

# ACCESS GROUP, INC.

## Access Group Student Loan Asset Backed Series 2007-1 Notes

### Quarterly Servicing Report

Report Date: January 27, 2020  
Collection Period: 10/01/2019 to 12/31/2019

<b>I. Series 2007-1 Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>September 30, 2019</b>	<b>Change</b>	<b>December 31, 2019</b>		
1	Principal Balance					\$247,293,712.17	(\$8,185,554.93)	\$239,108,157.24		
2	Accrued Interest					\$10,411,384.56	\$173,877.69	\$10,585,262.25		
3	Accrued ISP					\$54,887.66	(\$4,291.30)	\$50,596.36		
4	Accrued SAP					(\$881,942.51)	(\$199,627.72)	(\$1,081,570.23)		
5	Total Principal And Accrued Interest Balance					\$256,878,041.88	(\$8,215,596.26)	\$248,662,445.62		
6	Fund Accounts Balance					\$14,268,716.29	(\$1,405,182.85)	\$12,863,533.44		
7	<b>Total Student Loans And Fund Balance</b>					<b>\$271,146,758.17</b>	<b>(\$9,620,779.11)</b>	<b>\$261,525,979.06</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>September 30, 2019</b>	<b>Change</b>	<b>December 31, 2019</b>		
1	Weighted Average Coupon (WAC)	[not including SAP]				5.82%	0.00%	5.82%		
2	Weighted Average Remaining Maturity (WARM)	[includes in-school period]				170	(1)	169		
3	Number of Loans					17,880	(665)	17,215		
4	Number of Borrowers					8,590	(321)	8,269		
<b>C. Notes and Certificates</b>										
						<b>12/31/19</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
						<b>Int. Rate</b>	<b>September 30, 2019</b>	<b>Change</b>	<b>December 31, 2019</b>	<b>O/S Securities</b>
1	Student Loan Asset-Backed Notes, Senior Series 2007-1	A-1	FRN	00432CDL2	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2007-1	A-2	FRN	00432CDM0	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2007-1	A-3	FRN	00432CDN8	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
4	Student Loan Asset-Backed Notes, Senior Series 2007-1	A-4	FRN	00432CDP3	1.99963%		\$87,557,662.94	(\$9,833,433.21)	\$77,724,229.73	31.05%
5	Student Loan Asset-Backed Notes, Senior Series 2007-1	A-5	FRN	00432CDQ1	2.01963%		\$142,320,000.00	\$0.00	\$142,320,000.00	56.86%
6	Student Loan Asset-Backed Notes, Senior Series 2007-1	B	FRN	00432CDR9	2.13963%		\$17,809,074.65	\$0.00	\$17,809,074.65	7.11%
7	Student Loan Asset-Backed Notes, Senior Series 2007-1	C	FRN	00432CDS7	2.33963%		\$12,466,352.05	\$0.00	\$12,466,352.05	4.98%
8	<b>Total Notes and Certificates</b>					<b>2.03789%</b>	<b>\$260,153,089.64</b>	<b>(\$9,833,433.21)</b>	<b>\$250,319,656.43</b>	<b>100.00%</b>
<b>D. Fund Balances</b>										
						<b>September 30, 2019</b>	<b>Change</b>	<b>December 31, 2019</b>		
1	Capitalized Interest Fund					\$1,770,000.00	\$0.00	\$1,770,000.00		
2	Collection Fund					\$12,498,716.29	(\$1,405,182.85)	\$11,093,533.44		
3	<b>Total Fund Accounts Balance</b>					<b>\$14,268,716.29</b>	<b>(\$1,405,182.85)</b>	<b>\$12,863,533.44</b>		

