

ACCESS GROUP, INC.

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

Report Date: November 22, 2019
Collection Period: 08/01/2019 to 10/31/2019

I. Series 2005-2 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						July 31, 2019	Change	October 31, 2019		
1	Principal Balance					\$200,422,186.16	(\$7,352,066.99)	\$193,070,119.17		
2	Accrued Interest					\$5,089,012.20	\$143,189.42	\$5,232,201.62		
3	Accrued ISP					\$45,306.05	\$674.04	\$45,980.09		
4	Accrued SAP					\$211,633.80	(\$228,213.60)	(\$16,579.80)		
5	Total Principal And Accrued Interest Balance					\$205,768,138.21	(\$7,436,417.13)	\$198,331,721.08		
6	Fund Accounts Balance					\$9,882,298.55	\$328,019.95	\$10,210,318.50		
7	Total Student Loans And Fund Balance					\$215,650,436.76	(\$7,108,397.18)	\$208,542,039.58		
B. Student Loan Portfolio and Fund Balance										
						July 31, 2019	Change	October 31, 2019		
1	Weighted Average Coupon (WAC)		[not including SAP]			4.36%	-0.01%	4.35%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			175	(1)	174		
3	Number of Loans					16,407	(625)	15,782		
4	Number of Borrowers					8,219	(297)	7,922		
C. Notes and Certificates										
						10/31/2019	Balance	Balance	% of	
						Int. Rate	July 31, 2019	Change	October 31, 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	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
4	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-4	FRN	00432CCP4	2.36950%		\$199,642,363.18	(\$6,112,043.77)	\$193,530,319.41	93.84%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	2.74950%		\$13,103,653.38	(\$401,167.88)	\$12,702,485.50	6.16%
6	Total Notes and Certificates				2.39291%		\$212,746,016.56	(\$6,513,211.65)	\$206,232,804.91	100.00%
D. Fund Balances										
						July 31, 2019	Change	October 31, 2019		
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00		
2	Collection Fund					\$8,902,798.55	\$328,019.95	9,230,818.50		
3	Revolving Fund					\$0.00	\$0.00	\$0.00		
4	Total Fund Accounts Balance					\$9,882,298.55	\$328,019.95	\$10,210,318.50		

