

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019
Collection Period: 01/01/2019 to 03/31/2019

I. Series 2005-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					December 31, 2018	Change	March 31, 2019	
1	Principal Balance				\$64,298,731.07	(\$4,027,767.65)	\$60,270,963.42	
2	Accrued Interest				\$304,277.88	\$6,547.87	\$310,825.75	
3	Total Principal And Accrued Interest Balance				\$64,603,008.95	(\$4,021,219.78)	\$60,581,789.17	
4	Fund Accounts Balance				\$6,579,461.19	(\$227,046.70)	\$6,352,414.49	
5	Total Student Loans And Fund Balance				\$71,182,470.14	(\$4,248,266.48)	\$66,934,203.66	
B. Student Loan Portfolio and Fund Balance								
					December 31, 2018	Change	March 31, 2019	
1	Weighted Average Coupon (WAC)				5.28%	0.38%	5.66%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		94	(1)	93	
3	Number of Loans				8,824	(396)	8,428	
4	Number of Borrowers				7,227	(295)	6,932	
C. Notes and Certificates								
				3/31/2019	Balance	Balance	Balance	% of
			CUSIP	Interest. Rate	December 31, 2018	Change	March 31, 2019	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	3.17063%	\$56,486,855.23	(\$3,362,078.91)	\$53,124,776.32	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN 00432CCC3	3.57063%	\$11,793,896.62	(\$701,968.82)	\$11,091,927.80	17.3%
5	Total Notes and Certificates			3.23972%	\$68,280,751.85	(\$4,064,047.73)	\$64,216,704.12	100.0%
D. Fund Accounts Balance								
					December 31, 2018	Change	March 31, 2019	
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				\$5,579,461.19	(\$227,046.70)	\$5,352,414.49	
4	Total Fund Accounts Balance				\$6,579,461.19	(\$227,046.70)	\$6,352,414.49	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	March 31, 2019	
1	Borrower Payments - Total		(\$3,828,106.19)
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		(\$3,828,106.19)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$6,958.32
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$223.16)	
	4b Adjustments - Write-offs	(\$206,396.62)	
4	Total Adjustments		(\$206,619.78)
5	Total Non-Cash Principal Activity		(\$199,661.46)
C.	Total Student Loan Principal Activity		(\$4,027,767.65)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$884,963.55)
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		(\$884,963.55)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$898,494.02
2	Capitalized Interest		(\$6,958.32)
	3a Small Balance and Other Adjustments	(\$566.20)	
	3b Adjustments - Write-offs	(\$7,538.08)	
3	Total Adjustments		(\$8,104.28)
4	Fee Accruals		\$8,080.00
5	Total Non-Cash Interest Adjustments		\$891,511.42
F.	Total Student Loan Interest Activity		\$6,547.87

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	March 31, 2019		
	Beginning Balance	\$5,088,544.95		
	Transfers to Other Funds	(\$5,088,544.95)		
	1a Amount received in the collection account related to the collection period	\$4,861,884.33		
	1b Earnings	\$27,422.83		
	1c Recoveries	\$121,005.69		
	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		
	Ending Balance	\$5,010,312.85		
	B.	Required Payments Under Waterfall	Payment	Distribute from Collection
1a Administrative Allowance		\$160,746.83	\$160,746.83	\$0.00
1b Annual Administration Fee		\$0.00	\$0.00	\$0.00
2 Swap Payments		\$0.00	\$0.00	\$0.00
3a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Interest Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
3c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$421,097.52	\$421,097.52	\$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 Payment of Interest Distribution Amount on Subordinate Note Class B		\$99,012.93	\$99,012.93	\$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 (Allocation of Principal Payments)		\$4,048,264.68	\$4,048,264.68	\$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.	\$281,190.89	\$281,190.89	\$0.00	
Total Payments	\$5,010,312.85	\$5,010,312.85	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

