

# ACCESS GROUP, INC.

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

Report Date: August 22, 2019  
Collection Period: 05/01/2019 to 07/31/2019

<b>I. Series 2005-2 Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>April 30, 2019</b>	<b>Change</b>	<b>July 31, 2019</b>		
1	Principal Balance					\$207,059,974.01	(\$6,637,787.85)	\$200,422,186.16		
2	Accrued Interest					\$4,905,798.81	\$183,213.39	\$5,089,012.20		
3	Accrued ISP					\$44,140.01	\$1,166.04	\$45,306.05		
4	Accrued SAP					\$287,703.94	(\$76,070.14)	\$211,633.80		
5	Total Principal And Accrued Interest Balance					<b>\$212,297,616.77</b>	<b>(\$6,529,478.56)</b>	<b>\$205,768,138.21</b>		
6	Fund Accounts Balance					\$9,884,668.30	(\$2,369.75)	\$9,882,298.55		
7	<b>Total Student Loans And Fund Balance</b>					<b>\$222,182,285.07</b>	<b>(\$6,531,848.31)</b>	<b>\$215,650,436.76</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>April 30, 2019</b>	<b>Change</b>	<b>July 31, 2019</b>		
1	Weighted Average Coupon (WAC)	[not including SAP]				4.29%	0.07%	4.36%		
2	Weighted Average Remaining Maturity (WARM)	[includes in-school period]				178	(2)	175		
3	Number of Loans					16,893	(486)	16,407		
4	Number of Borrowers					8,475	(256)	8,219		
<b>C. Notes and Certificates</b>										
						<b>7/31/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
						<b>Int. Rate</b>	<b>April 30, 2019</b>	<b>Change</b>	<b>July 31, 2019</b>	<b>O/S Securities</b>
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	0.00000%		\$785,906.34	(\$785,906.34)	\$0.00	0.00%
4	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-4	FRN	00432CCP4	2.74338%		\$204,967,000.00	(\$5,324,636.82)	\$199,642,363.18	93.84%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	3.12338%		\$13,504,722.76	(\$401,069.38)	\$13,103,653.38	6.16%
6	<b>Total Notes and Certificates</b>				<b>2.76679%</b>		<b>\$219,257,629.10</b>	<b>(\$6,511,612.54)</b>	<b>\$212,746,016.56</b>	<b>100.00%</b>
<b>D. Fund Balances</b>										
						<b>April 30, 2019</b>	<b>Change</b>	<b>July 31, 2019</b>		
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00		
2	Collection Fund					\$8,905,168.30	(\$2,369.75)	8,902,798.55		
3	Revolving Fund					\$0.00	\$0.00	\$0.00		
4	<b>Total Fund Accounts Balance</b>					<b>\$9,884,668.30</b>	<b>(\$2,369.75)</b>	<b>\$9,882,298.55</b>		