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<b>II. Series 2007-1 Transactions and Accruals</b>					
	<b>Totals</b>	<b>CONSOLIDATION</b>	<b>PLUS</b>	<b>STAFFORD</b>	
	<b>12/31/2019</b>	<b>12/31/2019</b>	<b>12/31/2019</b>	<b>12/31/2019</b>	
<b>A. Student Loan Principal Collection Activity</b>					
1	Borrower Payments - Total	(\$8,425,969.47)	(\$2,987,464.70)	(\$2,016,899.48)	(\$3,421,605.29)
2	Claim Payments	(\$535,303.27)	(\$93,466.68)	(\$180,258.50)	(\$261,578.09)
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	\$0.00	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$8,961,272.74)</b>	<b>(\$3,080,931.38)</b>	<b>(\$2,197,157.98)</b>	<b>(\$3,683,183.38)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>					
1	Capitalized Interest	\$793,762.67	\$28,253.04	\$479,191.85	\$286,317.78
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	(\$1,655.48)	(\$146.07)	(\$1,220.52)	(\$288.89)
4b	Adjustments - Write-offs	(\$16,389.38)	(\$2,204.73)	(\$5,885.70)	(\$8,298.95)
4	Total Adjustments	(\$18,044.86)	(\$2,350.80)	(\$7,106.22)	(\$8,587.84)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$775,717.81</b>	<b>\$25,902.24</b>	<b>\$472,085.63</b>	<b>\$277,729.94</b>
<b>C. Total Student Loan Principal Activity</b>					
		<b>(\$8,185,554.93)</b>	<b>(\$3,055,029.14)</b>	<b>(\$1,725,072.35)</b>	<b>(\$3,405,453.44)</b>
<b>D. Student Loan Interest Activity</b>					
1	Borrower Payments - Total	(\$2,534,595.67)	(\$847,992.69)	(\$762,522.81)	(\$924,080.17)
2	Claim Payments	(\$28,508.72)	(\$3,798.90)	(\$18,453.88)	(\$6,255.94)
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	(\$55,421.16)	(\$12,272.94)	\$0.00	(\$43,148.22)
6	Special Allowance Payments	\$896,654.78	(\$131,923.43)	\$536,881.10	\$491,697.11
7	Other Adjustments	(\$79.19)	(\$8.01)	(\$33.32)	(\$37.86)
8	<b>Total Interest Collections</b>	<b>(\$1,721,949.96)</b>	<b>(\$995,995.97)</b>	<b>(\$244,128.91)</b>	<b>(\$481,825.08)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>					
1	Borrower Accruals	\$3,511,031.60	1,022,274.13	\$ 1,257,451.08	\$ 1,231,306.39
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$50,596.36	\$12,006.12	\$0.00	\$38,590.24
3	Special Allowance Payments - Accrued	(\$1,081,570.23)	\$30,999.61	(\$600,653.65)	(\$511,916.19)
4	Capitalized Interest	(\$793,762.67)	(\$28,253.04)	(\$479,191.85)	(\$286,317.78)
5a	Small Balance and Other Adjustments	(\$6,550.88)	(\$805.78)	(\$4,531.38)	(\$1,213.72)
5b	Adjustments - Write-offs	(\$0.12)	\$0.00	(\$0.02)	(\$0.10)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$533.50	\$133.26	\$0.00	\$400.24
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$14,712.27)	(\$426.51)	\$23,200.36	(\$37,486.12)
5	Total Adjustments	(\$20,729.77)	(\$1,099.03)	\$18,668.96	(\$38,299.70)
6	Fee Accruals	\$26,343.34	\$7,195.26	\$7,623.62	\$11,524.46
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,691,908.63</b>	<b>\$1,043,123.05</b>	<b>\$203,898.16</b>	<b>\$444,887.42</b>
<b>F. Total Student Loan Interest Activity</b>					
		<b>(\$30,041.33)</b>	<b>\$47,127.08</b>	<b>(\$40,230.75)</b>	<b>(\$36,937.66)</b>

