

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

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

<b>I. Series 2005-A 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				\$52,456,820.32	(\$3,867,272.80)	\$48,589,547.52		
2	Accrued Interest				\$259,540.24	(\$6,099.42)	\$253,440.82		
3	Total Principal And Accrued Interest Balance				<b>\$52,716,360.56</b>	<b>(\$3,873,372.22)</b>	<b>\$48,842,988.34</b>		
4	Fund Accounts Balance				<b>\$5,954,731.25</b>	<b>(\$129,725.52)</b>	<b>\$5,825,005.73</b>		
5	<b>Total Student Loans And Fund Balance</b>				<b>\$58,671,091.81</b>	<b>(\$4,003,097.74)</b>	<b>\$54,667,994.07</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)				5.41%	-0.34%	5.07%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		90	(2)	88		
3	Number of Loans				7,675	(351)	7,324		
4	Number of Borrowers				6,344	(275)	6,069		
<b>C. Notes and Certificates</b>									
				<b>12/31/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
			<b>CUSIP</b>	<b>Interest 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 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	2.33963%	\$46,454,085.19	(\$3,009,075.10)	\$43,445,010.09	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	2.73963%	\$9,699,153.48	(\$628,265.12)	\$9,070,888.36	17.3%
5	<b>Total Notes and Certificates</b>				<b>2.40872%</b>	<b>\$56,153,238.67</b>	<b>(\$3,637,340.22)</b>	<b>\$52,515,898.45</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
					<b>September 30, 2019</b>	<b>Change</b>	<b>December 31, 2019</b>		
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				\$4,954,731.25	(\$129,725.52)	\$4,825,005.73		
4	<b>Total Fund Accounts Balance</b>				<b>\$5,954,731.25</b>	<b>(\$129,725.52)</b>	<b>\$5,825,005.73</b>		

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<b>II. Series 2005-A Notes Transactions and Accruals</b>		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>December 31, 2019</b>
1	Borrower Payments - Total	(\$3,635,629.58)
2	Claim Payments	\$0.00
3	Refunds	(\$1,994.18)
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	<b>Total Cash Principal Activity</b>	<b>(\$3,637,623.76)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$6,492.68
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$1,223.75)
	4b Adjustments - Write-offs	(\$234,917.97)
4	Total Adjustments	(\$236,141.72)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$229,649.04)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$3,867,272.80)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$672,301.55)
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	<b>Total Interest Collections</b>	<b>(\$672,301.55)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$671,099.35
2	Capitalized Interest	(\$6,492.68)
	3a Small Balance and Other Adjustments	\$880.14
	3b Adjustments - Write-offs	(\$7,199.68)
3	Total Adjustments	(\$6,319.54)
4	Fee Accruals	\$7,915.00
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$666,202.13</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$6,099.42)</b>

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<b>III. Series 2005-A Collection Fund Activity</b>				
<b>A.</b>	<b>Collection Fund</b>	<b>December 31, 2019</b>		
	Beginning Balance	\$4,587,981.89		
	Transfers to Other Funds	(\$4,587,981.89)		
	1a Amount received in the collection account related to the collection period	\$4,247,356.90		
	1b Earnings	\$20,303.20		
	1c Recoveries	\$128,062.86		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	(\$35.00)		
	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		
	<b>Ending Balance</b>	<b>\$4,395,687.96</b>		
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$131,142.05	\$131,142.05	\$0.00
	1b <b>Annual Administration Fee</b>	\$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 <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$265,407.04	\$265,407.04	\$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 <b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>	\$64,888.40	\$64,888.40	\$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 ( <b>Allocation of Principal Payments</b> )	\$3,702,081.99	\$3,702,081.99	\$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.	\$232,168.48	\$232,168.48	\$0.00	
	<b>Total Payments</b>	<b>\$4,395,687.96</b>	<b>\$4,395,687.96</b>	<b>\$0.00</b>

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<b>IV. Series 2005-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$4,395,687.96</b>	<b>\$4,395,687.96</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$131,142.05	\$4,264,545.91	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$4,264,545.91	\$0.00
<b>D.</b>	<b>Third</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$4,264,545.91	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,264,545.91	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$265,407.04	\$3,999,138.87	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$265,407.04</b>		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,999,138.87	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,999,138.87	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,999,138.87	\$0.00
		(d) <b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes Class B FRN</b>	\$64,888.40	\$3,934,250.47	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>	\$0.00	\$3,934,250.47	\$0.00
<b>H.</b>	<b>Seventh</b>	<b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>	\$0.00	\$3,934,250.47	\$0.00
<b>I.</b>	<b>Eighth</b>	<b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$3,934,250.47	\$0.00
<b>J.</b>	<b>Ninth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,934,250.47	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,934,250.47	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$3,062,634.25	\$871,616.22	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$639,447.74	\$232,168.48	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$3,702,081.99</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$232,168.48	\$0.00
<b>L.</b>	<b>Eleventh</b>	<b>Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).</b>	\$0.00	\$232,168.48	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$232,168.48	\$0.00	\$0.00

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<b>V. Series 2005-A Senior and Total Asset Percentages</b>			
<b>A.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$48,842,988.34	\$48,842,988.34
	2 Fund Balances	\$5,830,930.58	\$1,435,242.62
	3 Senior Notes Outstanding	\$43,445,010.09	\$40,382,375.84
	<b>Senior Asset Percentage</b>	<b>125.85%</b>	<b>124.51%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$48,842,988.34	\$48,842,988.34
	2 Fund Balances	\$5,830,930.58	\$1,435,242.62
	3 All Notes Outstanding	\$52,515,898.45	\$48,813,816.46
	<b>Total Asset Percentage</b>	<b>104.11%</b>	<b>103.00%</b>

