

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2007-A Notes

### Quarterly Servicing Report

Report Date: February 25, 2020  
Collection Period: 11/01/2019 to 01/31/2020

<b>I. Series 2007-A Asset and Liability Summary</b>								
<b>A. Student Loan Portfolio and Fund Balance</b>								
				<b>October 31, 2019</b>	<b>Change</b>	<b>January 31, 2020</b>		
1	Principal Balance			\$167,749,696.34	(\$9,442,293.72)	\$158,307,402.62		
2	Accrued Interest			\$984,783.56	(\$64,301.50)	\$920,482.06		
3	Total Principal And Accrued Interest Balance			<b>\$168,734,479.90</b>	<b>(\$9,506,595.22)</b>	<b>\$159,227,884.68</b>		
4	Fund Accounts Balance			<b>\$14,406,032.12</b>	<b>(\$599,247.98)</b>	<b>\$13,806,784.14</b>		
5	<b>Total Student Loans And Fund Balance</b>			<b>\$183,140,512.02</b>	<b>(\$10,105,843.20)</b>	<b>\$173,034,668.82</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>								
				<b>October 31, 2019</b>	<b>Change</b>	<b>January 31, 2020</b>		
1	Weighted Average Coupon (WAC)			5.40%	-0.23%	5.17%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]	103	(3)	100		
3	Number of Loans			16,026	(570)	15,456		
4	Number of Borrowers			13,307	(456)	12,851		
<b>C. Notes and Certificates</b>								
				<b>1/31/2020</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
		<b>CUSIP</b>	<b>Interest. Rate</b>	<b>October 31, 2019</b>	<b>Change</b>	<b>January 31, 2020</b>	<b>O/S Securities</b>	
1	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-1 FRN	00432CDG3	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-2 FRN	00432CDH1	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-3 FRN	00432CDJ7	2.20950%	\$141,771,295.60	(\$7,811,103.53)	\$133,960,192.07	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B FRN	00432CDK4	2.45950%	\$32,643,903.50	(\$1,798,565.14)	\$30,845,338.36	18.72%
5	<b>Total Notes and Certificates</b>			<b>2.25629%</b>	<b>\$174,415,199.10</b>	<b>(\$9,609,668.67)</b>	<b>\$164,805,530.43</b>	<b>100.00%</b>
<b>D. Fund Accounts Balance</b>								
				<b>October 31, 2019</b>	<b>Change</b>	<b>January 31, 2020</b>		
1	Main Account			\$0.00	\$0.00	\$0.00		
2	Capitalized Interest Account			\$2,000,000.00	\$0.00	\$2,000,000.00		
3	Collection Account			\$12,406,032.12	(\$599,247.98)	\$11,806,784.14		
4	<b>Total Fund Accounts Balance</b>			<b>\$14,406,032.12</b>	<b>(\$599,247.98)</b>	<b>\$13,806,784.14</b>		

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II. Series 2007-A Transactions and Accruals			
<b>A. Student Loan Cash Principal Activity</b>		<b>January 31, 2020</b>	
1	Borrower Payments - Total		(\$8,879,323.47)
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	<b>Total Cash Principal Activity</b>		<b>(\$8,879,323.47)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$45,388.90
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$30,179.17)	
4b	Adjustments - Write-offs	(\$578,179.98)	
4	Total Adjustments		(\$608,359.15)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$562,970.25)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$9,442,293.72)</b>
<b>D. Student Loan Interest Activity</b>			
1	Borrower Payments - Total		(\$2,328,571.09)
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>(\$2,328,571.09)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		2,285,364.06
2	Capitalized Interest		(\$45,388.90)
3a	Small Balance and Other Adjustments	\$27,999.87	
3b	Adjustments - Write-offs	(\$18,610.44)	
3	Total Adjustments		\$9,389.43
4	Fee Accruals		\$14,905.00
5	<b>Total Non-Cash Interest Adjustments</b>		<b>\$2,264,269.59</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$64,301.50)</b>

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## III. Series 2007-A Collection Fund Activity

