

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 25, 2019  
Collection Period: 10/01/2018 to 12/31/2018

<b>I. Series 2005-A Asset and Liability Summary</b>								
<b>A. Student Loan Portfolio and Fund Balance</b>								
					<b>September 30, 2018</b>	<b>Change</b>	<b>December 31, 2018</b>	
1	Principal Balance				\$68,571,598.02	(\$4,272,866.95)	\$64,298,731.07	
2	Accrued Interest				\$327,378.23	(\$23,100.35)	\$304,277.88	
3	Total Principal And Accrued Interest Balance				<b>\$68,898,976.25</b>	<b>(\$4,295,967.30)</b>	<b>\$64,603,008.95</b>	
4	Fund Accounts Balance				<b>\$7,167,949.72</b>	<b>(\$588,488.53)</b>	<b>\$6,579,461.19</b>	
5	<b>Total Student Loans And Fund Balance</b>				<b>\$76,066,925.97</b>	<b>(\$4,884,455.83)</b>	<b>\$71,182,470.14</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>								
					<b>September 30, 2018</b>	<b>Change</b>	<b>December 31, 2018</b>	
1	Weighted Average Coupon (WAC)				5.20%	0.07%	5.28%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		96	(2)	94	
3	Number of Loans				9,190	(366)	8,824	
4	Number of Borrowers				7,514	(287)	7,227	
<b>C. Notes and Certificates</b>								
				<b>12/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>	<b>Interest Rate</b>	<b>September 30, 2018</b>	<b>Change</b>	<b>December 31, 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	2.88988%	\$60,374,014.99	(\$3,887,159.76)	\$56,486,855.23	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN 00432CCC3	3.28988%	\$12,605,497.12	(\$811,600.50)	\$11,793,896.62	17.3%
5	<b>Total Notes and Certificates</b>			<b>2.95897%</b>	<b>\$72,979,512.11</b>	<b>(\$4,698,760.26)</b>	<b>\$68,280,751.85</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>								
					<b>September 30, 2018</b>	<b>Change</b>	<b>December 31, 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				\$6,167,949.72	(\$588,488.53)	\$5,579,461.19	
4	<b>Total Fund Accounts Balance</b>				<b>\$7,167,949.72</b>	<b>(\$588,488.53)</b>	<b>\$6,579,461.19</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>December 31, 2018</b>
1	Borrower Payments - Total	(\$4,045,835.47)
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	<b>Total Cash Principal Activity</b>	<b>(\$4,045,835.47)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$27,173.82
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$1,654.76)
	4b Adjustments - Write-offs	(\$252,550.53)
4	Total Adjustments	(\$254,205.29)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$227,031.47)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,272,866.94)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$914,010.30)
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>(\$914,010.30)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$915,112.41
2	Capitalized Interest	(\$27,173.82)
	3a Small Balance and Other Adjustments	\$378.66
	3b Adjustments - Write-offs	(\$6,547.30)
3	Total Adjustments	(\$6,168.64)
4	Fee Accruals	\$9,140.00
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$890,909.95</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$23,100.35)</b>

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

<b>A. Collection Fund</b>		<b>December 31, 2018</b>		
	<b>Beginning Balance</b>	\$5,723,067.38		
	Transfers to Other Funds	(\$5,723,067.38)		
1a	Amount received in the collection account related to the collection period	\$4,850,633.37		
1b	Earnings	\$26,283.76		
1c	Recoveries	\$217,873.37		
2	Amount received from Swap counterparty with respect to the related interest period	\$0.00		
3	Misc. Payments Received/Due	(\$6,245.55)		
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>\$5,088,544.95</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>	\$171,429.00	\$171,429.00	\$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>	\$417,169.48	\$417,169.48	\$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>	\$99,156.85	\$99,156.85	\$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> )	\$4,064,047.72	\$4,064,047.72	\$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.	\$336,741.90	\$336,741.90	\$0.00
	<b>Total Payments</b>	<b>\$5,088,544.95</b>	<b>\$5,088,544.95</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>\$5,088,544.95</b>	<b>\$5,088,544.95</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$171,429.00	<b>\$4,917,115.95</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$4,917,115.95	\$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	\$4,917,115.95	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,917,115.95	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$417,169.48	\$4,499,946.47	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$417,169.48</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	\$4,499,946.47	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,499,946.47	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$4,499,946.47	\$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>	\$99,156.85	\$4,400,789.62	\$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	\$4,400,789.62	\$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	\$4,400,789.62	\$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	\$4,400,789.62	\$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	\$4,400,789.62	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,400,789.62	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$3,362,078.91	\$1,038,710.71	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$701,968.82	\$336,741.89	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$4,064,047.73</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$336,741.89	\$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	\$336,741.89	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group.</b>	\$336,741.90	\$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	\$64,603,008.95	\$64,603,008.95
	2 Fund Balances	\$6,589,323.26	\$1,540,196.30
	3 Senior Notes Outstanding	\$56,486,855.23	\$53,124,776.32
	<b>Senior Asset Percentage</b>	<b>126.03%</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	\$64,603,008.95	\$64,603,008.95
	2 Fund Balances	\$6,589,323.26	\$1,540,196.30
	3 All Notes Outstanding	\$68,280,751.85	\$64,216,704.13
	<b>Total Asset Percentage</b>	<b>104.26%</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	8,824	\$64,298,731.07	100.00%
	2 Total By Loan Type Distribution	<b>8,824</b>	<b>\$64,298,731.07</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$34,320.00	0.05%
	2 Grace	1	\$17,500.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	38	\$569,768.54	0.89%
	5 Repayment	8,769	\$63,539,391.69	98.82%
	6 Interim Charge-Offs	14	\$137,750.84	0.21%
	7 Total By Borrower Status Distribution	<b>8,824</b>	<b>\$64,298,731.07</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	8,774	\$63,544,273.08	98.83%
	2 Undergraduate	50	\$754,457.99	1.17%
	3 Total By Loan Type Distribution	<b>8,824</b>	<b>\$64,298,731.07</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2005-A Notes

