

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes Quarterly Servicing Report

Report Date: May 22, 2019
Collection Period: 02/01/2019 to 04/30/2019

I. Series 2005-2 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						January 31, 2019	Change	April 30, 2019		
1	Principal Balance					\$213,840,624.18	(\$6,780,650.17)	\$207,059,974.01		
2	Accrued Interest					\$4,717,599.58	\$188,199.23	\$4,905,798.81		
3	Accrued ISP					\$51,201.58	(\$7,061.57)	\$44,140.01		
4	Accrued SAP					\$210,272.63	\$77,431.31	\$287,703.94		
5	Total Principal And Accrued Interest Balance					\$218,819,697.97	(\$6,522,081.20)	\$212,297,616.77		
6	Fund Accounts Balance					\$9,669,586.64	\$215,081.66	\$9,884,668.30		
7	Total Student Loans And Fund Balance					\$228,489,284.61	(\$6,306,999.54)	\$222,182,285.07		
B. Student Loan Portfolio and Fund Balance										
						January 31, 2019	Change	April 30, 2019		
1	Weighted Average Coupon (WAC)	[not including SAP]				4.29%	0.00%	4.29%		
2	Weighted Average Remaining Maturity (WARM)	[includes in-school period]				182	(4)	178		
3	Number of Loans					17,445	(552)	16,893		
4	Number of Borrowers					8,753	(278)	8,475		
C. Notes and Certificates										
						4/30/2019	Balance	Balance	% of	
						Int. Rate	January 31, 2019	Change	April 30, 2019	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-1	FRN	00432CCK5	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-2	FRN	00432CCL3	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-3	FRN	00432CCM1	2.84338%		\$6,459,966.51	(\$5,674,060.17)	\$785,906.34	0.36%
4	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-4	FRN	00432CCP4	2.88338%		\$204,967,000.00	\$0.00	\$204,967,000.00	93.48%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	3.26338%		\$13,877,143.30	(\$372,420.54)	\$13,504,722.76	6.16%
6	Total Notes and Certificates						\$225,304,109.81	(\$6,046,480.71)	\$219,257,629.10	100.00%
D. Fund Balances										
						January 31, 2019	Change	April 30, 2019		
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00		
2	Collection Fund					\$8,690,086.64	\$215,081.66	\$8,905,168.30		
3	Revolving Fund					\$0.00	\$0.00	\$0.00		
4	Total Fund Accounts Balance					\$9,669,586.64	\$215,081.66	\$9,884,668.30		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

