

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2019
Collection Period: 07/01/2019 to 09/30/2019

I. Series 2005-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					June 30, 2019	Change	September 30, 2019	
1	Principal Balance				\$56,150,033.23	(\$3,693,212.91)	\$52,456,820.32	
2	Accrued Interest				\$279,398.03	(\$19,857.79)	\$259,540.24	
3	Total Principal And Accrued Interest Balance				\$56,429,431.26	(\$3,713,070.70)	\$52,716,360.56	
4	Fund Accounts Balance				\$6,339,275.35	(\$384,544.10)	\$5,954,731.25	
5	Total Student Loans And Fund Balance				\$62,768,706.61	(\$4,097,614.80)	\$58,671,091.81	
B. Student Loan Portfolio and Fund Balance								
					June 30, 2019	Change	September 30, 2019	
1	Weighted Average Coupon (WAC)				5.57%	-0.16%	5.41%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		92	(2)	90	
3	Number of Loans				8,023	(348)	7,675	
4	Number of Borrowers				6,619	(275)	6,344	
C. Notes and Certificates								
				9/30/2019	Balance	Balance	Balance	% of
			CUSIP	Interest Rate	June 30, 2019	Change	September 30, 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	2.67550%	\$49,775,754.31	(\$3,321,669.12)	\$46,454,085.19	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN 00432CCC3	3.07550%	\$10,392,685.13	(\$693,531.65)	\$9,699,153.48	17.3%
5	Total Notes and Certificates			2.74459%	\$60,168,439.44	(\$4,015,200.77)	\$56,153,238.67	100.0%
D. Fund Accounts Balance								
					June 30, 2019	Change	September 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				\$5,339,275.35	(\$384,544.10)	\$4,954,731.25	
4	Total Fund Accounts Balance				\$6,339,275.35	(\$384,544.10)	\$5,954,731.25	

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2019
1	Borrower Payments - Total	(\$3,616,346.05)
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	(\$3,616,346.05)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$8,603.24
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$17.66)
	4b Adjustments - Write-offs	(\$85,452.44)
4	Total Adjustments	(\$85,470.10)
5	Total Non-Cash Principal Activity	(\$76,866.86)
C.	Total Student Loan Principal Activity	(\$3,693,212.91)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$782,399.67)
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	(\$782,399.67)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$766,398.94
2	Capitalized Interest	(\$8,603.24)
	3a Small Balance and Other Adjustments	(\$997.39)
	3b Adjustments - Write-offs	(\$2,741.43)
3	Total Adjustments	(\$3,738.82)
4	Fee Accruals	\$8,485.00
5	Total Non-Cash Interest Adjustments	\$762,541.88
F.	Total Student Loan Interest Activity	(\$19,857.79)

