

ACCESS GROUP, INC.

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

Report Date: August 24, 2020
Collection Period: 05/01/2020 to 07/31/2020

I. Series 2005-2 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						April 30, 2020	Change	July 31, 2020	
1	Principal Balance					\$179,751,905.83	(\$5,194,286.42)	\$174,557,619.41	
2	Accrued Interest					\$5,895,289.03	(\$51,985.39)	\$5,843,303.64	
3	Accrued ISP					\$38,803.77	(\$4,903.07)	\$33,900.70	
4	Accrued SAP					(\$481,127.63)	(\$430,288.65)	(\$911,416.28)	
5	Total Principal And Accrued Interest Balance					\$185,204,871.00	(\$5,681,463.53)	\$179,523,407.47	
6	Fund Accounts Balance					\$8,358,889.65	(\$565,360.44)	\$7,793,529.21	
7	Total Student Loans And Fund Balance					\$193,563,760.65	(\$6,246,823.97)	\$187,316,936.68	
B. Student Loan Portfolio and Fund Balance									
						April 30, 2020	Change	July 31, 2020	
1	Weighted Average Coupon (WAC)	[not including SAP]				4.35%	-0.35%	4.00%	
2	Weighted Average Remaining Maturity (WARM)	[includes in-school period]				171	(2)	169	
3	Number of Loans					14,772	(461)	14,311	
4	Number of Borrowers					7,394	(219)	7,175	
C. Notes and Certificates									
					7/31/2020	Balance	Change	Balance	% of
					Int. Rate	April 30, 2020		July 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	0.57800%	\$179,827,923.83	(\$5,546,891.32)	\$174,281,032.51	93.84%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	0.95800%	\$11,803,120.06	(\$364,073.74)	\$11,439,046.32	6.16%
6	Total Notes and Certificates					\$191,631,043.89	(\$5,910,965.06)	\$185,720,078.83	100.00%
D. Fund Balances									
						April 30, 2020	Change	July 31, 2020	
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00	
2	Collection Fund					\$7,379,389.65	(\$565,360.44)	6,814,029.21	
3	Revolving Fund					\$0.00	\$0.00	\$0.00	
4	Total Fund Accounts Balance					\$8,358,889.65	(\$565,360.44)	\$7,793,529.21	

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Quarterly Servicing Report

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II. Series		Totals	CONSOLIDATION	PLUS	STAFFORD
		7/31/2020	7/31/2020	7/31/2020	7/31/2020
A. Student Loan Principal Collection Activity					
1	Borrower Payments - Total	(\$5,515,121.54)	(\$3,521,269.68)	(\$398,048.00)	(\$1,595,803.86)
2	Claim Payments	(\$369,013.74)	(\$193,865.80)	(\$20,806.55)	(\$154,341.39)
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	\$0.00	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$5,884,135.28)	(\$3,715,135.48)	(\$418,854.55)	(\$1,750,145.25)
B. Student Loan Non-Cash Principal Activity					
1	Capitalized Interest	\$693,876.00	\$183,958.45	\$296,549.53	\$213,368.02
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	\$0.00	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$4,027.14)	(\$2,089.61)	(\$570.24)	(\$1,367.29)
4	Total Adjustments	(\$4,027.14)	(\$2,089.61)	(\$570.24)	(\$1,367.29)
5	Total Non-Cash Principal Activity	\$689,848.86	\$181,868.84	\$295,979.29	\$212,000.73
C. Total Student Loan Principal Activity		(\$5,194,286.42)	(\$3,533,266.64)	(\$122,875.26)	(\$1,538,144.52)
D. Student Loan Interest Activity					
1	Borrower Payments - Total	(\$1,210,595.98)	(\$702,680.84)	(\$151,099.86)	(\$356,815.28)
2	Claim Payments	(\$13,385.48)	(\$8,089.93)	(\$2,093.90)	(\$3,201.65)
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)	(\$28,444.62)	(\$10,631.92)	\$0.00	(\$17,812.70)
6	Special Allowance Payments (SAP)	\$279,386.87	(\$83,276.30)	\$187,661.56	\$175,001.61
7	Other Adjustments	(\$33.50)	(\$22.22)	(\$3.85)	(\$7.43)
8	Total Interest Collections	(\$973,072.71)	(\$804,701.21)	\$34,463.95	(\$202,835.45)
E. Student Loan Non-Cash Interest Activity					
1	Borrower Accruals	\$1,873,030.66	932,168.24	355,870.62	584,991.80
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$24,259.68	\$9,140.10	\$0.00	\$15,119.58
3	Special Allowance Payments - Accrued	(\$724,200.25)	(\$235,812.89)	(\$242,766.05)	(\$245,621.32)
4	Capitalized Interest	(\$693,876.00)	(\$183,958.45)	(\$296,549.53)	(\$213,368.02)
5a	Small Balance and Other Adjustments	(\$3,687.61)	(\$1,150.40)	(\$1,139.05)	(\$1,398.16)
5b	Adjustments - Write-offs	(\$36.06)	(\$35.35)	\$0.00	(\$0.71)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$718.13)	(\$274.96)	\$0.00	(\$443.17)
5d	Other Adjustments - Special Allowance Payments	\$14,524.73	\$4,265.30	\$5,340.02	\$4,919.41
5	Total Adjustments	\$10,082.93	\$2,804.59	\$4,200.97	\$3,077.37
6	Fee Accruals	(\$3,401.42)	(\$1,356.27)	(\$449.76)	(\$1,595.39)
7	Total Non-Cash Interest Adjustments	\$485,895.60	\$522,985.32	(\$179,693.74)	\$142,604.02
F. Total Student Loan Interest Activity		(\$487,177.11)	(\$281,715.89)	(\$145,229.79)	(\$60,231.43)

Access Group, Inc.

