</b>	\$6,472,345.21		
	Transfers to Other Funds	(\$6,472,345.21)		
1a	Amount received in the collection account related to the collection period	\$5,568,544.90		
1b	Earnings	\$25,921.56		
1c	Recoveries	\$128,600.92		
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>\$5,723,067.38</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>	\$186,363.39	\$186,363.39	\$0.00
1b	<b>Annual Administration Fee</b>	\$0.00	\$0.00	\$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>	\$422,028.65	\$422,028.65	\$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>	\$101,001.03	\$101,001.03	\$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> )	\$4,698,760.26	\$4,698,760.26	\$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.	\$314,914.05	\$314,914.05	\$0.00
	<b>Total Payments</b>	<b>\$5,723,067.38</b>	<b>\$5,723,067.38</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>\$5,723,067.38</b>	<b>\$5,723,067.38</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$186,363.39	<b>\$5,536,703.99</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$5,536,703.99	\$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	\$5,536,703.99	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,536,703.99	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$422,028.65	\$5,114,675.34	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$422,028.65</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	\$5,114,675.34	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,114,675.34	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$5,114,675.34	\$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>	\$101,001.03	\$5,013,674.31	\$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	\$5,013,674.31	\$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	\$5,013,674.31	\$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	\$5,013,674.31	\$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	\$5,013,674.31	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,013,674.31	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$3,887,159.76	\$1,126,514.55	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$811,600.50	\$314,914.05	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$4,698,760.26</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$314,914.05	\$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	\$314,914.05	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group.</b>	\$314,914.05	\$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	\$68,898,976.25	\$68,898,976.25
	2 Fund Balances	\$7,177,026.05	\$1,430,198.16
	3 Senior Notes Outstanding	\$60,374,014.99	\$56,486,855.23
	<b>Senior Asset Percentage</b>	<b>126.01%</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	\$68,898,976.25	\$68,898,976.25
	2 Fund Balances	\$7,177,026.05	\$1,430,198.16
	3 All Notes Outstanding	\$72,979,512.11	\$68,280,751.85
	<b>Total Asset Percentage</b>	<b>104.24%</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	9,190	\$68,571,598.02	100.00%
	2 Total By Loan Type Distribution	<b>9,190</b>	<b>\$68,571,598.02</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	3	\$38,149.41	0.06%
	2 Grace	1	\$17,500.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	29	\$415,868.05	0.61%
	5 Repayment	9,150	\$68,038,856.04	99.22%
	6 Interim Charge-Offs	7	\$61,224.52	0.09%
	7 Total By Borrower Status Distribution	<b>9,190</b>	<b>\$68,571,598.02</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	9,138	\$67,789,040.27	98.86%
	2 Undergraduate	52	\$782,557.75	1.14%
	3 Total By Loan Type Distribution	<b>9,190</b>	<b>\$68,571,598.02</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>In-School</b>				
Current	3	\$63,524.99	0.09%	
<b>B. Grace</b>				
Current	1	\$30,764.83	0.04%	
<b>C. TOTAL INTERIM</b>	<b>4</b>	<b>\$94,289.82</b>	<b>0.14%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	8,673	\$64,463,478.44	93.56%	
1-29 Days Delinquent	151	\$1,181,547.46	1.71%	
30-59 Days Delinquent	167	\$1,336,841.56	1.94%	
60-89 Days Delinquent	54	\$392,693.38	0.57%	
90-119 Days Delinquent	36	\$242,997.82	0.35%	
120-149 Days Delinquent	46	\$401,297.68	0.58%	
150-179 Days Delinquent	23	\$265,602.36	0.39%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	29	\$458,251.08	0.67%	
<b>G. Claims</b>	7	\$61,976.65	0.09%	
<b>H. TOTAL REPAYMENT</b>	<b>9,186</b>	<b>\$68,804,686.43</b>	<b>99.86%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>9,190</b>	<b>\$68,898,976.25</b>	<b>100.00%</b>	

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

<b>A.</b>	1 ABS Notes Outstanding	<b>\$72,979,512</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$68,571,598
	2 Total Fund Accounts Balance	\$7,167,950
	3 Total Principal and Accrued Interest Balance	\$68,898,976
	4 Number of Loans	9,190
	5 Number of Borrowers	7,514
<b>C.</b>	1 Borrower Payments- Principal	\$4,577,307
	2 Borrower Payments- Interest	\$966,267
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$186,363
	3 Cash Release to Access Group Inc	\$314,914
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.20%
	2 Weighted Average Remaining Maturity (WARM)	96
<b>F.</b>	1 Senior Notes Outstanding	\$60,374,015
	2 Subordinate Note Outstanding	\$12,605,497
	3 Senior Principal Distribution Amount	\$4,393,431
	4 Subordinate Principal Distribution Amount	\$917,305
	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, 2018**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	<b>Collection Periods</b>	<b>September-17</b>	<b>December-17</b>	<b>March-18</b>	<b>June-18</b>	<b>September-18</b>
	<b>Reporting Date</b>	<b>10/25/2017</b>	<b>1/25/2018</b>	<b>4/25/2018</b>	<b>7/25/2018</b>	<b>10/25/2018</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$92,687,021</b>	<b>\$88,496,285</b>	<b>\$84,041,398</b>	<b>\$78,290,248</b>	<b>\$72,979,512</b>
<b>B.</b>	1 Total Private Principal Balance	\$89,387,316	\$84,766,904	\$79,140,171	\$73,345,357	\$68,571,598
	2 Total Fund Accounts Balance	\$6,752,993	\$6,915,693	\$7,851,751	\$7,936,949	\$7,167,950
	3 Total Principal and Accrued Interest Balance	\$89,722,066	\$85,108,578	\$79,471,260	\$73,695,229	\$68,898,976
	4 Number of Loans	10,894	10,585	10,204	9,614	9,190
	5 Number of Borrowers	8,849	8,608	8,315	7,843	7,514
<b>C.</b>	1 Borrower Payments- Principal	\$4,458,847	\$4,358,411	\$5,293,277	\$5,593,899	\$4,577,307
	2 Borrower Payments- Interest	\$978,476	\$935,131	\$931,847	\$951,769	\$966,267
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$235,029	\$223,468	\$211,917	\$197,850	\$186,363
	3 Cash Release to Access Group	\$479,691	\$373,134	\$263,292	\$396,392	\$314,914
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.33%	4.42%	4.65%	4.92%	5.20%
	2 Weighted Average Remaining Maturity (WARM)	108	105	102	99	96
<b>F.</b>	1 Senior Notes Outstanding	\$76,677,515	\$73,210,629	\$69,525,220	\$64,767,446	\$60,374,015
	2 Subordinate Note Outstanding	\$16,009,507	\$15,285,655	\$14,516,178	\$13,522,802	\$12,605,497
	3 Senior Principal Distribution Amount	\$4,123,243	\$3,466,885	\$3,685,410	\$4,757,774	\$4,393,431
	4 Subordinate Principal Distribution Amount	\$860,892	\$723,851	\$769,477	\$993,376	\$917,305
	5 Senior Asset Percentage	124.51%	124.51%	124.51%	124.51%	124.51%
	6 Subordinate Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.00%