

ACCESS GROUP, INC.

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

Report Date: February 24, 2020
Collection Period: 11/01/2019 to 01/31/2020

I. Series 2005-2 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						October 31, 2019	Change	January 31, 2020		
1	Principal Balance					\$193,070,119.17	(\$7,053,643.53)	\$186,016,475.64		
2	Accrued Interest					\$5,232,201.62	\$49,913.22	\$5,282,114.85		
3	Accrued ISP					\$45,980.09	(\$4,706.84)	\$41,273.25		
4	Accrued SAP					(\$16,579.80)	(\$193,077.26)	(\$209,657.06)		
5	Total Principal And Accrued Interest Balance					\$198,331,721.08	(\$7,201,514.41)	\$191,130,206.68		
6	Fund Accounts Balance					\$10,210,318.50	(\$105,221.31)	\$10,105,097.19		
7	Total Student Loans And Fund Balance					\$208,542,039.58	(\$7,306,735.72)	\$201,235,303.87		
B. Student Loan Portfolio and Fund Balance										
						October 31, 2019	Change	January 31, 2020		
1	Weighted Average Coupon (WAC)		[not including SAP]			4.35%	0.00%	4.35%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			174	(2)	172		
3	Number of Loans					15,782	(591)	15,191		
4	Number of Borrowers					7,922	(305)	7,617		
C. Notes and Certificates										
						1/31/2020	Balance	Balance	% of	
						Int. Rate	October 31, 2019	Change	January 31, 2020	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	2.11875%		\$193,530,319.41	(\$6,899,961.69)	\$186,630,357.72	93.84%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	2.49875%		\$12,702,485.50	(\$452,883.37)	\$12,249,602.13	6.16%
6	Total Notes and Certificates				2.14216%		\$206,232,804.91	(\$7,352,845.06)	\$198,879,959.85	100.00%
D. Fund Balances										
						October 31, 2019	Change	January 31, 2020		
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00		
2	Collection Fund					\$9,230,818.50	(\$105,221.31)	9,125,597.19		
3	Revolving Fund					\$0.00	\$0.00	\$0.00		
4	Total Fund Accounts Balance					\$10,210,318.50	(\$105,221.31)	\$10,105,097.19		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

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II. Series 2005-2 Transactions and Accruals				
A. Student Loan Principal Collection Activity	Totals	CONSOLIDATION	PLUS	STAFFORD
	1/31/2020	1/31/2020	1/31/2020	1/31/2020
1 Borrower Payments - Total	(\$6,899,603.75)	(\$4,050,353.73)	(\$564,693.87)	(\$2,284,556.15)
2 Claim Payments	(\$569,961.26)	(\$245,226.21)	(\$161,248.95)	(\$163,486.10)
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	\$31,594.76	\$0.00	\$0.00	\$31,594.76
5 New Acquisitions - Total	\$31,594.76	\$0.00	\$0.00	\$31,594.76
6 Total Cash Principal Activity	(\$7,437,970.25)	(\$4,295,579.94)	(\$725,942.82)	(\$2,416,447.49)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	\$398,122.92	\$130,459.07	\$130,434.32	\$137,229.53
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	\$97.80	(\$107.53)	(\$43.96)	\$249.29
4b Adjustments - Write-offs	(\$13,894.00)	(\$4,609.23)	(\$5,524.02)	(\$3,760.75)
4 Total Adjustments	(\$13,796.20)	(\$4,716.76)	(\$5,567.98)	(\$3,511.46)
5 Total Non-Cash Principal Activity	\$384,326.72	\$125,742.31	\$124,866.34	\$133,718.07
C. Total Student Loan Principal Activity	(\$7,053,643.53)	(\$4,169,837.63)	(\$601,076.48)	(\$2,282,729.42)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$1,578,501.29)	(\$871,462.59)	(\$205,550.39)	(\$501,488.31)
2 Claim Payments	(\$30,858.95)	(\$10,413.28)	(\$16,917.66)	(\$3,528.01)
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)	(\$35,266.90)	(\$13,995.01)	\$0.00	(\$21,271.89)
6 Special Allowance Payments (SAP)	(\$29,364.76)	(\$320,154.86)	\$163,460.76	\$127,329.34
7 Other Adjustments	(\$101.72)	(\$57.80)	(\$23.43)	(\$20.49)
8 Total Interest Collections	(\$1,674,093.62)	(\$1,216,083.54)	(\$59,030.72)	(\$398,979.36)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$2,049,641.50	992,732.58	374,149.02	682,759.89
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$30,231.62	\$11,541.51	\$0.00	\$18,690.11
3 Special Allowance Payments - Accrued	(\$175,148.58)	\$170,573.14	(\$183,823.15)	(\$161,898.57)
4 Capitalized Interest	(\$398,122.92)	(\$130,459.07)	(\$130,434.32)	(\$137,229.53)
5a Small Balance and Other Adjustments	(\$5,884.61)	(\$938.76)	(\$2,545.40)	(\$2,400.45)
5b Adjustments - Write-offs	(\$704.57)	(\$357.06)	(\$0.01)	(\$347.50)
5c Other Adjustments - Subsidized Govt Interest (ISP)	\$328.44	\$132.85	\$0.00	\$195.59
5d Other Adjustments - Special Allowance Payments	\$11,436.08	(\$1,246.46)	\$7,105.36	\$5,577.18
5 Total Adjustments	\$5,175.34	(\$2,409.43)	\$4,559.95	\$3,024.82
6 Fee Accruals	\$14,445.79	\$5,183.83	\$2,416.48	\$6,845.48
7 Total Non-Cash Interest Adjustments	\$1,526,222.75	\$1,047,162.56	\$66,867.98	\$412,192.20
F. Total Student Loan Interest Activity	(\$147,870.88)	(\$168,920.98)	\$7,837.26	\$13,212.84

