

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: July 27, 2020
Collection Period: 04/01/2020 to 06/30/2020

I. Series 2005-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					March 31, 2020	Change	June 30, 2020	
1	Principal Balance				\$45,272,137.63	(\$2,735,553.46)	\$42,536,584.17	
2	Accrued Interest				\$227,464.74	\$26,597.09	\$254,061.83	
3	Total Principal And Accrued Interest Balance				\$45,499,602.37	(\$2,708,956.37)	\$42,790,646.00	
4	Fund Accounts Balance				\$5,317,496.85	(\$700,716.85)	\$4,616,780.00	
5	Total Student Loans And Fund Balance				\$50,817,099.22	(\$3,409,673.22)	\$47,407,426.00	
B. Student Loan Portfolio and Fund Balance								
					March 31, 2020	Change	June 30, 2020	
1	Weighted Average Coupon (WAC)				4.84%	-0.61%	4.23%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		86	(1)	85	
3	Number of Loans				6,915	(279)	6,636	
4	Number of Borrowers				5,754	(210)	5,544	
C. Notes and Certificates								
				6/30/2020	Balance	Balance	Balance	% of
		CUSIP		Interest Rate	March 31, 2020	Change	June 30, 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	1.39138%	\$40,382,375.84	(\$2,758,774.68)	\$37,623,601.16	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B FRN	00432CCC3	1.79138%	\$8,431,440.62	(\$576,004.86)	\$7,855,435.76	17.3%
5	Total Notes and Certificates			1.46047%	\$48,813,816.46	(\$3,334,779.54)	\$45,479,036.92	100.0%
D. Fund Accounts Balance								
					March 31, 2020	Change	June 30, 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				\$4,317,496.85	(\$700,716.85)	\$3,616,780.00	
4	Total Fund Accounts Balance				\$5,317,496.85	(\$700,716.85)	\$4,616,780.00	

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	June 30, 2020	
1	Borrower Payments - Total		(\$2,666,377.59)
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		(\$2,666,377.59)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$22,680.83
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$5,530.06)	
	4b Adjustments - Write-offs	(\$86,326.64)	
4	Total Adjustments		(\$91,856.70)
5	Total Non-Cash Principal Activity		(\$69,175.87)
C.	Total Student Loan Principal Activity		(\$2,735,553.46)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$437,630.96)
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		(\$437,630.96)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$484,866.07
2	Capitalized Interest		(\$22,690.83)
	3a Small Balance and Other Adjustments	\$2,065.19	
	3b Adjustments - Write-offs	(\$1,677.38)	
3	Total Adjustments		\$387.81
4	Fee Accruals		\$1,665.00
5	Total Non-Cash Interest Adjustments		\$464,228.05
F.	Total Student Loan Interest Activity		\$26,597.09

