

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: July 25, 2019
Collection Period: 04/01/2019 to 06/30/2019

I. Series 2005-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					March 31, 2019	Change	June 30, 2019	
1	Principal Balance				\$60,270,963.42	(\$4,120,930.19)	\$56,150,033.23	
2	Accrued Interest				\$310,825.75	(\$31,427.72)	\$279,398.03	
3	Total Principal And Accrued Interest Balance				\$60,581,789.17	(\$4,152,357.91)	\$56,429,431.26	
4	Fund Accounts Balance				\$6,352,414.49	(\$13,139.14)	\$6,339,275.35	
5	Total Student Loans And Fund Balance				\$66,934,203.66	(\$4,165,497.05)	\$62,768,706.61	
B. Student Loan Portfolio and Fund Balance								
					March 31, 2019	Change	June 30, 2019	
1	Weighted Average Coupon (WAC)				5.66%	-0.09%	5.57%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		93	(1)	92	
3	Number of Loans				8,428	(405)	8,023	
4	Number of Borrowers				6,932	(313)	6,619	
C. Notes and Certificates								
			CUSIP	6/30/2019 Interest Rate	Balance March 31, 2019	Balance Change	Balance June 30, 2019	% of 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	2.98025%	\$53,124,776.32	(\$3,349,022.01)	\$49,775,754.31	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN 00432CCC3	3.38025%	\$11,091,927.80	(\$699,242.67)	\$10,392,685.13	17.3%
5	Total Notes and Certificates			3.04934%	\$64,216,704.12	(\$4,048,264.68)	\$60,168,439.44	100.0%
D. Fund Accounts Balance								
					March 31, 2019	Change	June 30, 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				\$5,352,414.49	(\$13,139.14)	\$5,339,275.35	
4	Total Fund Accounts Balance				\$6,352,414.49	(\$13,139.14)	\$6,339,275.35	

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	June 30, 2019	
1	Borrower Payments - Total		(\$3,918,575.78)
2	Claim Payments		\$0.00
3	Refunds		(\$200.00)
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		(\$3,918,775.78)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$17,333.82
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$1,419.91)	
	4b Adjustments - Write-offs	(\$218,068.32)	
4	Total Adjustments		(\$219,488.23)
5	Total Non-Cash Principal Activity		(\$202,154.41)
C.	Total Student Loan Principal Activity		(\$4,120,930.19)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$850,219.25)
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		(\$850,219.25)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$834,335.38
2	Capitalized Interest		(\$17,333.82)
	3a Small Balance and Other Adjustments	\$891.45	
	3b Adjustments - Write-offs	(\$6,211.48)	
3	Total Adjustments		(\$5,320.03)
4	Fee Accruals		\$7,110.00
5	Total Non-Cash Interest Adjustments		\$818,791.53
F.	Total Student Loan Interest Activity		(\$31,427.72)

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	June 30, 2019		
	Beginning Balance	\$5,010,312.85		
	Transfers to Other Funds	(\$5,010,312.85)		
	1a Amount received in the collection account related to the collection period	\$4,712,490.81		
	1b Earnings	\$28,499.03		
	1c Recoveries	\$199,689.82		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	(\$10.17)		
	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	\$4,940,669.49		
	B.	Required Payments Under Waterfall	Payment	Distribute from Collection
1a Administrative Allowance		\$150,677.41	\$150,677.41	\$0.00
1b Annual Administration Fee		\$7,590.00	\$7,590.00	\$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		\$374,981.15	\$374,981.15	\$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		\$88,800.51	\$88,800.51	\$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)		\$4,015,200.77	\$4,015,200.77	\$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.	\$303,419.65	\$303,419.65	\$0.00	
Total Payments	\$4,940,669.49	\$4,940,669.49	\$0.00	

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IV. Series 2005-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$4,940,669.49	\$4,940,669.49	
B.	First	Administrative Allowance	\$158,267.41	\$4,782,402.08	\$0.00
C.	Second	Swap Payments	\$0.00	\$4,782,402.08	\$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	\$4,782,402.08	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,782,402.08	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$374,981.15	\$4,407,420.93	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$374,981.15		
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	\$4,407,420.93	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,407,420.93	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$4,407,420.93	\$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	\$88,800.51	\$4,318,620.42	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$4,318,620.42	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,318,620.42	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,318,620.42	\$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	\$4,318,620.42	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,318,620.42	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$3,321,669.12	\$996,951.30	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$693,531.65	\$303,419.65	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$4,015,200.77		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$303,419.65	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$303,419.65	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$303,419.65	\$0.00	\$0.00