<b>A. Collection Fund</b>		<b>January 31, 2020</b>		
	Beginning Balance		\$12,216,081.68	
	Transfers to Other Funds		(\$12,216,081.68)	
1a	Amount received in the collection account related to the collection period		\$11,193,670.80	
1b	Recoveries		\$393,510.30	
1c	Misc. Payments Received/Due		\$113.80	
2	Payments under interest rate cap (respect to related interest period)		\$0.00	
3	Interest on the account balance invested under investment agreement (Earnings)		\$8,721.85	
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date		\$4,921.71	
5	Amount Remaining in the Capitalized interest account (only on a CAPI interest release date)		\$0.00	
6	Amount in the Capitalized interest account (after the application of funds in collection account)		\$0.00	
7	Other amounts received in the Collection after the last day of the related collection period		\$0.00	
	<b>Ending Balance</b>		<b>\$11,600,938.46</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>	\$419,374.24	\$419,374.24	\$0.00
1b	<b>Trustee Fees</b>	\$0.00	\$0.00	\$0.00
2a	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
2b	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$0.00	\$0.00	\$0.00
2c	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$756,406.22	\$756,406.22	\$0.00
3	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$0.00	\$0.00
4	<b>Payment of current interest on the Class B Notes, unless sub note interest trigger in effect</b>	\$193,874.95	\$193,874.95	\$0.00
5a	Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
5b	Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
5c	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
6	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$0.00	\$0.00
7	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00
8	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$9,167,275.46	\$9,167,275.46	\$0.00
9	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$0.00	\$0.00
10	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$1,064,007.59	\$1,064,007.59	\$0.00
	<b>Total Payment</b>	<b>\$11,600,938.46</b>	<b>\$11,600,938.46</b>	<b>\$0.00</b>

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<b>IV. Series 2007-A Waterfall for Distributions</b>					
				Remaining Funds Balance	CAPI Account Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$11,600,938.46	\$11,600,938.46	\$0.00
<b>B.</b>	First	Administrative Allowance	\$419,374.24	\$11,181,564.22	\$0.00
<b>C.</b>	Second	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$11,181,564.22	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$11,181,564.22	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$756,406.22	\$10,425,157.99	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$756,406.22</b>		
<b>D.</b>	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$10,425,157.99	\$0.00
<b>E.</b>	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$193,874.95	\$10,231,283.05	\$0.00
<b>F.</b>	Fifth	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$10,231,283.05	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$10,231,283.05	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$10,231,283.05	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>G.</b>	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$10,231,283.05	\$0.00
<b>H.</b>	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$10,231,283.05	\$0.00
<b>I.</b>	Eighth			\$10,231,283.05	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$10,231,283.05	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$10,231,283.05	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	7,451,509.53	\$2,779,773.52	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,715,765.93	\$1,064,007.59	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$9,167,275.46</b>		
<b>J.</b>	Ninth	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$1,064,007.59	\$0.00
<b>K.</b>	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$1,064,007.59	\$0.00	\$0.00

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<b>V. Series 2007-A Asset Percentages</b>		
<b>A.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$158,307,402.62
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$126,508,682.54
	<b>Senior Asset Percentage</b>	<b>126.72%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$158,307,402.62
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$155,638,254.97
	<b>Total Asset Percentage</b>	<b>103.00%</b>
(a) Notes outstanding as of distribution date		

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<b>VI. Series 2007-A Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	15,456	\$158,307,402.62	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>15,456</b>	<b>\$158,307,402.62</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	14	\$292,017.24	0.18%
	2 Grace	2	\$4,569.93	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	38	\$752,207.73	0.48%
	5 Repayment	15,392	\$157,041,300.94	99.20%
	6 Interim Charge-Offs	10	\$217,306.78	0.14%
<b>7 Total By Borrower Status Distribution</b>	<b>15,456</b>	<b>\$158,307,402.62</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	15,316	\$156,690,278.19	98.98%
	2 Undergraduate	140	\$1,617,124.43	1.02%
<b>3 Total By Loan Type Distribution</b>	<b>15,456</b>	<b>\$158,307,402.62</b>	<b>100.00%</b>	