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
		10/31/2019	10/31/2019	10/31/2019	10/31/2019
A. Student Loan Principal Collection Activity					
1	Borrower Payments - Total	(\$7,132,843.74)	(\$3,692,824.36)	(\$773,056.85)	(\$2,666,962.53)
2	Claim Payments	(\$571,890.82)	(\$179,331.19)	(\$80,359.66)	(\$312,199.97)
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	\$34,646.20	\$0.00	\$0.00	\$34,646.20
5	New Acquisitions - Total	\$34,646.20	\$0.00	\$0.00	\$34,646.20
6	Total Cash Principal Activity	(\$7,670,088.36)	(\$3,872,155.55)	(\$853,416.51)	(\$2,944,516.30)
B. Student Loan Non-Cash Principal Activity					
1	Capitalized Interest	\$326,226.93	\$65,857.81	\$87,911.06	\$172,458.06
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	\$0.00	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$8,205.56)	(\$1,876.08)	(\$513.22)	(\$5,816.26)
4	Total Adjustments	(\$8,205.56)	(\$1,876.08)	(\$513.22)	(\$5,816.26)
5	Total Non-Cash Principal Activity	\$318,021.37	\$63,981.73	\$87,397.84	\$166,641.80
C. Total Student Loan Principal Activity		(\$7,352,066.99)	(\$3,808,173.82)	(\$766,018.67)	(\$2,777,874.50)
D. Student Loan Interest Activity					
1	Borrower Payments - Total	(\$1,650,077.29)	(\$902,431.89)	(\$225,555.01)	(\$522,090.39)
2	Claim Payments	(\$17,355.37)	(\$4,895.36)	(\$6,885.46)	(\$5,574.55)
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)	(\$35,132.72)	(\$12,416.77)	\$0.00	(\$22,715.95)
6	Special Allowance Payments (SAP)	(\$188,834.59)	(\$411,041.78)	\$157,918.49	\$64,288.70
7	Other Adjustments	(\$38.14)	(\$1.64)	(\$2.81)	(\$33.69)
8	Total Interest Collections	(\$1,891,438.11)	(\$1,330,787.44)	(\$74,524.79)	(\$486,125.88)
E. Student Loan Non-Cash Interest Activity					
1	Borrower Accruals	\$2,129,186.64	1,029,470.20	386,971.41	712,745.04
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$34,390.33	\$13,655.59	\$0.00	\$20,734.74
3	Special Allowance Payments - Accrued	(\$42,220.43)	\$275,714.58	(\$174,981.13)	(\$142,953.88)
4	Capitalized Interest	(\$326,226.93)	(\$65,857.81)	(\$87,911.06)	(\$172,458.06)
5a	Small Balance and Other Adjustments	(\$6,811.45)	(\$3,381.72)	(\$1,991.75)	(\$1,437.98)
5b	Adjustments - Write-offs	(\$0.22)	(\$0.02)	(\$0.02)	(\$0.18)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$1,416.43	(\$1,111.86)	\$0.00	\$2,528.29
5d	Other Adjustments - Special Allowance Payments	\$2,841.42	(\$3,670.88)	\$4,050.00	\$2,462.30
5	Total Adjustments	(\$2,553.82)	(\$8,164.48)	\$2,058.23	\$3,552.43
6	Fee Accruals	\$14,512.18	\$5,459.63	\$2,277.25	\$6,775.30
7	Total Non-Cash Interest Adjustments	\$1,807,087.97	\$1,250,277.71	\$128,414.70	\$428,395.57
F. Total Student Loan Interest Activity		(\$84,350.14)	(\$80,509.73)	\$53,889.91	(\$57,730.31)

Access Group, Inc.

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Collection Period: 08/01/2019 to 10/31/2019

III. Series 2005-2 Collection Fund Activity			
A. Collection Fund		October 31, 2019	
	1 Beginning Balance	\$8,817,417.03	
	2 Transfers to Other Funds	(\$8,817,417.03)	
	3 Payments Received	\$8,444,373.11	
	4 Payments Due	(\$324,234.11)	
	5 Federal Interest Subsidy Payments (net adjustments)	\$35,132.72	
	6 Federal Special Allowance Payments	\$188,834.59	
	7 Guarantee Payments of Principal	\$571,890.82	
	8 Guarantee Payments of Interest	\$17,355.37	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$34,646.20)	
	11 Earnings	\$15,042.49	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	Ending Balance	\$8,913,748.79	
B. Required Payments Under Waterfall		Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$296,623.37	\$296,623.37 \$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	\$1,171,901.35	\$1,171,901.35 \$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	\$89,254.01	\$89,254.01 \$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	\$7,352,845.06	\$7,352,845.06 \$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.	\$0.00	\$0.00 \$0.00	
	Total Payments	\$8,913,748.79	\$8,913,748.79 \$0.00

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Access Group Student Loan Asset Backed Series 2005-2 Notes

