

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: February 25, 2019
Collection Period: 11/01/2018 to 01/31/2019

I. Series 2007-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
				October 31, 2018	Change	January 31, 2019		
1	Principal Balance			\$211,942,912.86	(\$11,696,162.21)	\$200,246,750.65		
2	Accrued Interest			\$1,179,971.45	(\$53,983.18)	\$1,125,988.27		
3	Total Principal And Accrued Interest Balance			\$213,122,884.31	(\$11,750,145.39)	\$201,372,738.92		
4	Fund Accounts Balance			\$17,540,846.21	(\$544,888.47)	\$16,995,957.74		
5	Total Student Loans And Fund Balance			\$230,663,730.52	(\$12,295,033.86)	\$218,368,696.66		
B. Student Loan Portfolio and Fund Balance								
				October 31, 2018	Change	January 31, 2019		
1	Weighted Average Coupon (WAC)			5.57%	0.42%	5.99%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]	112	(3)	109		
3	Number of Loans			18,642	(646)	17,996		
4	Number of Borrowers			15,404	(520)	14,884		
C. Notes and Certificates								
				1/31/2019	Balance	Balance	Balance	% of
		CUSIP	Interest. Rate	October 31, 2018	Change	January 31, 2019	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	2.97694%	\$177,859,073.35	(\$9,023,226.73)	\$168,835,846.62	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B FRN	00432CDK4	3.22694%	\$40,953,384.85	(\$2,077,665.59)	\$38,875,719.26	18.72%
5	Total Notes and Certificates			3.02373%	\$218,812,458.20	(\$11,100,892.32)	\$207,711,565.88	100.00%
D. Fund Accounts Balance								
				October 31, 2018	Change	January 31, 2019		
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			\$15,540,846.21	(\$544,888.47)	\$14,995,957.74		
4	Total Fund Accounts Balance			\$17,540,846.21	(\$544,888.47)	\$16,995,957.74		

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II. Series 2007-A Transactions and Accruals		
	January 31, 2019	
A. Student Loan Cash Principal Activity		
1 Borrower Payments - Total		(\$11,189,317.91)
2 Claim Payments		\$0.00
3 Refunds		\$0.00
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		(\$11,189,317.91)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$75,711.44
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,323.42)	
4b Adjustments - Write-offs	(\$581,232.32)	
4 Total Adjustments		(\$582,555.74)
5 Total Non-Cash Principal Activity		(\$506,844.30)
C. Total Student Loan Principal Activity		(\$11,696,162.21)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$3,071,125.86)
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		(\$3,071,125.86)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		3,094,365.68
2 Capitalized Interest		(\$75,711.44)
3a Small Balance and Other Adjustments	(\$485.79)	
3b Adjustments - Write-offs	(\$17,395.77)	
3 Total Adjustments		(\$17,881.56)
4 Fee Accruals		\$16,370.00
5 Total Non-Cash Interest Adjustments		\$3,017,142.68
F. Total Student Loan Interest Activity		(\$53,983.18)

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III. Series 2007-A Collection Fund Activity

A. Collection Fund		January 31, 2019		
	Beginning Balance			
	Transfers to Other Funds			
1a	Amount received in the collection account related to the collection period			
1b	Recoveries			
1c	Misc. Payments Received/Due			
2	Payments under interest rate cap (respect to related interest period)			
3	Interest on the account balance invested under investment agreement (Earnings)			
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date			
5	Amount Remaining in the Capitalized interest account (only on a CAPI interest release date)			
6	Amount in the Capitalized interest account (after the application of funds in collection account)			
7	Other amounts received in the Collection after the last day of the related collection period			
	Ending Balance			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$529,857.28	\$529,857.28	\$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	\$1,270,496.97	\$1,270,496.97	\$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	\$317,108.75	\$317,108.75	\$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)	\$11,355,497.29	\$11,355,497.29	\$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.	\$1,152,132.06	\$1,152,132.06	\$0.00
	Total Payment	\$14,625,092.35	\$14,625,092.35	\$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)	\$14,625,092.35	\$14,625,092.35	\$0.00
B.	First	Administrative Allowance	\$529,857.28	\$14,095,235.07	\$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	\$14,095,235.07	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$14,095,235.07	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$1,270,496.97	\$12,824,738.10	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$1,270,496.97		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$12,824,738.10	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$317,108.75	\$12,507,629.35	\$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	\$12,507,629.35	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$12,507,629.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$12,507,629.35	\$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	\$12,507,629.35	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$12,507,629.35	\$0.00
I.	Eighth			\$12,507,629.35	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$12,507,629.35	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$12,507,629.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	9,230,179.31	\$3,277,450.04	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	2,125,317.98	\$1,152,132.06	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$11,355,497.29		
J.	Ninth	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$1,152,132.06	\$0.00
K.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$1,152,132.06	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$200,246,750.65
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$159,605,667.31
	Senior Asset Percentage	126.72%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$200,246,750.65
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$196,356,068.59
	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	17,996	\$200,246,750.65	100.00%
	2 Total By Loan Type Distribution	17,996	\$200,246,750.65	100.00%
B.	Borrower Status Distribution:			
	1 In-School	14	\$244,501.93	0.12%
	2 Grace	4	\$102,195.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	96	\$1,249,399.35	0.62%
	5 Repayment	17,860	\$198,231,298.95	98.99%
	6 Interim Charge-Offs	22	\$419,355.42	0.21%
	7 Total By Borrower Status Distribution	17,996	\$200,246,750.65	100.00%
C.	School Type Distribution:			
	1 Graduate	17,814	\$198,026,983.13	98.89%
	2 Undergraduate	182	\$2,219,767.52	1.11%
	3 Total By Loan Type Distribution	17,996	\$200,246,750.65	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	14	\$445,636.29	0.22%	
B. Grace				
Current	4	\$163,345.73	0.08%	
C. TOTAL INTERIM	18	\$ 608,982	0.30%	
D. REPAYMENT:				
Active				
Current	16,484	\$180,541,105.96	89.66%	
1-29 Days Delinquent	871	\$11,293,351.02	5.61%	
30-59 Days Delinquent	239	\$3,504,233.27	1.74%	
60-89 Days Delinquent	88	\$1,115,266.63	0.55%	
90-119 Days Delinquent	81	\$1,037,805.28	0.52%	
120-149 Days Delinquent	59	\$873,087.62	0.43%	
150-179 Days Delinquent	38	\$682,848.00	0.34%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	96	\$1,293,905.39	0.64%	
G. Claims	22	\$422,153.73	0.21%	
H. TOTAL REPAYMENT	17,978	\$ 200,763,756.90	99.70%	
I. TOTAL PORTFOLIO	17,996	\$ 201,372,738.92	100.00%	