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## VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	7,324	\$48,589,547.52	100.00%
	2 Total By Loan Type Distribution	<b>7,324</b>	<b>\$48,589,547.52</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	4	\$54,668.00	0.11%
	2 Grace	1	\$17,500.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	18	\$249,382.34	0.51%
	5 Repayment	7,298	\$48,251,070.43	99.30%
	6 Interim Charge-Offs	3	\$16,926.75	0.03%
	7 Total By Borrower Status Distribution	<b>7,324</b>	<b>\$48,589,547.52</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	7,282	\$47,922,547.10	98.63%
	2 Undergraduate	42	\$667,000.42	1.37%
	3 Total By Loan Type Distribution	<b>7,324</b>	<b>\$48,589,547.52</b>	<b>100.00%</b>

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	4	\$102,166.38	0.21%	
<b>B. Grace</b>				
Current	1	\$32,124.79	0.07%	
<b>C. TOTAL INTERIM</b>	<b>5</b>	<b>\$134,291.17</b>	<b>0.27%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	6,609	\$43,534,793.51	89.13%	
1-29 Days Delinquent	400	\$2,635,347.80	5.40%	
30-59 Days Delinquent	117	\$984,647.71	2.02%	
60-89 Days Delinquent	61	\$449,564.34	0.92%	
90-119 Days Delinquent	41	\$283,406.07	0.58%	
120-149 Days Delinquent	25	\$186,670.92	0.38%	
150-179 Days Delinquent	45	\$347,688.57	0.71%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	18	\$269,622.18	0.55%	
<b>G. Interim Charge-Offs</b>	<b>3</b>	<b>\$16,956.07</b>	<b>0.03%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>7,319</b>	<b>\$48,708,697.17</b>	<b>99.73%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>7,324</b>	<b>\$48,842,988.34</b>	<b>100.00%</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

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

<b>A.</b>	1 ABS Notes Outstanding	\$52,515,898
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$48,589,548
	2 Total Fund Accounts Balance	\$5,825,006
	3 Total Principal and Accrued Interest Balance	\$48,842,988
	4 Number of Loans	7,324
	5 Number of Borrowers	6,069
<b>C.</b>	1 Borrower Payments- Principal	\$3,635,630
	2 Borrower Payments- Interest	\$672,302
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$131,142
	3 Cash Release to Access Group Inc	\$232,168
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.07%
	2 Weighted Average Remaining Maturity (WARM)	88
<b>F.</b>	1 Senior Notes Outstanding	\$43,445,010
	2 Subordinate Note Outstanding	\$9,070,888
	3 Senior Principal Distribution Amount	\$3,009,075
	4 Subordinate Principal Distribution Amount	\$628,265
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2005-A Notes**  
**Portfolio Trend Analysis Report**  
**December 31, 2019**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	<b>Collection Periods</b>	<b>December-18</b>	<b>March-19</b>	<b>June-19</b>	<b>September-19</b>	<b>December-19</b>
	<b>Reporting Date</b>	<b>1/25/2019</b>	<b>4/25/2019</b>	<b>7/25/2019</b>	<b>10/25/2019</b>	<b>1/27/2020</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$68,280,752</b>	<b>\$64,216,704</b>	<b>\$60,168,439</b>	<b>\$56,153,239</b>	<b>\$52,515,898</b>
<b>B.</b>	1 Total Private Principal Balance	\$64,298,731	\$60,270,963	\$56,150,033	\$52,456,820	<b>\$48,589,548</b>
	2 Total Fund Accounts Balance	\$6,579,461	\$6,352,414	\$6,339,275	\$5,954,731	<b>\$5,825,006</b>
	3 Total Principal and Accrued Interest Balance	\$64,603,009	\$60,581,789	\$56,429,431	\$52,716,361	<b>\$48,842,988</b>
	4 Number of Loans	8,824	8,428	8,023	7,675	<b>7,324</b>
	5 Number of Borrowers	7,227	6,932	6,619	6,344	<b>6,069</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,045,835	\$3,828,106	\$3,918,576	\$3,616,346	<b>\$3,635,630</b>
	2 Borrower Payments- Interest	\$914,010	\$884,964	\$850,219	\$782,400	<b>\$672,302</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$171,429	\$160,747	\$150,677	\$140,375	<b>\$131,142</b>
	3 Cash Release to Access Group	\$336,742	\$281,191	\$303,420	\$416,410	<b>\$232,168</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.28%	5.66%	5.57%	5.41%	<b>5.07%</b>
	2 Weighted Average Remaining Maturity (WARM)	94	93	92	90	<b>88</b>
<b>F.</b>	1 Senior Notes Outstanding	\$56,486,855	\$53,124,776	\$49,775,754	\$46,454,085	<b>\$43,445,010</b>
	2 Subordinate Note Outstanding	\$11,793,897	\$11,091,928	\$10,392,685	\$9,699,153	<b>\$9,070,888</b>
	3 Senior Principal Distribution Amount	\$3,887,160	\$3,362,079	\$3,349,022	\$3,321,669	<b>\$3,009,075</b>
	4 Subordinate Principal Distribution Amount	\$811,601	\$701,969	\$699,243	\$693,532	<b>\$628,265</b>
	5 Senior Asset Percentage	124.51%	124.51%	124.51%	124.51%	<b>124.51%</b>
	6 Subordinate Asset Percentage	103.00%	103.00%	103.00%	103.00%	<b>103.00%</b>