

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: May 26, 2020
Collection Period: 02/01/2020 to 04/30/2020

I. Series 2007-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					January 31, 2020	Change	April 30, 2020		
1	Principal Balance				\$158,307,402.62	(\$8,432,896.36)	\$149,874,506.26		
2	Accrued Interest				\$920,482.06	(\$11,753.29)	\$908,728.77		
3	Total Principal And Accrued Interest Balance				\$159,227,884.68	(\$8,444,649.65)	\$150,783,235.03		
4	Fund Accounts Balance				\$13,806,784.14	(\$1,332,224.63)	\$12,474,559.51		
5	Total Student Loans And Fund Balance				\$173,034,668.82	(\$9,776,874.28)	\$163,257,794.54		
B. Student Loan Portfolio and Fund Balance									
					January 31, 2020	Change	April 30, 2020		
1	Weighted Average Coupon (WAC)				5.17%	-0.44%	4.73%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		100	(3)	97		
3	Number of Loans				15,456	(494)	14,962		
4	Number of Borrowers				12,851	(416)	12,435		
C. Notes and Certificates									
				4/30/2020	Balance	Balance	Balance	% of	
			CUSIP	Interest. Rate	January 31, 2020	Change	April 30, 2020	O/S Securities	
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	1.97925%	\$133,960,192.07	(\$7,451,509.53)	\$126,508,682.54	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B	FRN	00432CDK4	2.22925%	\$30,845,338.36	(\$1,715,765.93)	\$29,129,572.43	18.72%
5	Total Notes and Certificates				2.02604%	\$164,805,530.43	(\$9,167,275.46)	\$155,638,254.97	100.00%
D. Fund Accounts Balance									
					January 31, 2020	Change	April 30, 2020		
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				\$11,806,784.14	(\$1,332,224.63)	\$10,474,559.51		
4	Total Fund Accounts Balance				\$13,806,784.14	(\$1,332,224.63)	\$12,474,559.51		

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II. Series 2007-A Transactions and Accruals			
		April 30, 2020	
A. Student Loan Cash Principal Activity			
1	Borrower Payments - Total		(\$7,969,471.24)
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		(\$7,969,471.24)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$55,521.95
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$13,565.39)	
4b	Adjustments - Write-offs	(\$505,381.68)	
4	Total Adjustments		(\$518,947.07)
5	Total Non-Cash Principal Activity		(\$463,425.12)
C. Total Student Loan Principal Activity			(\$8,432,896.36)
D. Student Loan Interest Activity			
1	Borrower Payments - Total		(\$1,959,642.51)
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		(\$1,959,642.51)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		2,004,054.17
2	Capitalized Interest		(\$55,521.95)
3a	Small Balance and Other Adjustments	\$3,666.74	
3b	Adjustments - Write-offs	(\$16,629.74)	
3	Total Adjustments		(\$12,963.00)
4	Fee Accruals		\$12,320.00
5	Total Non-Cash Interest Adjustments		\$1,947,889.22
F. Total Student Loan Interest Activity			(\$11,753.29)

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III. Series 2007-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	\$11,600,938.46		
	Transfers to Other Funds	(\$11,600,938.46)		
	1a Amount received in the collection account related to the collection period	\$10,036,091.37		
	1b Recoveries	\$329,042.82		
	1c Misc. Payments Received/Due	\$0.00		
	2 Payments under interest rate cap (respect to related interest period)	\$0.00		
	3 Interest on the account balance invested under investment agreement (Earnings)	\$5,635.55		
	4 Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$87.24		
	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			
Ending Balance	\$10,370,856.98			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$395,768.51	\$395,768.51	\$0.00
	1b Trustee Fees	\$12,500.00	\$12,500.00	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$632,936.12	\$632,936.12	\$0.00
	3 Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$0.00	\$0.00
	4 Payment of current interest on the Class B Notes, unless sub note interest trigger in effect	\$164,146.56	\$164,146.56	\$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 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$8,187,278.02	\$8,187,278.02	\$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.	\$978,227.78	\$978,227.78	\$0.00	
Total Payment	\$10,370,856.98	\$10,370,856.98	\$0.00	

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IV. Series 2007-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$10,370,856.98	\$10,370,856.98	\$0.00
B.	First	Administrative Allowance	\$408,268.51	\$9,962,588.47	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$9,962,588.47	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$9,962,588.47	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$632,936.12	\$9,329,652.36	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$632,936.12		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$9,329,652.36	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$164,146.56	\$9,165,505.80	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$9,165,505.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$9,165,505.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$9,165,505.80	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
G.	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$9,165,505.80	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$9,165,505.80	\$0.00
I.	Eighth			\$9,165,505.80	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$9,165,505.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$9,165,505.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	6,654,930.41	\$2,510,575.39	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,532,347.61	\$978,227.78	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$8,187,278.02		
J.	Ninth	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$978,227.78	\$0.00
K.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$978,227.78	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$149,874,506.26
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$119,853,752.13
	Senior Asset Percentage	126.72%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$149,874,506.26
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$147,450,976.95
	Total Asset Percentage	103.00%
(a) Notes outstanding as of distribution date		