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II. Series 2005-2 Transactions and Accruals				
	Totals	CONSOLIDATION	PLUS	STAFFORD
	4/30/2019	4/30/2019	4/30/2019	4/30/2019
A. Student Loan Principal Collection Activity				
1 Borrower Payments - Total	(\$6,385,487.48)	(\$3,612,084.40)	(\$543,606.78)	(\$2,229,796.30)
2 Claim Payments	(\$742,924.34)	(\$302,649.21)	(\$54,142.47)	(\$386,132.66)
3 Refunds	\$0.00	\$0.00	\$0.00	\$0.00
4 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
5a New Acquisitions - Principal	\$0.00	\$0.00	\$0.00	\$0.00
5b Cancellations - Principal	\$0.00	\$0.00	\$0.00	\$0.00
5c New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
5d New Acquisitions - Repurchases	\$74,631.65	\$0.00	\$74,631.65	\$0.00
5 New Acquisitions - Total	\$74,631.65	\$0.00	\$74,631.65	\$0.00
6 Total Cash Principal Activity	(\$7,053,780.17)	(\$3,914,733.61)	(\$523,117.60)	(\$2,615,928.96)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	\$290,955.29	\$109,297.62	\$36,154.75	\$145,502.92
2 New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00	\$0.00
3 Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00	\$0.00
4a Small Balance and Other Adjustments	\$58.58	\$3.46	\$0.00	\$55.12
4b Adjustments - Write-offs	(\$17,883.87)	(\$6,823.01)	(\$1,873.55)	(\$9,187.31)
4 Total Adjustments	(\$17,825.29)	(\$6,819.55)	(\$1,873.55)	(\$9,132.19)
5 Total Non-Cash Principal Activity	\$273,130.00	\$102,478.07	\$34,281.20	\$136,370.73
C. Total Student Loan Principal Activity	(\$6,780,650.17)	(\$3,812,255.54)	(\$488,836.40)	(\$2,479,558.23)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$1,660,284.79)	(\$933,831.17)	(\$213,574.00)	(\$512,879.62)
2 Claim Payments	(\$38,468.77)	(\$16,169.45)	(\$5,885.33)	(\$16,413.99)
3 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
4a New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
4b New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00	\$0.00
4 New Acquisitions	\$0.00	\$0.00	\$0.00	\$0.00
5 Subsidized Gov't Interest Payments (ISP)	(\$40,567.60)	(\$15,007.80)	\$0.00	(\$25,559.80)
6 Special Allowance Payments (SAP)	(\$141,260.45)	(\$401,625.96)	\$172,711.38	\$87,654.13
7 Total Interest Collections	(\$1,880,581.61)	(\$1,366,634.38)	(\$46,747.95)	(\$467,199.28)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$2,163,352.16	1,062,876.89	392,770.26	707,705.01
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$32,008.03	\$12,287.75	\$0.00	\$19,720.28
3 Special Allowance Payments - Accrued	\$212,888.94	\$437,423.34	(\$162,817.27)	(\$61,717.13)
4 Capitalized Interest	(\$290,955.29)	(\$109,297.62)	(\$36,154.75)	(\$145,502.92)
5a Small Balance and Other Adjustments	(\$2,437.53)	\$572.07	(\$1,722.30)	(\$1,287.30)
5b Adjustments - Write-offs	(\$388.05)	(\$3.60)	(\$382.65)	(\$1.80)
5c Other Adjustments - Subsidized Govt Interest (ISP)	\$1,498.00	(\$464.24)	\$0.00	\$1,962.24
5d Other Adjustments - Special Allowance Payments	\$5,802.82	(\$2,154.85)	\$4,675.47	\$3,282.20
5 Total Adjustments	\$4,475.24	(\$2,050.62)	\$2,570.52	\$3,955.34
6 Fee Accruals	\$17,381.50	\$6,265.43	\$2,723.66	\$8,392.41
7 Total Non-Cash Interest Adjustments	\$2,139,150.58	\$1,407,505.17	\$199,092.42	\$532,552.99
F. Total Student Loan Interest Activity	\$258,568.97	\$40,870.79	\$152,344.47	\$65,353.71

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III. Series 2005-2 Collection Fund Activity				
A. Collection Fund		April 30, 2019		
	1 Beginning Balance	\$8,393,085.96		
	2 Transfers to Other Funds	(\$8,393,085.96)		
	3 Payments Received	\$8,113,820.13		
	4 Payments Due	(\$344,391.37)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$40,567.60		
	6 Federal Special Allowance Payments	\$141,260.45		
	7 Guarantee Payments of Principal	\$742,924.34		
	8 Guarantee Payments of Interest	\$38,468.77		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$74,631.65)		
	11 Earnings	\$18,110.75		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	Ending Balance	\$8,676,129.02		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$316,899.97	\$316,899.97	\$0.00
	1b Indenture Trustee Fees	\$3,125.00	\$3,125.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,466,602.27	\$1,466,602.27	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$108,953.41	\$108,953.41	\$0.00
	5 Payment of Principal Distribution Amount			
	5a) During the Revolving Period, Allocation to the Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
	5b) After Revolving Period (or During Revolving Period With Sub Int Trigger in Effect) to Distribution of Principal	\$6,511,612.55	\$6,511,612.55	\$0.00
	6 Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00	\$0.00
7 Allocation to Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00	
8 Cash Release to Access Group, Inc.	\$268,935.82	\$268,935.82	\$0.00	
	Total Payments	\$8,676,129.02	\$8,676,129.02	\$0.00