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<b>III. Series 2007-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>	1 Beginning Balance	December 31, 2019		
	2 Transfers to Other Funds	\$11,861,299.87		
	3 Payments Received	(\$11,861,299.87)		
	4 Payments Due	\$11,408,918.42		
	5 Federal Interest Subsidy Payments (net adjustments)	(\$273,683.34)		
	6 Federal Special Allowance Payments	\$55,421.16		
	7 Guarantee Payments of Principal	(\$896,654.78)		
	8 Guarantee Payments of Interest	\$535,303.27		
	9 Misc. Payments Received/Due	\$28,508.72		
	10 Sale Proceeds/Repurchases	\$243.30		
	11 Earnings	\$0.00		
	12 Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$26,844.59		
	13 Counterparty Swap Payments	\$12,688.39		
	14 Transfers from Other Funds	\$0.00		
	<b>Ending Balance</b>	<b>\$10,897,589.73</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	\$426,388.73	\$426,388.73	\$0.00
	1b Indenture Trustee Fees	\$0.00	\$0.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,156,339.55	\$1,156,339.55	\$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	\$99,495.95	\$99,495.95	\$0.00
	5 Payment of Principal Distribution Amount on Maturing Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Payment of Interest Distribution Amount on Junior Subordinate Note	\$76,157.37	\$76,157.37	\$0.00
	7 Payment of Principal Distribution Amount on Maturing Junior Subordinate Note	\$0.00	\$0.00	\$0.00
	8 Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00	\$0.00
	9 Payment of Principal up to the Principal Distribution Amount with respect to the notes (Allocation of Principal Payments)	8,824,438.40	\$8,824,438.40	\$0.00
	10 Payment of Interest Distribution Amount on Subordinate Note if trigger is in effect	\$0.00	\$0.00	\$0.00
	11 Payment of Interest Distribution Amount on Junior Subordinate Note if trigger is in effect	\$0.00	\$0.00	\$0.00
12 Cash Release to Access Group, Inc.	\$314,769.73	\$314,769.73	\$0.00	
<b>Total Payments</b>	<b>\$10,897,589.73</b>	<b>\$10,897,589.73</b>	<b>\$0.00</b>	

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IV. Series 2007-1 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Balance
A.	Total Available Funds	\$10,897,589.73	\$10,897,589.73	\$0.00
B.	Administration Funds	\$426,388.73	\$10,471,201.00	\$0.00
C.	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN	\$0.00	\$10,471,201.00	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN	\$0.00	\$10,471,201.00	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN	\$0.00	\$10,471,201.00	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN	\$405,818.11	\$10,065,382.89	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN	\$750,521.44	\$9,314,861.45	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,156,339.55</b>		
D.	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN	\$0.00	\$9,314,861.45	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN	\$0.00	\$9,314,861.45	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN	\$0.00	\$9,314,861.45	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN	\$0.00	\$9,314,861.45	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN	\$0.00	\$9,314,861.45	\$0.00
	<b>Total Principal Distribution on Maturing Senior Notes or Obligations:</b>	<b>\$0.00</b>		
E.	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN	\$99,495.95	\$9,215,365.50	\$0.00
	<b>Total Interest Distribution on Subordinate Note:</b>	<b>\$99,495.95</b>		
F.	<b>Payment of Principal Distribution Amount on Maturing Subordinate Note:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN	\$0.00	\$9,215,365.50	\$0.00
	<b>Total Principal Distribution on Maturing Subordinate Note:</b>	<b>\$0.00</b>		
G.	<b>Payment of Interest Distribution Amount on Junior Subordinate Note:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN	\$76,157.37	\$9,139,208.13	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$76,157.37</b>		
H.	<b>Payment of Principal Distribution Amount on Maturing Junior Subordinate Note:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN	\$0.00	\$9,139,208.13	\$0.00
	<b>Total Principal Distribution on Maturing Junior Subordinate Note:</b>	<b>\$0.00</b>		
I.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$9,139,208.13	\$0.00
J.	<b>Payment of Principal up to the Principal Distribution Amount with respect to the notes:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN	\$0.00	\$9,139,208.13	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN	\$0.00	\$9,139,208.13	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN	\$0.00	\$9,139,208.13	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN	\$7,757,148.51	\$1,382,059.62	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN	\$0.00	\$1,382,059.62	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN	\$627,817.59	\$754,242.03	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN	\$439,472.30	\$314,769.73	\$0.00
	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$8,824,438.40</b>		
K.	Payment of Interest Distribution Amount on Subordinate Note if not already previously paid	\$0.00	\$314,769.73	\$0.00
L.	Payment of Interest Distribution Amount on Junior Subordinate Note if not already previously paid	\$0.00	\$314,769.73	\$0.00
M.	Cash Release to Access Group, Inc.	\$314,769.73	\$0.00	\$0.00