# Access Group, Inc.

## Access Group Student Loan Asset Backed Series 2005-2 Notes

### Quarterly Servicing Report

Report Date: August 22, 2019  
Collection Period: 05/01/2019 to 07/31/2019

II. Series 2005-2 Transactions and Accruals				
	Totals	CONSOLIDATION	PLUS	STAFFORD
	7/31/2019	7/31/2019	7/31/2019	7/31/2019
<b>A. Student Loan Principal Collection Activity</b>				
1 Borrower Payments - Total	(\$6,224,390.38)	(\$3,719,041.73)	(\$418,326.70)	(\$2,087,021.95)
2 Claim Payments	(\$763,956.26)	(\$473,171.93)	(\$23,786.23)	(\$266,998.10)
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	\$59,734.71	\$23,882.41	\$0.00	\$35,852.30
5 New Acquisitions - Total	\$59,734.71	\$23,882.41	\$0.00	\$35,852.30
6 <b>Total Cash Principal Activity</b>	<b>(\$6,928,611.93)</b>	<b>(\$4,168,331.25)</b>	<b>(\$442,112.93)</b>	<b>(\$2,318,167.75)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>				
1 Capitalized Interest	\$305,248.86	\$55,180.03	\$121,606.97	\$128,461.86
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	\$582.96	\$0.00	\$0.00	\$582.96
4b Adjustments - Write-offs	(\$15,007.74)	(\$6,502.67)	(\$149.57)	(\$8,355.50)
4 Total Adjustments	(\$14,424.78)	(\$6,502.67)	(\$149.57)	(\$7,772.54)
5 <b>Total Non-Cash Principal Activity</b>	<b>\$290,824.08</b>	<b>\$48,677.36</b>	<b>\$121,457.40</b>	<b>\$120,689.32</b>
<b>C. Total Student Loan Principal Activity</b>	<b>(\$6,637,787.85)</b>	<b>(\$4,119,653.89)</b>	<b>(\$320,655.53)</b>	<b>(\$2,197,478.43)</b>
<b>D. Student Loan Interest Activity</b>				
1 Borrower Payments - Total	(\$1,661,990.47)	(\$945,578.41)	(\$213,192.33)	(\$503,219.73)
2 Claim Payments	(\$34,896.53)	(\$23,028.19)	(\$961.25)	(\$10,907.09)
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)	(\$34,953.12)	(\$12,129.81)	\$0.00	(\$22,823.31)
6 Special Allowance Payments (SAP)	(\$221,750.62)	(\$440,489.62)	\$159,857.86	\$58,881.14
7 Other Adjustments	(\$113.36)	(\$78.37)	(\$0.28)	(\$34.71)
8 <b>Total Interest Collections</b>	<b>(\$1,953,704.10)</b>	<b>(\$1,421,304.40)</b>	<b>(\$54,296.00)</b>	<b>(\$478,103.70)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>				
1 Borrower Accruals	\$2,176,531.16	1,058,625.11	398,185.06	719,721.00
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$34,303.81	\$13,869.05	\$0.00	\$20,434.76
3 Special Allowance Payments - Accrued	\$142,818.12	\$392,879.24	(\$163,355.48)	(\$86,705.64)
4 Capitalized Interest	(\$305,248.86)	(\$55,180.03)	(\$121,606.97)	(\$128,461.86)
5a Small Balance and Other Adjustments	(\$7,423.27)	(\$3,246.43)	(\$1,788.36)	(\$2,388.48)
5b Adjustments - Write-offs	(\$3.66)	\$0.14	(\$0.01)	(\$3.79)
5c Other Adjustments - Subsidized Govt Interest (ISP)	\$1,815.35	(\$453.90)	\$0.00	\$2,269.25
5d Other Adjustments - Special Allowance Payments	\$2,862.36	(\$3,689.29)	\$4,096.54	\$2,455.11
5 Total Adjustments	(\$2,749.22)	(\$7,389.48)	\$2,308.17	\$2,332.09
6 Fee Accruals	\$16,358.38	\$6,192.24	\$2,043.68	\$8,122.46
7 <b>Total Non-Cash Interest Adjustments</b>	<b>\$2,062,013.39</b>	<b>\$1,408,996.13</b>	<b>\$117,574.46</b>	<b>\$535,442.81</b>
<b>F. Total Student Loan Interest Activity</b>	<b>\$108,309.29</b>	<b>(\$12,308.27)</b>	<b>\$63,278.46</b>	<b>\$57,339.11</b>

# Access Group, Inc.

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

Report Date: August 22, 2019

Collection Period: 05/01/2019 to 07/31/2019

<b>III. Series 2005-2 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>July 31, 2019</b>		
	1 Beginning Balance	\$8,676,129.02		
	2 Transfers to Other Funds	(\$8,676,129.02)		
	3 Payments Received	\$8,137,054.93		
	4 Payments Due	(\$333,525.65)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$34,953.12		
	6 Federal Special Allowance Payments	\$221,750.62		
	7 Guarantee Payments of Principal	\$763,956.26		
	8 Guarantee Payments of Interest	\$34,896.53		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$59,734.71)		
	11 Earnings	\$18,065.93		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	<b>Ending Balance</b>	<b>\$8,817,417.03</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administration Fund Distributions	\$306,408.82	\$306,408.82	\$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	\$1,399,664.66	\$1,399,664.66	\$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	\$104,592.98	\$104,592.98	\$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	\$6,513,211.65	\$6,513,211.65	\$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.	\$490,413.92	\$490,413.92	\$0.00	
	<b>Total Payments</b>	<b>\$8,817,417.03</b>	<b>\$8,817,417.03</b>	<b>\$0.00</b>

**Access Group, Inc.**  
**Access Group Student Loan Asset Backed Series 2005-2 Notes**  
**Quarterly Servicing Report**

**Report Date: August 22, 2019**  
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<b>IV. Series 2005-2 Notes Waterfall for Distributions</b>				
			<b>Remaining Funds Balance</b>	<b>CAP I Account Used</b>
<b>A.</b>	Total Available Funds	<b>\$8,817,417.03</b>	\$8,817,417.03	\$0.00
<b>B.</b>	<b>Administration Funds</b>	<b>\$309,533.82</b>	\$8,507,883.21	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$8,507,883.21	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$8,507,883.21	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$8,507,883.21	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$1,399,664.66	\$7,108,218.55	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,399,664.66</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$7,108,218.55	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,108,218.55	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,108,218.55	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$7,108,218.55	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$104,592.98	\$7,003,625.57	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$104,592.98</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount</b>			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$7,003,625.57	\$0.00
	<b>Allocation to Revolving Account for originations or refinancing</b>	<b>\$0.00</b>		
	2 After the Revolving Period, Principal Distribution			
	a. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$7,003,625.57	\$0.00
	b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,003,625.57	\$0.00
	c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,003,625.57	\$0.00
	d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$6,112,043.77	\$891,581.80	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$6,112,043.77</b>		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$401,167.88	\$490,413.92	\$0.00
	<b>Total Principal Distribution on Subordinate Notes or Obligations:</b>	<b>\$401,167.88</b>		
<b>G.</b>	<b>Allocation to Capitalized Interest Account to Maintain Minimum Balance</b>	<b>\$0.00</b>	\$490,413.92	\$0.00
<b>H.</b>	<b>Allocation to Revolving Account for originations or refinancing</b>	<b>\$0.00</b>	\$490,413.92	\$0.00
<b>I.</b>	<b>Cash Release to Access Group, Inc.</b>	<b>\$490,413.92</b>	\$0.00	\$0.00