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IV. Series 2005-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$8,676,129.02	\$8,676,129.02	\$0.00
B.	Administration Funds	\$320,024.97	\$8,356,104.05	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$8,356,104.05	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$8,356,104.05	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$5,524.50	\$8,350,579.54	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$1,461,077.77	\$6,889,501.78	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,466,602.27		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$6,889,501.78	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$6,889,501.78	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$6,889,501.78	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$6,889,501.78	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$108,953.41	\$6,780,548.37	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$108,953.41		
F.	Payment of Principal Distribution Amount			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$6,780,548.37	\$0.00
	Allocation to Revolving Account for originations or refinancing	\$0.00		
	2 After the Revolving Period, Principal Distribution			
	a. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$6,780,548.37	\$0.00
	b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$6,780,548.37	\$0.00
	c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$785,906.34	\$5,994,642.03	\$0.00
	d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$5,324,636.82	\$670,005.21	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$6,110,543.16		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$401,069.38	\$268,935.83	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$401,069.38		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$268,935.83	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$268,935.83	\$0.00
I.	Cash Release to Access Group, Inc.	\$268,935.82	\$0.01	\$0.00

Access Group, Inc.

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V. Series 2005-2 Asset Percentages		
A	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$212,297,616.77
	2 Fund Balances (a)	\$980,264.82
	3 Senior Note Outstanding (b)	\$199,642,363.18
	Senior Asset Percentage	106.83%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$212,297,616.77
	2 Fund Balances (a)	\$980,264.82
	3 All Notes Outstanding (b)	\$212,746,016.55
	Total Asset Percentage	100.25%
<p>(a) Fund account balances are as of the distribution date and not the end of period collection date</p> <p>(b) Notes Outstanding balances are as of the distribution date, not the end of period collection date.</p>		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

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VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	3,939	\$18,799,398.94	9.08%
	2 UnSubsidized Stafford	4,342	\$41,263,681.33	19.93%
	3 Consolidation	7,394	\$127,580,892.76	61.62%
	4 PLUS Loans	1,218	\$19,416,000.98	9.38%
	5 Total By Loan Type Distribution	16,893	\$207,059,974.01	100.00%
B.	Borrower Status Distribution:			
	1 In-School	47	\$282,992.17	0.14%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	3	\$19,793.77	0.01%
	3 Deferment	431	\$4,968,863.46	2.40%
	4 Forbearance	379	\$5,373,264.77	2.60%
	5 Repayment	15,997	\$195,637,915.94	94.48%
	6 Claims	36	\$777,143.90	0.38%
7 Total By Borrower Status Distribution	16,893	\$207,059,974.01	100.00%	
C.	School Type Distribution:			
	1 Graduate	15,833	\$204,636,884.18	98.83%
	2 Undergraduate	1,060	\$2,423,089.83	1.17%
	3 Total By School Type Distribution	16,893	\$207,059,974.01	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: May 22, 2019

Collection Period: 02/01/2019 to 04/30/2019

VII. Series 2005-2 Notes				Portfolio Status By Loan Type								
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations			PLUS Loans		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School												
Current	19	\$99,993	0.52%	28	\$290,314	0.68%	47	\$1,493,680	1.16%	0	\$0	0.00%
B. Grace												
Current	1	\$4,250	0.02%	2	\$25,936	0.06%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	20	\$104,243	0.55%	30	\$316,250	0.74%	47	\$1,493,680	1.16%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	3,211	\$15,050,610	78.69%	3,609	\$33,977,418	79.69%	6,826	\$114,795,909	89.14%	973	\$15,970,861	74.55%
1-29 Days Delinquent	233	\$1,267,075	6.62%	236	\$2,556,043	5.99%	291	\$6,409,617	4.98%	82	\$1,479,196	6.90%
30-59 Days Delinquent	58	\$370,827	1.94%	69	\$949,887	2.23%	42	\$1,098,557	0.85%	24	\$621,469	2.90%
60-89 Days Delinquent	43	\$233,529	1.22%	45	\$549,631	1.29%	33	\$778,187	0.60%	15	\$371,059	1.73%
90-119 Days Delinquent	15	\$80,503	0.42%	16	\$183,122	0.43%	16	\$487,741	0.38%	6	\$209,118	0.98%
> 120 Days Delinquent	47	\$242,488	1.27%	47	\$449,693	1.05%	42	\$1,000,092	0.78%	14	\$322,970	1.51%
E. Deferment:												
Current	174	\$827,926	4.33%	144	\$1,554,141	3.64%	20	\$572,097	0.44%	46	\$1,071,282	5.00%
F. Forbearance:												
Current	127	\$857,052	4.48%	134	\$1,920,732	4.50%	61	\$1,588,339	1.23%	57	\$1,340,530	6.26%
G. Claims	10	\$91,988	0.48%	9	\$181,638	0.43%	16	\$503,890	0.39%	1	\$37,843	0.18%
H. TOTAL REPAYMENT	3,918	\$19,021,998	99.45%	4,309	\$42,322,304	99.26%	7,351	\$127,282,971	98.80%	1,218	\$21,424,327	100.00%
I. TOTAL PORTFOLIO	3,938	\$19,126,241	100.00%	4,339	\$42,638,554	100.00%	7,398	\$128,776,651	99.9%	1,218	\$21,424,327	100.00%
J. GRAND TOTAL					\$211,965,773							