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V. Series 2007-1 Asset Percentages		
<b>A.</b>	<b>Senior Asset Percentage</b>	
	1 Aggregate Student Loan Principal Balance	\$239,108,157.24
	2 Borrower Interest to be capitalized upon repayment	\$1,429,430.93
	3 Fund Balances (a)	\$1,770,000.00
	4 Senior Notes Outstanding (b)	\$212,287,081.22
	<b>Senior Asset Percentage</b>	<b>114.14%</b>
<b>B.</b>	<b>Subordinate Asset Percentage</b>	
	1 Aggregate Student Loan Principal Balance	\$239,108,157.24
	2 Borrower Interest to be capitalized upon repayment	\$1,429,430.93
	3 Fund Balances (a)	\$1,770,000.00
	4 Senior Notes and Subordinate Note Outstanding (b)	\$229,468,338.28
	<b>Subordinate Asset Percentage</b>	<b>105.60%</b>
<b>C.</b>	<b>Total Asset Percentage</b>	
	1 Aggregate Student Loan Principal Balance	\$239,108,157.24
	2 Borrower Interest to be capitalized upon repayment	\$1,429,430.93
	3 Fund Balances (a)	\$1,770,000.00
	4 All Notes Outstanding (b)	\$241,495,218.03
	<b>Total Asset Percentage</b>	<b>100.34%</b>
	(a) Fund account balances are as of the distribution date and not the end of period collection date	
	(b) Notes Outstanding balances are as of the distribution date and not the end of period collection date	

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VI. Series 2007-1 Portfolio Characteristics		12/31/2019		
		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	4,539	\$28,739,365.48	12.02%
	2 UnSubsidized Stafford	4,585	\$47,986,432.72	20.07%
	3 Consolidation	5,523	\$100,962,672.79	42.22%
	4 PLUS Loans	2,568	\$61,419,686.25	25.69%
	5 <b>Total By Loan Type Distribution (a)</b>	<b>17,215</b>	<b>\$239,108,157.24</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	46	\$370,828.12	0.16%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	6	\$47,500.00	0.02%
	3 Deferment	398	\$5,503,260.65	2.30%
	4 Forbearance	334	\$6,030,880.04	2.52%
	5 Repayment	16,390	\$226,410,167.63	94.69%
	6 Claims	41	\$745,520.80	0.31%
7 <b>Total By Borrower Status Distribution</b>	<b>17,215</b>	<b>\$239,108,157.24</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	16,708	\$237,052,579.51	99.14%
	2 Undergraduate	507	\$2,055,577.73	0.86%
	3 <b>Total By School Type Distribution</b>	<b>17,215</b>	<b>\$239,108,157.24</b>	<b>100.00%</b>

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VII. Series 2007-1 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:												
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	22	\$164,244	0.55%	24	\$391,140	0.78%	51	\$1,113,702	1.09%	0	\$0	0.00%
B. Grace												
Current	3	\$22,500	0.08%	3	\$47,635	0.09%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	25	\$186,744	0.63%	27	\$438,775	0.87%	51	\$1,113,702	1.09%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	3,758	\$23,684,109	80.00%	3,817	\$40,005,725	79.50%	5,082	\$90,400,343	88.43%	2,152	\$53,953,160	79.89%
1-29 Days Delinquent	259	\$1,857,292	6.27%	266	\$3,410,607	6.78%	192	\$4,535,256	4.44%	152	\$4,313,259	6.39%
30-59 Days Delinquent	93	\$741,342	2.50%	89	\$1,095,667	2.18%	52	\$1,199,465	1.17%	51	\$1,472,639	2.18%
60-89 Days Delinquent	37	\$309,958	1.05%	35	\$484,717	0.96%	17	\$436,309	0.43%	18	\$734,049	1.09%
90-119 Days Delinquent	21	\$166,106	0.56%	21	\$253,098	0.50%	16	\$650,835	0.64%	15	\$611,651	0.91%
> 120 Days Delinquent	83	\$733,019	2.48%	82	\$1,167,223	2.32%	38	\$1,341,120	1.31%	44	\$1,951,798	2.89%
E. Deferment:												
Current	139	\$988,298	3.34%	128	\$1,762,470	3.50%	13	\$203,333	0.20%	67	\$2,146,457	3.18%
F. Forbearance:												
Current	112	\$828,146	2.80%	107	\$1,517,340	3.02%	56	\$2,205,286	2.16%	59	\$2,014,483	2.98%
G. Claims Filed	12	\$110,230	0.37%	13	\$185,066	0.37%	6	\$144,449	0.14%	10	\$339,891	0.50%
H. TOTAL REPAYMENT	4,514	\$29,418,501	99.37%	4,558	\$49,881,914	99.13%	5,472	\$101,116,396	98.91%	2,568	\$67,537,387	100.00%
I. TOTAL PORTFOLIO	4,539	\$29,605,245	100.00%	4,585	\$50,320,689	100.00%	5,523	\$102,230,099	100.00%	2,568	\$67,537,387	100.00%
J. GRAND TOTAL					\$249,693,419							