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III. Series 2005-2 Collection Fund Activity			
A. Collection Fund		January 31, 2020	
	1 Beginning Balance	\$8,913,748.79	
	2 Transfers to Other Funds	(\$8,913,748.79)	
	3 Payments Received	\$8,582,986.72	
	4 Payments Due	(\$313,867.68)	
	5 Federal Interest Subsidy Payments (net adjustments)	\$35,266.90	
	6 Federal Special Allowance Payments	\$29,364.76	
	7 Guarantee Payments of Principal	\$569,961.26	
	8 Guarantee Payments of Interest	\$30,858.95	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$31,594.76)	
	11 Earnings	\$10,331.29	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	Ending Balance	\$8,913,307.44	
B. Required Payments Under Waterfall		Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$284,841.45	\$284,841.45 \$0.00
	1b Indenture Trustee Fees*	\$8,125.00	\$8,125.00 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,032,493.57	\$1,032,493.57 \$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	\$79,922.70	\$79,922.70 \$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	\$7,248,915.96	\$7,248,915.96 \$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.	\$259,008.75	\$259,008.75 \$0.00	
	Total Payments	\$8,913,307.44	\$8,913,307.44 \$0.00

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IV. Series 2005-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$8,913,307.44	\$8,913,307.44	\$0.00
B.	Administration Funds	\$292,966.45	\$8,620,340.99	\$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	\$8,620,340.99	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$8,620,340.99	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$8,620,340.99	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$1,032,493.57	\$7,587,847.41	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,032,493.57		
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	\$7,587,847.41	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,587,847.41	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,587,847.41	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$7,587,847.41	\$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]	\$79,922.70	\$7,507,924.71	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$79,922.70		
F.	Payment of Principal Distribution Amount			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$7,507,924.71	\$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	\$7,507,924.71	\$0.00
	b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$7,507,924.71	\$0.00
	c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$7,507,924.71	\$0.00
	d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$6,802,433.89	\$705,490.82	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$6,802,433.89		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$446,482.07	\$259,008.75	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$446,482.07		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$259,008.75	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$259,008.75	\$0.00
I.	Cash Release to Access Group, Inc.	\$259,008.75	\$0.00	\$0.00

Access Group, Inc.

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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>\$191,130,206.68</p> <p>\$979,914.82</p> <p>\$179,827,923.83</p> <hr/> <p>106.83%</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>(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>	<p>\$191,130,206.68</p> <p>\$979,914.82</p> <p>\$191,631,043.89</p> <hr/> <p>100.25%</p>

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Quarterly Servicing Report

Report Date: February 24, 2020

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VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	3,404	\$16,536,180.67	8.89%
	2 UnSubsidized Stafford	3,802	\$36,268,817.25	19.50%
	3 Consolidation	6,911	\$115,483,227.42	62.08%
	4 PLUS Loans	1,074	\$17,728,250.30	9.53%
	5 Total By Loan Type Distribution	15,191	\$186,016,475.64	100.00%
B.	Borrower Status Distribution:			
	1 In-School	31	\$179,204.45	0.10%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	12	\$87,698.02	0.05%
	3 Deferment	344	\$3,743,852.34	2.01%
	4 Forbearance	280	\$4,156,999.90	2.23%
	5 Repayment	14,495	\$177,406,618.40	95.37%
	6 Claims	29	\$442,102.53	0.24%
7 Total By Borrower Status Distribution	15,191	\$186,016,475.64	100.00%	
C.	School Type Distribution:			
	1 Graduate	14,318	\$183,857,774.01	98.84%
	2 Undergraduate	872	\$2,136,199.19	1.15%
	3 Total By School Type Distribution	15,191	\$186,016,475.64	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: February 24, 2020