ACCESS GROUP, INC.

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VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	02/01/2019 to 04/30/2019 05/22/19
A.	1 ABS Notes Outstanding	\$219,257,629
B.	1 Total Principal Balance	\$207,059,974
	2 Total Fund Accounts Balance	\$9,884,668
	3 Total Principal and Accrued Interest Balance	\$212,297,617
	4 Number of Loans	16,893
	5 Number of Borrowers	8,475
C.	1 Borrower Payments- Principal	\$6,385,487
	2 Borrower Payments- Interest	\$1,660,285
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$316,900
	3 Cash Release to Access Group, Inc.	\$268,936
E.	1 Weighted Average Coupon (WAC)	4.29%
	2 Weighted Average Remaining Maturity (WARM)	178
F.	1 Senior Notes Outstanding	\$205,752,906
	2 Subordinate Note Outstanding	\$13,504,723
	3 Senior Notes Principal Distribution	\$5,674,060
	4 Subordinate Note Principal Distribution	\$372,421
	5 Senior Asset Percentage	106.83%
	6 Total Asset Percentage	100.25%

ACCESS GROUP, INC.
Access Group Student Loan Asset Backed Series 2005-2 Notes
Trend Analysis Report
April 30, 2019

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2005-2 - PORTFOLIO TREND ANALYSIS REPORT

		Collection Period	April-18	July-18	October-18	January-19	April-19
		Reporting Date	5/22/18	8/22/18	11/23/18	2/22/19	5/22/19
A.	1 Asset Backed Securities		\$248,466,298	\$241,007,949	\$232,628,808	\$225,304,110	\$219,257,629
B.	1 Total Principal Balance		\$236,052,113	\$227,801,570	\$220,410,160	\$213,840,624	\$207,059,974
	2 Total Fund Accounts Balance		\$10,824,165	\$11,873,350	\$10,657,520	\$9,669,587	\$9,884,668
	3 Total Principal and Accrued Interest Balance		\$240,422,166	\$232,223,719	\$224,880,968	\$218,819,698	\$212,297,617
	4 Number of Loans		19,752	18,827	18,116	17,445	16,893
	5 Number of Borrowers		9,865	9,425	9,083	8,753	8,475
C.	1 Borrower Payments- Principal		\$7,683,227	\$7,847,190	\$7,086,097	\$6,583,052	\$6,385,487
	2 Borrower Payments- Interest		\$1,791,819	\$1,798,384	\$1,793,182	\$1,753,131	\$1,660,285
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$365,578	\$352,822	\$342,251	\$326,852	\$316,900
	3 Cash Release to Access Group, Inc.		\$0	\$258,728	\$199,105	\$362,650	\$268,936
E.	1 Weighted Average Coupon (WAC)		4.22%	4.36%	4.64%	4.29%	4.29%
	2 Weighted Average Remaining Maturity (WARM)		190	195	187	182	178
F.	1 Senior Notes Outstanding		\$233,162,527	\$226,163,560	\$218,300,515	\$211,426,967	\$205,752,906
	2 Subordinate Notes Outstanding		\$15,303,771	\$14,844,389	\$14,328,293	\$13,877,143	\$13,504,723
	3 Senior Notes Principal Distribution		\$7,854,440	\$6,998,967	\$7,863,045	\$6,873,549	\$5,674,060
	4 Subordinate Note Principal Distribution		\$515,531	\$459,382	\$516,096	\$451,150	\$372,421
	5 Senior Asset Percentage		106.74%	106.83%	106.83%	106.83%	106.83%
	6 Total Asset Percentage		100.16%	100.25%	100.25%	100.25%	100.25%