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VI. Series 2007-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	14,962	\$149,874,506.26	100.00%
	2 Total By Loan Type Distribution	14,962	\$149,874,506.26	100.00%
B.	Borrower Status Distribution:			
	1 In-School	12	\$257,054.00	0.17%
	2 Grace	2	\$35,020.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	1,353	\$17,506,204.42	11.68%
	5 Repayment	13,583	\$131,895,956.37	88.00%
	6 Interim Charge-Offs	12	\$180,271.47	0.12%
7 Total By Borrower Status Distribution	14,962	\$149,874,506.26	100.00%	
C.	School Type Distribution:			
	1 Graduate	14,825	\$148,318,966.21	98.96%
	2 Undergraduate	137	\$1,555,540.05	1.04%
3 Total By Loan Type Distribution	14,962	\$149,874,506.26	100.00%	

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VII. Series 2007-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	12	\$492,739.62	0.33%
B.	Grace			
	Current	2	\$62,374.86	0.04%
C.	TOTAL INTERIM	14	\$ 555,114	0.37%
D.	REPAYMENT:			
	Active			
	Current	12,734	\$123,221,072.36	81.72%
	1-29 Days Delinquent	592	\$5,869,551.28	3.89%
	30-59 Days Delinquent	119	\$1,370,826.08	0.91%
	60-89 Days Delinquent	61	\$814,690.88	0.54%
	90-119 Days Delinquent	29	\$418,567.19	0.28%
	120-149 Days Delinquent	26	\$339,953.00	0.23%
	150-179 Days Delinquent	22	\$323,466.44	0.21%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	1,353	\$17,685,686.78	11.73%
G.	Claims	12	\$184,306.54	0.12%
H.	TOTAL REPAYMENT	14,948	\$ 150,228,120.55	99.63%
I.	TOTAL PORTFOLIO	14,962	\$ 150,783,235.03	100.00%

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VIII. Series 2007-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$155,638,255
B.	1 Total Private Principal Outstanding Balance	\$149,874,506
	2 Total Fund Accounts Balance	\$12,474,560
	3 Total Principal and Accrued Interest Balance	\$150,783,235
	4 Number of Loans	14,962
	5 Number of Borrowers	12,435
C.	1 Borrower Payments- Principal	\$7,969,471
	2 Borrower Payments- Interest	\$1,959,643
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$395,769
	3 Cash Release to Access Group Inc	\$978,228
E.	1 Weighted Average Coupon (WAC)	4.73%
	2 Weighted Average Remaining Maturity (WARM)	97
F.	1 Senior Notes Outstanding	\$126,508,683
	2 Subordinate Note Outstanding	\$29,129,572
	3 Senior Principal Distribution Amount	\$7,451,510
	4 Subordinate Principal Distribution Amount	\$1,715,766
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
April 30, 2020

IX. Asset-Backed Securities Notes Series 2007-A						
	Collection Periods	April-19	July-19	October-19	January-20	April-20
	Reporting Date	5/28/2019	8/26/2019	11/25/2019	2/25/2020	5/26/2020
A.	1 Asset Backed Securities	\$196,356,069	\$184,801,852	\$174,415,199	\$164,805,530	\$155,638,255
B.	1 Total Private Principal Balance	\$188,345,908	\$177,647,655	\$167,749,696	\$158,307,403	\$149,874,506
	2 Total Fund Accounts Balance	\$17,166,592	\$16,262,059	\$14,406,032	\$13,806,784	\$12,474,560
	3 Total Principal and Accrued Interest Balance	\$189,402,008	\$178,690,296	\$168,734,480	\$159,227,885	\$150,783,235
	4 Number of Loans	17,278	16,645	16,026	15,456	14,962
	5 Number of Borrowers	14,307	13,806	13,307	12,851	12,435
C.	1 Borrower Payments- Principal	\$11,367,766	\$9,984,751	\$9,192,460	\$8,879,323	\$7,969,471
	2 Borrower Payments- Interest	\$2,960,403	\$2,792,629	\$2,576,124	\$2,328,571	\$1,959,643
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$500,617	\$470,865	\$444,119	\$419,374	\$395,769
	3 Cash Release to Access Group	\$597,272	\$1,805,568	\$1,069,327	\$1,064,008	\$978,228
E.	1 Weighted Average Coupon (WAC)	5.87%	5.76%	5.40%	5.17%	4.73%
	2 Weighted Average Remaining Maturity (WARM)	106	105	103	100	97
F.	1 Senior Notes Outstanding	\$159,605,667	\$150,213,962	\$141,771,296	\$133,960,192	\$126,508,683
	2 Subordinate Note Outstanding	\$36,750,401	\$34,587,891	\$32,643,904	\$30,845,338	\$29,129,572
	3 Senior Principal Distribution Amount	\$9,230,179	\$9,391,706	\$8,442,666	\$7,811,104	\$7,451,510
	4 Subordinate Principal Distribution Amount	\$2,125,318	\$2,162,511	\$1,943,987	\$1,798,565	\$1,715,766
	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%