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	June 30, 2020		
	Beginning Balance	\$3,976,416.98		
	Transfers to Other Funds	(\$3,976,416.98)		
	1a Amount received in the collection account related to the collection period	\$3,180,939.33		
	1b Earnings	\$3,242.09		
	1c Recoveries	\$168,449.49		
	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	\$3,352,630.91		
	B.	Required Payments Under Waterfall	Payment	Distribute from Collection
1a Administrative Allowance		\$113,180.34	\$113,180.34	\$0.00
1b Annual Administration Fee		\$7,500.00	\$7,500.00	\$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		\$132,325.95	\$132,325.95	\$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		\$35,571.07	\$35,571.07	\$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)	\$2,707,359.57	\$2,707,359.57	\$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.	\$356,693.98	\$356,693.98	\$0.00	
Total Payments	\$3,352,630.91	\$3,352,630.91	\$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)	\$3,352,630.91	\$3,352,630.91	
B.	First	Administrative Allowance	\$120,680.34	\$3,231,950.57	\$0.00
C.	Second	Swap Payments	\$0.00	\$3,231,950.57	\$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	\$3,231,950.57	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,231,950.57	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$132,325.95	\$3,099,624.62	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$132,325.95		
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	\$3,099,624.62	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,099,624.62	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,099,624.62	\$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	\$35,571.07	\$3,064,053.55	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$3,064,053.55	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,064,053.55	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,064,053.55	\$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	\$3,064,053.55	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,064,053.55	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,239,726.77	\$824,326.78	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$467,632.80	\$356,693.98	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,707,359.57		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$356,693.98	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$356,693.98	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$356,693.98	\$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	\$42,790,646.00	\$42,790,646.00
	2 Fund Balances	\$4,616,812.59	\$1,264,181.68
	3 Senior Notes Outstanding	\$37,623,601.16	\$35,383,874.39
	Senior Asset Percentage	126.00%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$42,790,646.00	\$42,790,646.00
	2 Fund Balances	\$4,616,812.59	\$1,264,181.68
	3 All Notes Outstanding	\$45,479,036.92	\$42,771,677.35
	Total Asset Percentage	104.24%	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	6,636	\$42,536,584.17	100.00%
	2 Total By Loan Type Distribution	6,636	\$42,536,584.17	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$54,668.00	0.13%
	2 Grace	1	\$17,500.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	279	\$2,687,595.81	6.32%
	5 Repayment	6,351	\$39,769,629.99	93.50%
	6 Interim Charge-Offs	1	\$7,190.37	0.02%
	7 Total By Borrower Status Distribution	6,636	\$42,536,584.17	100.00%
C.	School Type Distribution:			
	1 Graduate	6,597	\$41,938,890.30	98.59%
	2 Undergraduate	39	\$597,693.87	1.41%
	3 Total By Loan Type Distribution	6,636	\$42,536,584.17	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$103,464.86	0.24%	
B. Grace				
Current	1	\$32,598.69	0.08%	
C. TOTAL INTERIM	5	\$136,063.55	0.32%	
D. REPAYMENT:				
Active				
Current	5,968	\$37,424,613.55	87.46%	
1-29 Days Delinquent	286	\$1,811,623.74	4.23%	
30-59 Days Delinquent	45	\$347,805.36	0.81%	
60-89 Days Delinquent	11	\$70,904.31	0.17%	
90-119 Days Delinquent	12	\$112,525.98	0.26%	
120-149 Days Delinquent	8	\$70,346.90	0.16%	
150-179 Days Delinquent	21	\$83,976.17	0.20%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	279	\$2,725,591.53	6.37%	
G. Interim Charge-Offs	1	\$7,194.91	0.02%	
H. TOTAL REPAYMENT	6,631	\$42,654,582.45	99.68%	
I. TOTAL PORTFOLIO	6,636	\$42,790,646.00	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$45,479,037
B.	1 Total Private Principal Outstanding Balance	\$42,536,584
	2 Total Fund Accounts Balance	\$4,616,780
	3 Total Principal and Accrued Interest Balance	\$42,790,646
	4 Number of Loans	6,636
	5 Number of Borrowers	5,544
C.	1 Borrower Payments- Principal	\$2,666,378
	2 Borrower Payments- Interest	\$437,631
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$113,180
	3 Cash Release to Access Group Inc	\$356,694
E.	1 Weighted Average Coupon (WAC)	4.23%
	2 Weighted Average Remaining Maturity (WARM)	85
F.	1 Senior Notes Outstanding	\$37,623,601
	2 Subordinate Note Outstanding	\$7,855,436
	3 Senior Principal Distribution Amount	\$2,758,775
	4 Subordinate Principal Distribution Amount	\$576,005
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
June 30, 2020

IX. Asset-Backed Securities Notes Series 2005-A

Collection Periods		June-19	September-19	December-19	March-20	June-20
Reporting Date		7/25/2019	10/25/2019	1/27/2020	4/27/2020	7/27/2020
A.	1 Asset Backed Securities	\$60,168,439	\$56,153,239	\$52,515,898	\$48,813,816	\$45,479,037
B.	1 Total Private Principal Balance	\$56,150,033	\$52,456,820	\$48,589,548	\$45,272,138	\$42,536,584
	2 Total Fund Accounts Balance	\$6,339,275	\$5,954,731	\$5,825,006	\$5,317,497	\$4,616,780
	3 Total Principal and Accrued Interest Balance	\$56,429,431	\$52,716,361	\$48,842,988	\$45,499,602	\$42,790,646
	4 Number of Loans	8,023	7,675	7,324	6,915	6,636
	5 Number of Borrowers	6,619	6,344	6,069	5,754	5,544
C.	1 Borrower Payments- Principal	\$3,918,576	\$3,616,346	\$3,635,630	\$3,126,773	\$2,666,378
	2 Borrower Payments- Interest	\$850,219	\$782,400	\$672,302	\$598,594	\$437,631
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$150,677	\$140,375	\$131,142	\$121,474	\$113,180
	3 Cash Release to Access Group	\$303,420	\$416,410	\$232,168	\$240,904	\$356,694
E.	1 Weighted Average Coupon (WAC)	5.57%	5.41%	5.07%	4.84%	4.23%
	2 Weighted Average Remaining Maturity (WARM)	92	90	88	86	85
F.	1 Senior Notes Outstanding	\$49,775,754	\$46,454,085	\$43,445,010	\$40,382,376	\$37,623,601
	2 Subordinate Note Outstanding	\$10,392,685	\$9,699,153	\$9,070,888	\$8,431,441	\$7,855,436
	3 Senior Principal Distribution Amount	\$3,349,022	\$3,321,669	\$3,009,075	\$3,062,634	\$2,758,775
	4 Subordinate Principal Distribution Amount	\$699,243	\$693,532	\$628,265	\$639,448	\$576,005
	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%