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VII. Series 2007-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	14	\$550,458.39	0.35%	
<b>B. Grace</b>				
Current	2	\$7,097.62	0.00%	
<b>C. TOTAL INTERIM</b>	<b>16</b>	<b>\$ 557,556</b>	<b>0.35%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	14,228	\$143,516,751.08	90.13%	
1-29 Days Delinquent	730	\$8,224,102.36	5.16%	
30-59 Days Delinquent	193	\$2,582,790.35	1.62%	
60-89 Days Delinquent	79	\$976,496.22	0.61%	
90-119 Days Delinquent	51	\$731,648.55	0.46%	
120-149 Days Delinquent	57	\$776,899.96	0.49%	
150-179 Days Delinquent	54	\$820,792.04	0.52%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	38	\$822,158.11	0.52%	
<b>G. Claims</b>	10	\$218,690.00	0.14%	
<b>H. TOTAL REPAYMENT</b>	<b>15,440</b>	<b>\$ 158,670,328.67</b>	<b>99.65%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>15,456</b>	<b>\$ 159,227,884.68</b>	<b>100.00%</b>	

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#### VIII. Series 2007-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$164,805,530</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$158,307,403
	2 Total Fund Accounts Balance	\$13,806,784
	3 Total Principal and Accrued Interest Balance	\$159,227,885
	4 Number of Loans	15,456
	5 Number of Borrowers	12,851
<b>C.</b>	1 Borrower Payments- Principal	\$8,879,323
	2 Borrower Payments- Interest	\$2,328,571
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$419,374
	3 Cash Release to Access Group Inc	\$1,064,008
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.17%
	2 Weighted Average Remaining Maturity (WARM)	100
<b>F.</b>	1 Senior Notes Outstanding	\$133,960,192
	2 Subordinate Note Outstanding	\$30,845,338
	3 Senior Principal Distribution Amount	\$7,811,104
	4 Subordinate Principal Distribution Amount	\$1,798,565
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2007-A Notes

### Portfolio Trend Analysis Report

January 31, 2020

<b>IX. Asset-Backed Securities Notes Series 2007-A</b>						
	Collection Periods	January-19	April-19	July-19	October-19	January-20
	Reporting Date	2/25/2019	5/28/2019	8/26/2019	11/25/2019	2/25/2020
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$207,711,566	\$196,356,069	\$184,801,852	\$174,415,199	\$164,805,530
<b>B.</b>	1 Total Private Principal Balance	\$200,246,751	\$188,345,908	\$177,647,655	\$167,749,696	\$158,307,403
	2 Total Fund Accounts Balance	\$16,995,958	\$17,166,592	\$16,262,059	\$14,406,032	\$13,806,784
	3 Total Principal and Accrued Interest Balance	\$201,372,739	\$189,402,008	\$178,690,296	\$168,734,480	\$159,227,885
	4 Number of Loans	17,996	17,278	16,645	16,026	15,456
	5 Number of Borrowers	14,884	14,307	13,806	13,307	12,851
<b>C.</b>	1 Borrower Payments- Principal	\$11,189,318	\$11,367,766	\$9,984,751	\$9,192,460	\$8,879,323
	2 Borrower Payments- Interest	\$3,071,126	\$2,960,403	\$2,792,629	\$2,576,124	\$2,328,571
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$529,857	\$500,617	\$470,865	\$444,119	\$419,374
	3 Cash Release to Access Group	\$1,152,132	\$597,272	\$1,805,568	\$1,069,327	\$1,064,008
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.99%	5.87%	5.76%	5.40%	5.17%
	2 Weighted Average Remaining Maturity (WARM)	109	106	105	103	100
<b>F.</b>	1 Senior Notes Outstanding	\$168,835,847	\$159,605,667	\$150,213,962	\$141,771,296	\$133,960,192
	2 Subordinate Note Outstanding	\$38,875,719	\$36,750,401	\$34,587,891	\$32,643,904	\$30,845,338
	3 Senior Principal Distribution Amount	\$9,023,227	\$9,230,179	\$9,391,706	\$8,442,666	\$7,811,104
	4 Subordinate Principal Distribution Amount	\$2,077,666	\$2,125,318	\$2,162,511	\$1,943,987	\$1,798,565
	5 Senior Asset Percentage	126.72%	126.72%	126.72%	126.72%	126.72%
	6 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.00%