Collection Period: 11/01/2019 to 01/31/2020

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	13	\$67,654	0.40%	18	\$182,588	0.48%	46	\$1,199,531	1.03%	0	\$0	0.00%
B. Grace												
Current	5	\$30,777	0.18%	7	\$89,513	0.24%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	18	\$98,431	0.58%	25	\$272,101	0.72%	46	\$1,199,531	1.03%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	2,856	\$13,853,359	81.95%	3,231	\$31,253,640	82.69%	6,490	\$106,850,390	91.55%	886	\$15,558,619	78.23%
1-29 Days Delinquent	158	\$821,506	4.86%	171	\$1,755,395	4.64%	204	\$4,218,260	3.61%	52	\$938,134	4.72%
30-59 Days Delinquent	37	\$211,994	1.25%	42	\$568,565	1.50%	34	\$911,881	0.78%	19	\$382,408	1.92%
60-89 Days Delinquent	35	\$189,816	1.12%	30	\$372,709	0.99%	16	\$580,082	0.50%	18	\$366,029	1.84%
90-119 Days Delinquent	17	\$114,674	0.68%	18	\$162,567	0.43%	12	\$323,713	0.28%	9	\$139,893	0.70%
≥ 120 Days Delinquent	47	\$266,346	1.58%	50	\$521,578	1.38%	44	\$801,209	0.69%	19	\$606,198	3.05%
E. Deferment:												
Current	134	\$653,065	3.86%	121	\$1,320,081	3.49%	4	\$83,455	0.07%	39	\$991,339	4.98%
F. Forbearance:												
Current	98	\$669,406	3.96%	109	\$1,501,769	3.97%	44	\$1,434,455	1.23%	29	\$840,336	4.23%
G. Claims	4	\$26,944	0.16%	5	\$66,862	0.18%	17	\$307,403	0.26%	3	\$64,449	0.32%
H. TOTAL REPAYMENT	3,386	\$16,807,110	99.42%	3,777	\$37,523,166	99.28%	6,865	\$115,510,847	98.97%	1,074	\$19,887,404	100.00%
I. TOTAL PORTFOLIO	3,404	\$16,905,542	100.00%	3,802	\$37,795,266	100.00%	6,911	\$116,710,378	100.00%	1,074	\$19,887,404	100.00%
J. GRAND TOTAL					\$191,298,591							

ACCESS GROUP, INC.

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Report Date: February 24, 2020

Collection Period: 11/01/2019 to 01/31/2020

VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	11/01/2019 to 01/31/2020 02/24/20
A.	1 ABS Notes Outstanding	\$198,879,960
B.	1 Total Principal Balance	\$186,016,476
	2 Total Fund Accounts Balance	\$10,105,097
	3 Total Principal and Accrued Interest Balance	\$191,130,207
	4 Number of Loans	15,191
	5 Number of Borrowers	7,617
C.	1 Borrower Payments- Principal	\$6,899,604
	2 Borrower Payments- Interest	\$1,578,501
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$284,841
	3 Cash Release to Access Group, Inc.	\$259,009
E.	1 Weighted Average Coupon (WAC)	4.35%
	2 Weighted Average Remaining Maturity (WARM)	172
F.	1 Senior Notes Outstanding	\$186,630,358
	2 Subordinate Note Outstanding	\$12,249,602
	3 Senior Notes Principal Distribution	\$6,899,962
	4 Subordinate Note Principal Distribution	\$452,883
	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
January 31, 2020

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

		Collection Period	January-19	April-19	July-19	October-19	January-20
		Reporting Date	2/22/19	5/22/19	8/22/19	11/22/19	2/24/20
A.	1 Asset Backed Securities		\$225,304,110	\$219,257,629	\$212,746,017	\$206,232,805	\$198,879,960
B.	1 Total Principal Balance		\$213,840,624	\$207,059,974	\$200,422,186	\$193,070,119	\$186,016,476
	2 Total Fund Accounts Balance		\$9,669,587	\$9,884,668	\$9,882,299	\$10,210,319	\$10,105,097
	3 Total Principal and Accrued Interest Balance		\$218,819,698	\$212,297,617	\$205,768,138	\$198,331,721	\$191,130,207
	4 Number of Loans		17,445	16,893	16,407	15,782	15,191
	5 Number of Borrowers		8,753	8,475	8,219	7,922	7,617
C.	1 Borrower Payments- Principal		\$6,583,052	\$6,385,487	\$6,224,390	\$7,132,844	\$6,899,604
	2 Borrower Payments- Interest		\$1,753,131	\$1,660,285	\$1,661,990	\$1,650,077	\$1,578,501
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$326,852	\$316,900	\$306,409	\$296,623	\$284,841
	3 Cash Release to Access Group, Inc.		\$362,650	\$268,936	\$490,414	\$0	\$259,009
E.	1 Weighted Average Coupon (WAC)		4.29%	4.29%	4.36%	4.35%	4.35%
	2 Weighted Average Remaining Maturity (WARM)		182	178	175	174	172
F.	1 Senior Notes Outstanding		\$211,426,967	\$205,752,906	\$199,642,363	\$193,530,319	\$186,630,358
	2 Subordinate Notes Outstanding		\$13,877,143	\$13,504,723	\$13,103,653	\$12,702,486	\$12,249,602
	3 Senior Notes Principal Distribution		\$6,873,549	\$5,674,060	\$785,906	\$6,112,044	\$6,899,962
	4 Subordinate Note Principal Distribution		\$451,150	\$372,421	\$401,069	\$401,168	\$452,883
	5 Senior Asset Percentage		106.83%	106.83%	106.83%	106.79%	106.83%
	6 Total Asset Percentage		100.25%	100.25%	100.25%	100.22%	100.25%