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IV. Series 2005-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$8,913,748.79	\$8,913,748.79	\$0.00
B.	Administration Funds	\$299,748.37	\$8,614,000.42	\$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	\$8,614,000.42	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$8,614,000.42	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$8,614,000.42	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$1,171,901.35	\$7,442,099.07	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,171,901.35		
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	\$7,442,099.07	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,442,099.07	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,442,099.07	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$7,442,099.07	\$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]	\$89,254.01	\$7,352,845.06	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$89,254.01		
F.	Payment of Principal Distribution Amount			
1	During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$7,352,845.06	\$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	\$7,352,845.06	\$0.00
b.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,352,845.06	\$0.00
c.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,352,845.06	\$0.00
d.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$6,899,961.69	\$452,883.37	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$6,899,961.69		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$452,883.37	(\$0.00)	(\$0.00)
	Total Principal Distribution on Subordinate Notes or Obligations:	\$452,883.37		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	(\$0.00)	(\$0.00)
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	(\$0.00)	(\$0.00)
I.	Cash Release to Access Group, Inc.	\$0.00	\$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		
A	<p>Senior Asset Percentage</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;">Senior Asset Percentage</p>	<p>\$198,331,721.08</p> <p>\$980,036.71</p> <p>\$186,630,357.72</p> <hr/> <p>106.79%</p>
B.	<p>Total Asset Percentage</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;">Total Asset Percentage</p>	<p>\$198,331,721.08</p> <p>\$980,036.71</p> <p>\$198,879,959.85</p> <hr/> <p>100.22%</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: November 22, 2019

Collection Period: 08/01/2019 to 10/31/2019

VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	3,575	\$17,226,209.69	8.92%
	2 UnSubsidized Stafford	3,996	\$37,861,517.65	19.61%
	3 Consolidation	7,098	\$119,653,065.05	61.97%
	4 PLUS Loans	1,113	\$18,329,326.78	9.49%
	5 Total By Loan Type Distribution	15,782	\$193,070,119.17	100.00%
B.	Borrower Status Distribution:			
	1 In-School	38	\$234,541.75	0.12%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	11	\$56,324.72	0.03%
	3 Deferment	384	\$4,491,909.36	2.33%
	4 Forbearance	334	\$5,417,959.36	2.81%
	5 Repayment	14,998	\$182,519,350.76	94.54%
	6 Claims	17	\$350,033.22	0.18%
7 Total By Borrower Status Distribution	15,782	\$193,070,119.17	100.00%	
C.	School Type Distribution:			
	1 Graduate	14,844	\$190,794,590.82	98.82%
	2 Undergraduate	937	\$2,252,469.63	1.17%
	3 Total By School Type Distribution	15,782	\$193,070,119.17	99.99%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: November 22, 2019

Collection Period: 08/01/2019 to 10/31/2019

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 (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School												
Current	16	\$86,070	0.49%	22	\$239,576	0.61%	49	\$1,357,811	1.12%	0	\$0	0.00%
B. Grace												
Current	4	\$18,173	0.10%	7	\$62,243	0.16%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	20	\$104,243	0.59%	29	\$301,819	0.77%	49	\$1,357,811	1.12%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	2,981	\$14,199,197	80.73%	3,341	\$31,940,390	81.17%	6,618	\$109,377,501	90.47%	903	\$15,349,976	75.00%
1-29 Days Delinquent	187	\$973,247	5.53%	198	\$2,004,101	5.09%	212	\$4,191,082	3.47%	61	\$1,119,766	5.47%
30-59 Days Delinquent	54	\$278,780	1.58%	63	\$674,961	1.72%	42	\$914,109	0.76%	18	\$666,828	3.26%
60-89 Days Delinquent	33	\$218,624	1.24%	42	\$453,073	1.15%	18	\$537,835	0.44%	23	\$484,022	2.36%
90-119 Days Delinquent	22	\$121,487	0.69%	21	\$317,704	0.81%	8	\$206,012	0.17%	6	\$138,561	0.68%
≥ 120 Days Delinquent	31	\$188,984	1.07%	38	\$465,459	1.18%	63	\$1,391,698	1.15%	15	\$471,592	2.30%
E. Deferment:												
Current	138	\$712,020	4.05%	136	\$1,532,773	3.90%	11	\$302,207	0.25%	50	\$1,131,213	5.53%
F. Forbearance:												
Current	106	\$785,251	4.46%	125	\$1,642,905	4.18%	69	\$2,368,198	1.96%	34	\$1,010,216	4.94%
G. Claims	3	\$7,097	0.04%	3	\$16,824	0.04%	8	\$249,560	0.21%	3	\$95,196	0.47%
H. TOTAL REPAYMENT	3,555	\$17,484,688	99.41%	3,967	\$39,048,189	99.23%	7,049	\$119,538,203	98.88%	1,113	\$20,467,369	100.00%
I. TOTAL PORTFOLIO	3,575	\$17,588,931	100.00%	3,996	\$39,350,008	100.00%	7,098	\$120,896,014	100.00%	1,113	\$20,467,369	100.00%
J. GRAND TOTAL					\$198,302,321							

ACCESS GROUP, INC.