IV. Series 2005-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$5,010,312.85	\$5,010,312.85	
B.	First	Administrative Allowance	\$160,746.83	\$4,849,566.02	\$0.00
C.	Second	Swap Payments	\$0.00	\$4,849,566.02	\$0.00
D.	Third	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$4,849,566.02	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,849,566.02	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$421,097.52	\$4,428,468.50	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$421,097.52		
E.	Fourth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$4,428,468.50	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,428,468.50	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$4,428,468.50	\$0.00
		(d) Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$99,012.93	\$4,329,455.57	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$4,329,455.57	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,329,455.57	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,329,455.57	\$0.00
J.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$4,329,455.57	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,329,455.57	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$3,349,022.01	\$980,433.56	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$699,242.67	\$281,190.89	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$4,048,264.68		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$281,190.89	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$281,190.89	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$281,190.89	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$60,581,789.17	\$60,581,789.17
	2 Fund Balances	\$6,362,598.31	\$1,391,703.46
	3 Senior Notes Outstanding	\$53,124,776.32	\$49,775,754.31
	Senior Asset Percentage	126.01%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$60,581,789.17	\$60,581,789.17
	2 Fund Balances	\$6,362,598.31	\$1,391,703.46
	3 All Notes Outstanding	\$64,216,704.12	\$60,168,439.44
	Total Asset Percentage	104.25%	103.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	8,428	\$60,270,963.42	100.00%
	2 Total By Loan Type Distribution	8,428	\$60,270,963.42	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$72,168.00	0.12%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	30	\$401,181.79	0.67%
	5 Repayment	8,383	\$59,724,697.60	99.09%
	6 Interim Charge-Offs	10	\$72,916.03	0.12%
	7 Total By Borrower Status Distribution	8,428	\$60,270,963.42	100.00%
C.	School Type Distribution:			
	1 Graduate	8,381	\$59,546,107.86	98.80%
	2 Undergraduate	47	\$724,855.56	1.20%
	3 Total By Loan Type Distribution	8,428	\$60,270,963.42	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	5	\$131,121.89	0.22%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	5	\$131,121.89	0.22%	
D. REPAYMENT:				
Active				
Current	7,555	\$53,415,003.34	88.17%	
1-29 Days Delinquent	654	\$5,055,581.96	8.35%	
30-59 Days Delinquent	39	\$359,267.69	0.59%	
60-89 Days Delinquent	56	\$430,470.47	0.71%	
90-119 Days Delinquent	20	\$147,534.70	0.24%	
120-149 Days Delinquent	41	\$387,524.87	0.64%	
150-179 Days Delinquent	18	\$163,181.41	0.27%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	30	\$417,959.08	0.69%	
G. Interim Charge-Offs	10	\$74,143.76	0.12%	
H. TOTAL REPAYMENT	8,423	\$60,450,667.28	99.78%	
I. TOTAL PORTFOLIO	8,428	\$60,581,789.17	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2019

Collection Period: 01/01/2019 to 03/31/2019

VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$64,216,704
B.	1 Total Private Principal Outstanding Balance	\$60,270,963
	2 Total Fund Accounts Balance	\$6,352,414
	3 Total Principal and Accrued Interest Balance	\$60,581,789
	4 Number of Loans	8,428
	5 Number of Borrowers	6,932
C.	1 Borrower Payments- Principal	\$3,828,106
	2 Borrower Payments- Interest	\$884,964
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$160,747
	3 Cash Release to Access Group Inc	\$281,191
E.	1 Weighted Average Coupon (WAC)	5.66%
	2 Weighted Average Remaining Maturity (WARM)	93
F.	1 Senior Notes Outstanding	\$53,124,776
	2 Subordinate Note Outstanding	\$11,091,928
	3 Senior Principal Distribution Amount	\$3,362,079
	4 Subordinate Principal Distribution Amount	\$701,969
	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
March 31, 2019

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	March-18	June-18	September-18	December-18	March-19
	Reporting Date	4/25/2018	7/25/2018	10/25/2018	1/25/2019	4/25/2019
A.	1 Asset Backed Securities	\$84,041,398	\$78,290,248	\$72,979,512	\$68,280,752	\$64,216,704
B.	1 Total Private Principal Balance	\$79,140,171	\$73,345,357	\$68,571,598	\$64,298,731	\$60,270,963
	2 Total Fund Accounts Balance	\$7,851,751	\$7,936,949	\$7,167,950	\$6,579,461	\$6,352,414
	3 Total Principal and Accrued Interest Balance	\$79,471,260	\$73,695,229	\$68,898,976	\$64,603,009	\$60,581,789
	4 Number of Loans	10,204	9,614	9,190	8,824	8,428
	5 Number of Borrowers	8,315	7,843	7,514	7,227	6,932
C.	1 Borrower Payments- Principal	\$5,293,277	\$5,593,899	\$4,577,307	\$4,045,835	\$3,828,106
	2 Borrower Payments- Interest	\$931,847	\$951,769	\$966,267	\$914,010	\$884,964
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$211,917	\$197,850	\$186,363	\$171,429	\$160,747
	3 Cash Release to Access Group	\$263,292	\$396,392	\$314,914	\$336,742	\$281,191
E.	1 Weighted Average Coupon (WAC)	4.65%	4.92%	5.20%	5.28%	5.66%
	2 Weighted Average Remaining Maturity (WARM)	102	99	96	94	93
F.	1 Senior Notes Outstanding	\$69,525,220	\$64,767,446	\$60,374,015	\$56,486,855	\$53,124,776
	2 Subordinate Note Outstanding	\$14,516,178	\$13,522,802	\$12,605,497	\$11,793,897	\$11,091,928
	3 Senior Principal Distribution Amount	\$3,685,410	\$4,757,774	\$4,393,431	\$3,887,160	\$3,362,079
	4 Subordinate Principal Distribution Amount	\$769,477	\$993,376	\$917,305	\$811,601	\$701,969
	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%