# Access Group, Inc.

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

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V. Series 2005-2 Asset Percentages		
<b>A</b>	<p><b>Senior Asset Percentage</b></p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 Senior Note Outstanding (b)</p> <p style="text-align: right;"><b>Senior Asset Percentage</b></p>	<p>\$205,768,138.21</p> <p>\$980,248.71</p> <p>\$193,530,319.41</p> <hr/> <p><b>106.83%</b></p>
<b>B.</b>	<p><b>Total Asset Percentage</b></p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 All Notes Outstanding (b)</p> <p style="text-align: right;"><b>Total Asset Percentage</b></p>	<p>\$205,768,138.21</p> <p>\$980,248.71</p> <p>\$206,232,804.91</p> <hr/> <p><b>100.25%</b></p>
<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

### Quarterly Servicing Report

Report Date: August 22, 2019

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<b>VI. Series 2005-2 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	3,779	\$18,094,913.71	9.03%
	2 UnSubsidized Stafford	4,207	\$39,770,688.13	19.84%
	3 Consolidation	7,252	\$123,461,238.87	61.60%
	4 PLUS Loans	1,169	\$19,095,345.45	9.53%
	<b>5 Total By Loan Type Distribution</b>	<b>16,407</b>	<b>\$200,422,186.16</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	39	\$224,402.47	0.11%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	10	\$66,464.00	0.03%
	3 Deferment	397	\$4,275,874.89	2.13%
	4 Forbearance	362	\$6,112,416.12	3.05%
	5 Repayment	15,565	\$189,533,648.36	94.57%
	6 Claims	34	\$209,380.32	0.10%
<b>7 Total By Borrower Status Distribution</b>	<b>16,407</b>	<b>\$200,422,186.16</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	15,401	\$198,061,425.70	98.82%
	2 Undergraduate	1,005	\$2,337,149.49	1.17%
	<b>3 Total By School Type Distribution</b>	<b>16,407</b>	<b>\$200,422,186.16</b>	<b>99.99%</b>

# ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: August 22, 2019

Collection Period: 05/01/2019 to 07/31/2019

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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School												
Current	17	\$89,931	0.49%	22	\$209,847	0.51%	42	\$1,215,998	0.98%	0	\$0	0.00%
<b>B. Grace</b>												
Current	3	\$14,312	0.08%	7	\$89,346	0.22%	0	\$0	0.00%	0	\$0	0.00%
<b>C. TOTAL INTERIM</b>	<b>20</b>	<b>\$104,243</b>	<b>0.56%</b>	<b>29</b>	<b>\$299,193</b>	<b>0.73%</b>	<b>42</b>	<b>\$1,215,998</b>	<b>0.98%</b>	<b>0</b>	<b>\$0</b>	<b>0.00%</b>
<b>D. REPAYMENT:</b>												
Active												
Current	3,144	\$14,889,182	80.69%	3,540	\$33,414,758	81.01%	6,737	\$112,082,291	89.92%	949	\$16,394,495	77.46%
1-29 Days Delinquent	186	\$970,900	5.26%	195	\$2,247,453	5.45%	247	\$5,064,660	4.06%	67	\$1,145,184	5.41%
30-59 Days Delinquent	55	\$284,307	1.54%	58	\$642,210	1.56%	35	\$677,874	0.54%	16	\$331,776	1.57%
60-89 Days Delinquent	34	\$221,482	1.20%	45	\$457,665	1.11%	18	\$711,916	0.57%	11	\$282,505	1.33%
90-119 Days Delinquent	25	\$144,108	0.78%	21	\$210,680	0.51%	16	\$568,467	0.46%	6	\$123,533	0.58%
≥ 120 Days Delinquent	41	\$236,417	1.28%	45	\$541,982	1.31%	59	\$1,482,537	1.19%	15	\$454,835	2.15%
<b>E. Deferment:</b>												
Current	164	\$779,577	4.22%	132	\$1,318,563	3.20%	13	\$521,834	0.42%	46	\$942,198	4.45%
<b>F. Forbearance:</b>												
Current	96	\$762,803	4.13%	127	\$2,008,731	4.87%	83	\$2,317,067	1.86%	56	\$1,440,263	6.80%
<b>G. Claims</b>	<b>14</b>	<b>\$58,979</b>	<b>0.32%</b>	<b>15</b>	<b>\$105,506</b>	<b>0.26%</b>	<b>2</b>	<b>\$3,500</b>	<b>0.00%</b>	<b>3</b>	<b>\$51,525</b>	<b>0.24%</b>
<b>H. TOTAL REPAYMENT</b>	<b>3,759</b>	<b>\$18,347,755</b>	<b>99.44%</b>	<b>4,178</b>	<b>\$40,947,548</b>	<b>99.27%</b>	<b>7,210</b>	<b>\$123,430,146</b>	<b>99.02%</b>	<b>1,169</b>	<b>\$21,166,315</b>	<b>100.00%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>3,779</b>	<b>\$18,451,998</b>	<b>100.00%</b>	<b>4,207</b>	<b>\$41,246,741</b>	<b>100.00%</b>	<b>7,252</b>	<b>\$124,646,144</b>	<b>100.00%</b>	<b>1,169</b>	<b>\$21,166,315</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$205,511,198</b>							