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

Report Date: November 22, 2019

Collection Period: 08/01/2019 to 10/31/2019

VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	08/01/2019 to 10/31/2019 11/22/19
A.	1 ABS Notes Outstanding	\$206,232,805
B.	1 Total Principal Balance	\$193,070,119
	2 Total Fund Accounts Balance	\$10,210,319
	3 Total Principal and Accrued Interest Balance	\$198,331,721
	4 Number of Loans	15,782
	5 Number of Borrowers	7,922
C.	1 Borrower Payments- Principal	\$7,132,844
	2 Borrower Payments- Interest	\$1,650,077
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$296,623
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	4.35%
	2 Weighted Average Remaining Maturity (WARM)	174
F.	1 Senior Notes Outstanding	\$193,530,319
	2 Subordinate Note Outstanding	\$12,702,486
	3 Senior Notes Principal Distribution	\$6,112,044
	4 Subordinate Note Principal Distribution	\$401,168
	5 Senior Asset Percentage	106.79%
	6 Total Asset Percentage	100.22%

ACCESS GROUP, INC.
Access Group Student Loan Asset Backed Series 2005-2 Notes
Trend Analysis Report
October 31, 2019

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

		Collection Period	October-18	January-19	April-19	July-19	October-19
		Reporting Date	11/23/18	2/22/19	5/22/19	8/22/19	11/22/19
A.	1 Asset Backed Securities		\$232,628,808	\$225,304,110	\$219,257,629	\$212,746,017	\$206,232,805
B.	1 Total Principal Balance		\$220,410,160	\$213,840,624	\$207,059,974	\$200,422,186	\$193,070,119
	2 Total Fund Accounts Balance		\$10,657,520	\$9,669,587	\$9,884,668	\$9,882,299	\$10,210,319
	3 Total Principal and Accrued Interest Balance		\$224,880,968	\$218,819,698	\$212,297,617	\$205,768,138	\$198,331,721
	4 Number of Loans		18,116	17,445	16,893	16,407	15,782
	5 Number of Borrowers		9,083	8,753	8,475	8,219	7,922
C.	1 Borrower Payments- Principal		\$7,086,097	\$6,583,052	\$6,385,487	\$6,224,390	\$7,132,844
	2 Borrower Payments- Interest		\$1,793,182	\$1,753,131	\$1,660,285	\$1,661,990	\$1,650,077
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$342,251	\$326,852	\$316,900	\$306,409	\$296,623
	3 Cash Release to Access Group, Inc.		\$199,105	\$362,650	\$268,936	\$490,414	\$0
E.	1 Weighted Average Coupon (WAC)		4.64%	4.29%	4.29%	4.36%	4.35%
	2 Weighted Average Remaining Maturity (WARM)		187	182	178	175	174
F.	1 Senior Notes Outstanding		\$218,300,515	\$211,426,967	\$205,752,906	\$199,642,363	\$193,530,319
	2 Subordinate Notes Outstanding		\$14,328,293	\$13,877,143	\$13,504,723	\$13,103,653	\$12,702,486
	3 Senior Notes Principal Distribution		\$7,863,045	\$6,873,549	\$5,674,060	\$785,906	\$6,112,044
	4 Subordinate Note Principal Distribution		\$516,096	\$451,150	\$372,421	\$401,069	\$401,168
	5 Senior Asset Percentage		106.83%	106.83%	106.83%	106.83%	106.79%
	6 Total Asset Percentage		100.25%	100.25%	100.25%	100.25%	100.22%