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Report Date: January 27, 2020

Collection Period: 10/01/2019 to 12/31/2019

<b>VIII. Series 2007-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>10/01/2019 to 12/31/2019 1/27/2020</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$250,319,656</b>
<b>B.</b>	1 Total Principal Balance	\$239,108,157
	2 Total Fund Accounts Balance	\$12,863,533
	3 Total Principal and Accrued Interest Balance	\$248,662,446
	4 Number of Loans	17,215
	5 Number of Borrowers	8,269
<b>C.</b>	1 Borrower Payments- Principal	\$8,425,969
	2 Borrower Payments- Interest	\$2,534,596
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$426,389
	3 Cash Release to Access Group, Inc.	\$314,770
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.82%
	2 Weighted Average Remaining Maturity (WARM)	169
<b>F.</b>	1 Senior Notes Outstanding	\$220,044,230
	2 Subordinate Note Outstanding	\$17,809,075
	3 Junior Subordinate Note Outstanding	\$12,466,352
	4 Senior Notes Principal Distribution	\$9,833,433
	5 Subordinate Note Principal Distribution	\$0
	6 Junior Subordinate Note Principal Distribution	\$0
	7 Senior Asset Percentage	114.14%
	8 Subordinate Asset Percentage	105.60%
	9 Total Asset Percentage	100.34%



**ACCESS GROUP, INC.**  
**Access Group Student Loan Asset Backed Series 2007-1 Notes**  
**Trend Analysis Report**  
**December 31, 2019**

<b>IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2007-1 - PORTFOLIO TREND ANALYSIS REPORT</b>						
	Collection Period	December-18	March-19	June-19	September-19	December-19
	Reporting Date	1/25/19	4/25/19	7/25/19	10/25/19	1/27/20
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$289,586,556	\$280,151,195	\$269,463,390	\$260,153,090	\$250,319,656
<b>B.</b>	1 Total Principal Balance	\$276,177,966	\$265,464,414	\$256,752,569	\$247,293,712	\$239,108,157
	2 Total Fund Accounts Balance	\$14,639,634	\$15,689,382	\$14,006,273	\$14,268,716	\$12,863,533
	3 Total Principal and Accrued Interest Balance	\$284,763,144	\$274,778,879	\$266,130,123	\$256,878,042	\$248,662,446
	4 Number of Loans*	20,086	19,294	18,543	17,880	17,215
	5 Number of Borrowers	9,627	9,248	8,900	8,590	8,269
<b>C.</b>	1 Borrower Payments- Principal	\$9,460,049	\$10,165,465	\$8,676,813	\$9,179,355	\$8,425,969
	2 Borrower Payments- Interest	\$2,944,891	\$2,787,349	\$2,770,248	\$2,744,120	\$2,534,596
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$496,778	\$478,441	\$459,350	\$442,995	\$426,389
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$314,770
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.83%	5.84%	5.83%	5.82%	5.82%
	2 Weighted Average Remaining Maturity (WARM)	183	176	172	170	169
<b>F.</b>	1 Senior Notes Outstanding	\$259,311,129	\$249,875,768	\$239,187,963	\$229,877,663	\$220,044,230
	2 Subordinate Note Outstanding	\$17,809,075	\$17,809,075	\$17,809,075	\$17,809,075	\$17,809,075
	3 Junior Subordinate Note Outstanding	\$12,466,352	\$12,466,352	\$12,466,352	\$12,466,352	\$12,466,352
	4 Senior Notes Principal Distribution	\$10,483,550	\$9,435,361	\$10,687,805	\$9,310,300	\$9,833,433
	5 Subordinate Note Principal Distribution	\$0	\$0	\$0	\$0	\$0
	6 Junior Subordinate Note Principal Distribution	\$0	\$0	\$0	\$0	\$0
	7 Senior Asset Percentage	111.88%	112.43%	113.09%	113.89%	114.14%
	8 Subordinate Asset Percentage	104.44%	104.64%	104.96%	105.36%	105.60%
	9 Total Asset Percentage	99.79%	99.80%	99.93%	100.11%	100.34%