

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 27, 2020
Collection Period: 01/01/2020 to 03/31/2020

I. Series 2005-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					December 31, 2019	Change	March 31, 2020	
1	Principal Balance				\$48,589,547.52	(\$3,317,409.89)	\$45,272,137.63	
2	Accrued Interest				\$253,440.82	(\$25,976.08)	\$227,464.74	
3	Total Principal And Accrued Interest Balance				\$48,842,988.34	(\$3,343,385.97)	\$45,499,602.37	
4	Fund Accounts Balance				\$5,825,005.73	(\$507,508.88)	\$5,317,496.85	
5	Total Student Loans And Fund Balance				\$54,667,994.07	(\$3,850,894.85)	\$50,817,099.22	
B. Student Loan Portfolio and Fund Balance								
					December 31, 2019	Change	March 31, 2020	
1	Weighted Average Coupon (WAC)				5.07%	-0.23%	4.84%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		88	(2)	86	
3	Number of Loans				7,324	(409)	6,915	
4	Number of Borrowers				6,069	(315)	5,754	
C. Notes and Certificates								
				3/31/2020	Balance	Balance	Balance	% of
		CUSIP		Interest Rate	December 31, 2019	Change	March 31, 2020	O/S Securities
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	2.19413%	\$43,445,010.09	(\$3,062,634.25)	\$40,382,375.84	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B FRN	00432CCC3	2.59413%	\$9,070,888.36	(\$639,447.74)	\$8,431,440.62	17.3%
5	Total Notes and Certificates			2.26322%	\$52,515,898.45	(\$3,702,081.99)	\$48,813,816.46	100.0%
D. Fund Accounts Balance								
					December 31, 2019	Change	March 31, 2020	
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				\$4,825,005.73	(\$507,508.88)	\$4,317,496.85	
4	Total Fund Accounts Balance				\$5,825,005.73	(\$507,508.88)	\$5,317,496.85	

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	March 31, 2020	
1	Borrower Payments - Total		(\$3,126,773.30)
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	Total Cash Principal Activity		(\$3,126,773.30)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$29,776.88
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$15,048.02)	
	4b Adjustments - Write-offs	(\$205,345.28)	
4	Total Adjustments		(\$220,393.30)
5	Total Non-Cash Principal Activity		(\$190,616.42)
C.	Total Student Loan Principal Activity		(\$3,317,389.72)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$598,593.66)
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	Total Interest Collections		(\$598,593.66)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$588,131.24
2	Capitalized Interest		(\$29,776.88)
	3a Small Balance and Other Adjustments	\$13,460.30	
	3b Adjustments - Write-offs	(\$5,937.08)	
3	Total Adjustments		\$7,523.22
4	Fee Accruals		\$6,740.00
5	Total Non-Cash Interest Adjustments		\$572,617.58
F.	Total Student Loan Interest Activity		(\$25,976.08)

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	March 31, 2020		
	Beginning Balance	\$4,395,687.96		
	Transfers to Other Funds	(\$4,395,687.96)		
	1a Amount received in the collection account related to the collection period	\$3,813,604.86		
	1b Earnings	\$16,112.07		
	1c Recoveries	\$146,700.05		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	\$0.00		
	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		
	Ending Balance	\$3,976,416.98		
	B.	Required Payments Under Waterfall	Payment	Distribute from Collection
1a Administrative Allowance		\$121,473.87	\$121,473.87	\$0.00
1b Annual Administration Fee		\$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 Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$223,971.68	\$223,971.68	\$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 Payment of Interest Distribution Amount on Subordinate Note Class B		\$55,288.20	\$55,288.20	\$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 (Allocation of Principal Payments)	\$3,334,779.54	\$3,334,779.54	\$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.	\$240,903.69	\$240,903.69	\$0.00	
Total Payments	\$3,976,416.98	\$3,976,416.98	\$0.00	

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IV. Series 2005-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$3,976,416.98	\$3,976,416.98	
B.	First	Administrative Allowance	\$121,473.87	\$3,854,943.11	\$0.00
C.	Second	Swap Payments	\$0.00	\$3,854,943.11	\$0.00
D.	Third	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,854,943.11	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,854,943.11	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$223,971.68	\$3,630,971.43	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$223,971.68		
E.	Fourth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,630,971.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,630,971.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,630,971.43	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$55,288.20	\$3,575,683.23	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$3,575,683.23	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,575,683.23	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,575,683.23	\$0.00
J.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,575,683.23	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,575,683.23	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,758,774.68	\$816,908.55	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$576,004.86	\$240,903.69	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$3,334,779.54		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$240,903.69	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$240,903.69	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$240,903.69	\$0.00	\$0.00

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V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$45,499,602.37	\$45,499,602.37
	2 Fund Balances	\$5,320,222.64	\$1,343,805.66
	3 Senior Notes Outstanding	\$40,382,375.84	\$37,623,601.16
	Senior Asset Percentage	125.85%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$45,499,602.37	\$45,499,602.37
	2 Fund Balances	\$5,320,222.64	\$1,343,805.66
	3 All Notes Outstanding	\$48,813,816.46	\$45,479,036.92
	Total Asset Percentage	104.11%	103.00%