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V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$56,429,431.26	\$56,429,431.26
	2 Fund Balances	\$6,349,074.07	\$1,408,404.58
	3 Senior Notes Outstanding	\$49,775,754.31	\$46,454,085.19
	Senior Asset Percentage	126.12%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$56,429,431.26	\$56,429,431.26
	2 Fund Balances	\$6,349,074.07	\$1,408,404.58
	3 All Notes Outstanding	\$60,168,439.44	\$56,153,238.67
	Total Asset Percentage	104.34%	103.00%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	8,023	\$56,150,033.23	100.00%
	2 Total By Loan Type Distribution	8,023	\$56,150,033.23	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$72,168.00	0.13%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	23	\$386,437.72	0.69%
	5 Repayment	7,988	\$55,607,218.98	99.03%
	6 Interim Charge-Offs	7	\$84,208.53	0.15%
	7 Total By Borrower Status Distribution	8,023	\$56,150,033.23	100.00%
C.	School Type Distribution:			
	1 Graduate	7,978	\$55,451,231.90	98.76%
	2 Undergraduate	45	\$698,801.33	1.24%
	3 Total By Loan Type Distribution	8,023	\$56,150,033.23	100.00%

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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	\$132,211.70	0.23%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	5	\$132,211.70	0.23%	
D. REPAYMENT:				
Active				
Current	7,651	\$53,017,165.75	93.95%	
1-29 Days Delinquent	112	\$949,224.41	1.68%	
30-59 Days Delinquent	114	\$955,945.46	1.69%	
60-89 Days Delinquent	39	\$300,403.77	0.53%	
90-119 Days Delinquent	27	\$214,595.15	0.38%	
120-149 Days Delinquent	27	\$239,893.95	0.43%	
150-179 Days Delinquent	18	\$129,369.16	0.23%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	23	\$404,983.15	0.72%	
G. Interim Charge-Offs	7	\$85,638.76	0.15%	
H. TOTAL REPAYMENT	8,018	\$56,297,219.56	99.77%	
I. TOTAL PORTFOLIO	8,023	\$56,429,431.26	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$60,168,439
B.	1 Total Private Principal Outstanding Balance	\$56,150,033
	2 Total Fund Accounts Balance	\$6,339,275
	3 Total Principal and Accrued Interest Balance	\$56,429,431
	4 Number of Loans	8,023
	5 Number of Borrowers	6,619
C.	1 Borrower Payments- Principal	\$3,918,576
	2 Borrower Payments- Interest	\$850,219
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$150,677
	3 Cash Release to Access Group Inc	\$303,420
E.	1 Weighted Average Coupon (WAC)	5.57%
	2 Weighted Average Remaining Maturity (WARM)	92
F.	1 Senior Notes Outstanding	\$49,775,754
	2 Subordinate Note Outstanding	\$10,392,685
	3 Senior Principal Distribution Amount	\$3,349,022
	4 Subordinate Principal Distribution Amount	\$699,243
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
June 30, 2019

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	June-18	September-18	December-18	March-19	June-19
	Reporting Date	7/25/2018	10/25/2018	1/25/2019	4/25/2019	7/25/2019
A.	1 Asset Backed Securities	\$78,290,248	\$72,979,512	\$68,280,752	\$64,216,704	\$60,168,439
B.	1 Total Private Principal Balance	\$73,345,357	\$68,571,598	\$64,298,731	\$60,270,963	\$56,150,033
	2 Total Fund Accounts Balance	\$7,936,949	\$7,167,950	\$6,579,461	\$6,352,414	\$6,339,275
	3 Total Principal and Accrued Interest Balance	\$73,695,229	\$68,898,976	\$64,603,009	\$60,581,789	\$56,429,431
	4 Number of Loans	9,614	9,190	8,824	8,428	8,023
	5 Number of Borrowers	7,843	7,514	7,227	6,932	6,619
C.	1 Borrower Payments- Principal	\$5,593,899	\$4,577,307	\$4,045,835	\$3,828,106	\$3,918,576
	2 Borrower Payments- Interest	\$951,769	\$966,267	\$914,010	\$884,964	\$850,219
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$197,850	\$186,363	\$171,429	\$160,747	\$150,677
	3 Cash Release to Access Group	\$396,392	\$314,914	\$336,742	\$281,191	\$303,420
E.	1 Weighted Average Coupon (WAC)	4.92%	5.20%	5.28%	5.66%	5.57%
	2 Weighted Average Remaining Maturity (WARM)	99	96	94	93	92
F.	1 Senior Notes Outstanding	\$64,767,446	\$60,374,015	\$56,486,855	\$53,124,776	\$49,775,754
	2 Subordinate Note Outstanding	\$13,522,802	\$12,605,497	\$11,793,897	\$11,091,928	\$10,392,685
	3 Senior Principal Distribution Amount	\$4,757,774	\$4,393,431	\$3,887,160	\$3,362,079	\$3,349,022
	4 Subordinate Principal Distribution Amount	\$993,376	\$917,305	\$811,601	\$701,969	\$699,243
	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%