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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	2	\$59,987.93	0.09%	
<b>B. Grace</b>				
Current	1	\$31,032.43	0.05%	
<b>C. TOTAL INTERIM</b>	<b>3</b>	<b>\$91,020.36</b>	<b>0.14%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	7,951	\$57,310,116.26	88.71%	
1-29 Days Delinquent	531	\$3,971,980.00	6.15%	
30-59 Days Delinquent	126	\$1,173,102.54	1.82%	
60-89 Days Delinquent	69	\$463,351.05	0.72%	
90-119 Days Delinquent	37	\$330,332.15	0.51%	
120-149 Days Delinquent	31	\$303,363.64	0.47%	
150-179 Days Delinquent	24	\$224,631.98	0.35%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	38	\$597,003.82	0.92%	
<b>G. Interim Charge-Offs</b>	<b>14</b>	<b>\$138,107.15</b>	<b>0.21%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>8,821</b>	<b>\$64,511,988.59</b>	<b>99.86%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>8,824</b>	<b>\$64,603,008.95</b>	<b>100.00%</b>	

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

<b>A.</b>	1 ABS Notes Outstanding	<b>\$68,280,752</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$64,298,731
	2 Total Fund Accounts Balance	\$6,579,461
	3 Total Principal and Accrued Interest Balance	\$64,603,009
	4 Number of Loans	8,824
	5 Number of Borrowers	7,227
<b>C.</b>	1 Borrower Payments- Principal	\$4,045,835
	2 Borrower Payments- Interest	\$914,010
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$171,429
	3 Cash Release to Access Group Inc	\$336,742
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.28%
	2 Weighted Average Remaining Maturity (WARM)	94
<b>F.</b>	1 Senior Notes Outstanding	\$56,486,855
	2 Subordinate Note Outstanding	\$11,793,897
	3 Senior Principal Distribution Amount	\$3,887,160
	4 Subordinate Principal Distribution Amount	\$811,601
	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**  
**December 31, 2018**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	Collection Periods	December-17	March-18	June-18	September-18	December-18
	Reporting Date	1/25/2018	4/25/2018	7/25/2018	10/25/2018	1/25/2019
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$88,496,285</b>	<b>\$84,041,398</b>	<b>\$78,290,248</b>	<b>\$72,979,512</b>	<b>\$68,280,752</b>
<b>B.</b>	1 Total Private Principal Balance	\$84,766,904	\$79,140,171	\$73,345,357	\$68,571,598	<b>\$64,298,731</b>
	2 Total Fund Accounts Balance	\$6,915,693	\$7,851,751	\$7,936,949	\$7,167,950	<b>\$6,579,461</b>
	3 Total Principal and Accrued Interest Balance	\$85,108,578	\$79,471,260	\$73,695,229	\$68,898,976	<b>\$64,603,009</b>
	4 Number of Loans	10,585	10,204	9,614	9,190	<b>8,824</b>
	5 Number of Borrowers	8,608	8,315	7,843	7,514	<b>7,227</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,358,411	\$5,293,277	\$5,593,899	\$4,577,307	<b>\$4,045,835</b>
	2 Borrower Payments- Interest	\$935,131	\$931,847	\$951,769	\$966,267	<b>\$914,010</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$223,468	\$211,917	\$197,850	\$186,363	<b>\$171,429</b>
	3 Cash Release to Access Group	\$373,134	\$263,292	\$396,392	\$314,914	<b>\$336,742</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.42%	4.65%	4.92%	5.20%	<b>5.28%</b>
	2 Weighted Average Remaining Maturity (WARM)	105	102	99	96	<b>94</b>
<b>F.</b>	1 Senior Notes Outstanding	\$73,210,629	\$69,525,220	\$64,767,446	\$60,374,015	<b>\$56,486,855</b>
	2 Subordinate Note Outstanding	\$15,285,655	\$14,516,178	\$13,522,802	\$12,605,497	<b>\$11,793,897</b>
	3 Senior Principal Distribution Amount	\$3,466,885	\$3,685,410	\$4,757,774	\$4,393,431	<b>\$3,887,160</b>
	4 Subordinate Principal Distribution Amount	\$723,851	\$769,477	\$993,376	\$917,305	<b>\$811,601</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>