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VI. Series 2005-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	6,915	\$45,272,137.63	100.00%
2 Total By Loan Type Distribution	6,915	\$45,272,137.63	100.00%
B. Borrower Status Distribution:			
1 In-School	5	\$72,168.00	0.16%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	123	\$1,375,082.36	3.04%
5 Repayment	6,778	\$43,756,317.36	96.65%
6 Interim Charge-Offs	9	\$68,569.91	0.15%
7 Total By Borrower Status Distribution	6,915	\$45,272,137.63	100.00%
C. School Type Distribution:			
1 Graduate	6,876	\$44,656,090.50	98.64%
2 Undergraduate	39	\$616,047.13	1.36%
3 Total By Loan Type Distribution	6,915	\$45,272,137.63	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	5	\$135,243.09	0.30%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	5	\$135,243.09	0.30%	
REPAYMENT:				
D. Active				
Current	6,189	\$39,727,811.46	87.31%	
1-29 Days Delinquent	405	\$2,724,950.91	5.99%	
30-59 Days Delinquent	74	\$671,868.99	1.48%	
60-89 Days Delinquent	38	\$258,666.48	0.57%	
90-119 Days Delinquent	22	\$158,190.73	0.35%	
120-149 Days Delinquent	25	\$163,706.74	0.36%	
150-179 Days Delinquent	25	\$189,526.17	0.42%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	123	\$1,399,847.09	3.08%	
G. Interim Charge-Offs	9	\$69,790.71	0.15%	
H. TOTAL REPAYMENT	6,910	\$45,364,359.28	99.70%	
I. TOTAL PORTFOLIO	6,915	\$45,499,602.37	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$48,813,816
B.	1 Total Private Principal Outstanding Balance	\$45,272,138
	2 Total Fund Accounts Balance	\$5,317,497
	3 Total Principal and Accrued Interest Balance	\$45,499,602
	4 Number of Loans	6,915
	5 Number of Borrowers	5,754
C.	1 Borrower Payments- Principal	\$3,126,773
	2 Borrower Payments- Interest	\$598,594
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$121,474
	3 Cash Release to Access Group Inc	\$240,904
E.	1 Weighted Average Coupon (WAC)	4.84%
	2 Weighted Average Remaining Maturity (WARM)	86
F.	1 Senior Notes Outstanding	\$40,382,376
	2 Subordinate Note Outstanding	\$8,431,441
	3 Senior Principal Distribution Amount	\$3,062,634
	4 Subordinate Principal Distribution Amount	\$639,448
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
March 31, 2020

IX. Asset-Backed Securities Notes Series 2005-A

		Collection Periods	March-19	June-19	September-19	December-19	March-20
		Reporting Date	4/25/2019	7/25/2019	10/25/2019	1/27/2020	4/27/2020
A.	1 Asset Backed Securities		\$64,216,704	\$60,168,439	\$56,153,239	\$52,515,898	\$48,813,816
B.	1 Total Private Principal Balance		\$60,270,963	\$56,150,033	\$52,456,820	\$48,589,548	\$45,272,138
	2 Total Fund Accounts Balance		\$6,352,414	\$6,339,275	\$5,954,731	\$5,825,006	\$5,317,497
	3 Total Principal and Accrued Interest Balance		\$60,581,789	\$56,429,431	\$52,716,361	\$48,842,988	\$45,499,602
	4 Number of Loans		8,428	8,023	7,675	7,324	6,915
	5 Number of Borrowers		6,932	6,619	6,344	6,069	5,754
C.	1 Borrower Payments- Principal		\$3,828,106	\$3,918,576	\$3,616,346	\$3,635,630	\$3,126,773
	2 Borrower Payments- Interest		\$884,964	\$850,219	\$782,400	\$672,302	\$598,594
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance		\$160,747	\$150,677	\$140,375	\$131,142	\$121,474
	3 Cash Release to Access Group		\$281,191	\$303,420	\$416,410	\$232,168	\$240,904
E.	1 Weighted Average Coupon (WAC)		5.66%	5.57%	5.41%	5.07%	4.84%
	2 Weighted Average Remaining Maturity (WARM)		93	92	90	88	86
F.	1 Senior Notes Outstanding		\$53,124,776	\$49,775,754	\$46,454,085	\$43,445,010	\$40,382,376
	2 Subordinate Note Outstanding		\$11,091,928	\$10,392,685	\$9,699,153	\$9,070,888	\$8,431,441
	3 Senior Principal Distribution Amount		\$3,362,079	\$3,349,022	\$3,321,669	\$3,009,075	\$3,062,634
	4 Subordinate Principal Distribution Amount		\$701,969	\$699,243	\$693,532	\$628,265	\$639,448
	5 Senior Asset Percentage		124.51%	124.51%	124.51%	124.51%	124.51%
	6 Subordinate Asset Percentage		103.00%	103.00%	103.00%	103.00%	103.00%