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VIII. Series 2007-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$207,711,566
B.	1 Total Private Principal Outstanding Balance	\$200,246,751
	2 Total Fund Accounts Balance	\$16,995,958
	3 Total Principal and Accrued Interest Balance	\$201,372,739
	4 Number of Loans	17,996
	5 Number of Borrowers	14,884
C.	1 Borrower Payments- Principal	\$11,189,318
	2 Borrower Payments- Interest	\$3,071,126
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$529,857
	3 Cash Release to Access Group Inc	\$1,152,132
E.	1 Weighted Average Coupon (WAC)	5.99%
	2 Weighted Average Remaining Maturity (WARM)	109
F.	1 Senior Notes Outstanding	\$168,835,847
	2 Subordinate Note Outstanding	\$38,875,719
	3 Senior Principal Distribution Amount	\$9,023,227
	4 Subordinate Principal Distribution Amount	\$2,077,666
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report

January 31, 2019

IX. Asset-Backed Securities Notes Series 2007-A						
	Collection Periods	January-18	April-18	July-18	October-18	January-19
	Reporting Date	2/26/2018	5/25/2018	8/27/2018	11/26/2018	2/25/2019
A.	1 Asset Backed Securities	\$258,523,599	\$246,623,845	\$233,164,331	\$218,812,458	\$207,711,566
B.	1 Total Private Principal Balance	\$252,022,560	\$238,159,261	\$223,376,832	\$211,942,913	\$200,246,751
	2 Total Fund Accounts Balance	\$17,354,587	\$19,090,481	\$20,631,296	\$17,540,846	\$16,995,958
	3 Total Principal and Accrued Interest Balance	\$253,245,342	\$239,435,390	\$224,644,725	\$213,122,884	\$201,372,739
	4 Number of Loans	21,158	20,341	19,316	18,642	17,996
	5 Number of Borrowers	17,426	16,780	15,951	15,404	14,884
C.	1 Borrower Payments- Principal	\$11,574,525	\$13,214,379	\$13,839,907	\$10,799,818	\$11,189,318
	2 Borrower Payments- Interest	\$3,103,151	\$2,960,435	\$3,230,772	\$3,194,015	\$3,071,126
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$660,698	\$630,056	\$595,398	\$561,442	\$529,857
	3 Cash Release to Access Group	\$1,189,341	\$450,400	\$923,158	\$2,133,776	\$1,152,132
E.	1 Weighted Average Coupon (WAC)	5.01%	5.35%	5.58%	5.57%	5.99%
	2 Weighted Average Remaining Maturity (WARM)	122	116	114	112	109
F.	1 Senior Notes Outstanding	\$210,137,797	\$200,465,224	\$189,524,820	\$177,859,073	\$168,835,847
	2 Subordinate Note Outstanding	\$48,385,803	\$46,158,621	\$43,639,511	\$40,953,385	\$38,875,719
	3 Senior Principal Distribution Amount	\$9,444,630	\$9,672,572	\$10,940,404	\$11,665,747	\$9,023,227
	4 Subordinate Principal Distribution Amount	\$2,174,697	\$2,227,182	\$2,519,110	\$2,686,126	\$2,077,666
	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%