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	September 30, 2019		
	Beginning Balance	\$4,940,669.49		
	Transfers to Other Funds	(\$4,940,669.49)		
	1a Amount received in the collection account related to the collection period	\$4,430,602.22		
	1b Earnings	\$26,762.53		
	1c Recoveries	\$130,617.14		
	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	\$4,587,981.89		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$140,375.08	\$140,375.08	\$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	\$317,624.65	\$317,624.65	\$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	\$76,231.57	\$76,231.57	\$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)	\$3,637,340.22	\$3,637,340.22	\$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.	\$416,410.37	\$416,410.37	\$0.00	
Total Payments	\$4,587,981.89	\$4,587,981.89	\$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)	\$4,587,981.89	\$4,587,981.89	
B.	First	Administrative Allowance	\$140,375.08	\$4,447,606.81	\$0.00
C.	Second	Swap Payments	\$0.00	\$4,447,606.81	\$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	\$4,447,606.81	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,447,606.81	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$317,624.65	\$4,129,982.16	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$317,624.65		
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	\$4,129,982.16	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,129,982.16	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$4,129,982.16	\$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	\$76,231.57	\$4,053,750.59	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$4,053,750.59	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,053,750.59	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,053,750.59	\$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	\$4,053,750.59	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,053,750.59	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$3,009,075.10	\$1,044,675.49	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$628,265.12	\$416,410.37	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$3,637,340.22		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$416,410.37	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$416,410.37	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$416,410.37	\$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	\$52,716,360.56	\$52,716,360.56
	2 Fund Balances	\$5,962,996.75	\$1,375,014.86
	3 Senior Notes Outstanding	\$46,454,085.19	\$43,445,010.09
	Senior Asset Percentage	126.32%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$52,716,360.56	\$52,716,360.56
	2 Fund Balances	\$5,962,996.75	\$1,375,014.86
	3 All Notes Outstanding	\$56,153,238.67	\$52,515,898.45
	Total Asset Percentage	104.50%	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	7,675	\$52,456,820.32	100.00%
	2 Total By Loan Type Distribution	7,675	\$52,456,820.32	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$54,668.00	0.10%
	2 Grace	1	\$17,500.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	19	\$284,613.68	0.54%
	5 Repayment	7,651	\$52,100,038.64	99.32%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	7,675	\$52,456,820.32	100.00%
C.	School Type Distribution:			
	1 Graduate	7,631	\$51,773,198.06	98.70%
	2 Undergraduate	44	\$683,622.26	1.30%
	3 Total By Loan Type Distribution	7,675	\$52,456,820.32	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	4	\$101,416.46	0.19%	
B. Grace				
Current	1	\$31,865.26	0.06%	
C. TOTAL INTERIM	5	\$133,281.72	0.25%	
D. REPAYMENT:				
Active				
Current	6,897	\$46,595,027.97	88.39%	
1-29 Days Delinquent	502	\$3,652,336.92	6.93%	
30-59 Days Delinquent	111	\$831,681.70	1.58%	
60-89 Days Delinquent	59	\$475,942.20	0.90%	
90-119 Days Delinquent	32	\$252,197.58	0.48%	
120-149 Days Delinquent	20	\$155,384.04	0.29%	
150-179 Days Delinquent	30	\$316,744.85	0.60%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	19	\$303,763.58	0.58%	
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	7,670	\$52,583,078.84	99.75%	
I. TOTAL PORTFOLIO	7,675	\$52,716,360.56	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$56,153,239
B.	1 Total Private Principal Outstanding Balance	\$52,456,820
	2 Total Fund Accounts Balance	\$5,954,731
	3 Total Principal and Accrued Interest Balance	\$52,716,361
	4 Number of Loans	7,675
	5 Number of Borrowers	6,344
C.	1 Borrower Payments- Principal	\$3,616,346
	2 Borrower Payments- Interest	\$782,400
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$140,375
	3 Cash Release to Access Group Inc	\$416,410
E.	1 Weighted Average Coupon (WAC)	5.41%
	2 Weighted Average Remaining Maturity (WARM)	90
F.	1 Senior Notes Outstanding	\$46,454,085
	2 Subordinate Note Outstanding	\$9,699,153
	3 Senior Principal Distribution Amount	\$3,321,669
	4 Subordinate Principal Distribution Amount	\$693,532
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
September 30, 2019

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	September-18	December-18	March-19	June-19	September-19
	Reporting Date	10/25/2018	1/25/2019	4/25/2019	7/25/2019	10/25/2019
A.	1 Asset Backed Securities	\$72,979,512	\$68,280,752	\$64,216,704	\$60,168,439	\$56,153,239
B.	1 Total Private Principal Balance	\$68,571,598	\$64,298,731	\$60,270,963	\$56,150,033	\$52,456,820
	2 Total Fund Accounts Balance	\$7,167,950	\$6,579,461	\$6,352,414	\$6,339,275	\$5,954,731
	3 Total Principal and Accrued Interest Balance	\$68,898,976	\$64,603,009	\$60,581,789	\$56,429,431	\$52,716,361
	4 Number of Loans	9,190	8,824	8,428	8,023	7,675
	5 Number of Borrowers	7,514	7,227	6,932	6,619	6,344
C.	1 Borrower Payments- Principal	\$4,577,307	\$4,045,835	\$3,828,106	\$3,918,576	\$3,616,346
	2 Borrower Payments- Interest	\$966,267	\$914,010	\$884,964	\$850,219	\$782,400
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$186,363	\$171,429	\$160,747	\$150,677	\$140,375
	3 Cash Release to Access Group	\$314,914	\$336,742	\$281,191	\$303,420	\$416,410
E.	1 Weighted Average Coupon (WAC)	5.20%	5.28%	5.66%	5.57%	5.41%
	2 Weighted Average Remaining Maturity (WARM)	96	94	93	92	90
F.	1 Senior Notes Outstanding	\$60,374,015	\$56,486,855	\$53,124,776	\$49,775,754	\$46,454,085
	2 Subordinate Note Outstanding	\$12,605,497	\$11,793,897	\$11,091,928	\$10,392,685	\$9,699,153
	3 Senior Principal Distribution Amount	\$4,393,431	\$3,887,160	\$3,362,079	\$3,349,022	\$3,321,669
	4 Subordinate Principal Distribution Amount	\$917,305	\$811,601	\$701,969	\$699,243	\$693,532
	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%