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

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### VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	05/01/2019 to 07/31/2019 08/22/19
<b>A.</b>	1 ABS Notes Outstanding	\$212,746,017
<b>B.</b>	1 Total Principal Balance	\$200,422,186
	2 Total Fund Accounts Balance	\$9,882,299
	3 Total Principal and Accrued Interest Balance	\$205,768,138
	4 Number of Loans	16,407
	5 Number of Borrowers	8,219
<b>C.</b>	1 Borrower Payments- Principal	\$6,224,390
	2 Borrower Payments- Interest	\$1,661,990
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$306,409
	3 Cash Release to Access Group, Inc.	\$490,414
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.36%
	2 Weighted Average Remaining Maturity (WARM)	175
<b>F.</b>	1 Senior Notes Outstanding	\$199,642,363
	2 Subordinate Note Outstanding	\$13,103,653
	3 Senior Notes Principal Distribution	\$785,906
	4 Subordinate Note Principal Distribution	\$401,069
	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**  
**July 31, 2019**

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

		Collection Period	July-18	October-18	January-19	April-19	July-19
		Reporting Date	8/22/18	11/23/18	2/22/19	5/22/19	8/22/19
<b>A.</b>	<b>1 Asset Backed Securities</b>		\$241,007,949	\$232,628,808	\$225,304,110	\$219,257,629	\$212,746,017
<b>B.</b>	1 Total Principal Balance		\$227,801,570	\$220,410,160	\$213,840,624	\$207,059,974	\$200,422,186
	2 Total Fund Accounts Balance		\$11,873,350	\$10,657,520	\$9,669,587	\$9,884,668	\$9,882,299
	3 Total Principal and Accrued Interest Balance		\$232,223,719	\$224,880,968	\$218,819,698	\$212,297,617	\$205,768,138
	4 Number of Loans		18,827	18,116	17,445	16,893	16,407
	5 Number of Borrowers		9,425	9,083	8,753	8,475	8,219
<b>C.</b>	1 Borrower Payments- Principal		\$7,847,190	\$7,086,097	\$6,583,052	\$6,385,487	\$6,224,390
	2 Borrower Payments- Interest		\$1,798,384	\$1,793,182	\$1,753,131	\$1,660,285	\$1,661,990
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$352,822	\$342,251	\$326,852	\$316,900	\$306,409
	3 Cash Release to Access Group, Inc.		\$258,728	\$199,105	\$362,650	\$268,936	\$490,414
<b>E.</b>	1 Weighted Average Coupon (WAC)		4.36%	4.64%	4.29%	4.29%	4.36%
	2 Weighted Average Remaining Maturity (WARM)		195	187	182	178	175
<b>F.</b>	1 Senior Notes Outstanding		\$226,163,560	\$218,300,515	\$211,426,967	\$205,752,906	\$199,642,363
	2 Subordinate Notes Outstanding		\$14,844,389	\$14,328,293	\$13,877,143	\$13,504,723	\$13,103,653
	3 Senior Notes Principal Distribution		\$6,998,967	\$7,863,045	\$6,873,549	\$5,674,060	\$785,906
	4 Subordinate Note Principal Distribution		\$459,382	\$516,096	\$451,150	\$372,421	\$401,069
	5 Senior Asset Percentage		106.83%	106.83%	106.83%	106.83%	106.83%
	6 Total Asset Percentage		100.25%	100.25%	100.25%	100.25%	100.25%