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

Report Date: August 24, 2020

Collection Period: 05/01/2020 to 07/31/2020

III. Series 2005-2 Collection Fund Activity				
A. Collection Fund		July 31, 2020		
	1 Beginning Balance	\$7,128,832.28		
	2 Transfers to Other Funds	(\$7,128,832.28)		
	3 Payments Received	\$185,462,571.66		
	4 Payments Due	(\$293,868.28)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$28,444.62		
	6 Federal Special Allowance Payments	(\$279,386.87)		
	7 Guarantee Payments of Principal	\$369,013.74		
	8 Guarantee Payments of Interest	\$13,385.48		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Earnings	\$132.14		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$979,500.00		
	Ending Balance	\$186,279,792.49		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$264,945.71	\$264,945.71	\$0.00
	1b Indenture Trustee Fees*	\$3,125.00	\$3,125.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$263,028.81	\$263,028.81	\$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	\$28,614.14	\$28,614.14	\$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	\$185,720,078.83	\$184,740,578.83	\$979,500.00
	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.	\$0.00	\$0.00	\$0.00	
	Total Payments	\$186,279,792.49	\$185,300,292.49	\$979,500.00

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

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IV. Series 2005-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$186,279,792.49	\$185,300,292.49	\$979,500.00
B.	Administration Funds	\$268,070.71	\$185,032,221.78	\$979,500.00
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	\$185,032,221.78	\$979,500.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$185,032,221.78	\$979,500.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$185,032,221.78	\$979,500.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$263,028.81	\$184,769,192.97	\$979,500.00
	Total Interest Distribution on Senior Notes or Obligations:	\$263,028.81		
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	\$184,769,192.97	\$979,500.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$184,769,192.97	\$979,500.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$184,769,192.97	\$979,500.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$184,769,192.97	\$979,500.00
	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]	\$28,614.14	\$184,740,578.83	\$979,500.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$28,614.14		
F.	Payment of Principal Distribution Amount			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$184,740,578.83	\$979,500.00
	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	\$184,740,578.83	\$979,500.00
	b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$184,740,578.83	\$979,500.00
	c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$184,740,578.83	\$979,500.00
	d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$174,281,032.51	\$10,459,546.32	\$979,500.00
	Total Principal Distribution on Senior Notes or Obligations:	\$174,281,032.51		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$11,439,046.32	\$0.00	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$11,439,046.32		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$0.00	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
I.	Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00

Access Group, Inc.

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

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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>\$179,523,407.47</p> <p>\$979,504.55</p> <p>\$0.00</p> <hr/> <p>0.00%</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>\$179,523,407.47</p> <p>\$979,504.55</p> <p>\$0.00</p> <hr/> <p>0.00%</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>		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Quarterly Servicing Report

Report Date: August 24, 2020

Collection Period: 05/01/2020 to 07/31/2020

VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	3,171	\$15,512,214.66	8.89%
	2 UnSubsidized Stafford	3,564	\$33,898,862.90	19.42%
	3 Consolidation	6,570	\$108,063,595.46	61.91%
	4 PLUS Loans	1,006	\$17,082,946.39	9.79%
	5 Total By Loan Type Distribution	14,311	\$174,557,619.41	100.00%
B.	Borrower Status Distribution:			
	1 In-School	21	\$124,815.72	0.07%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	13	\$91,212.45	0.05%
	3 Deferment	301	\$3,565,828.18	2.04%
	4 Forbearance	723	\$9,905,984.21	5.67%
	5 Repayment	13,251	\$160,851,716.53	92.15%
	6 Claims	2	\$18,062.32	0.01%
7 Total By Borrower Status Distribution	14,311	\$174,557,619.41	100.00%	
C.	School Type Distribution:			
	1 Graduate	13,512	\$172,516,711.83	98.83%
	2 Undergraduate	798	\$2,019,533.33	1.16%
	3 Total By School Type Distribution	14,311	\$174,557,619.41	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: August 24, 2020

Collection Period: 05/01/2020 to 07/31/2020

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	8	\$43,508	0.27%	13	\$132,032	0.37%	41	\$1,128,033	1.03%	0	\$0	0.00%
B. Grace												
Current	6	\$33,673	0.21%	7	\$96,656	0.27%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	14	\$77,181	0.48%	20	\$228,688	0.64%	41	\$1,128,033	1.03%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	2,703	\$13,204,386	82.85%	3,041	\$29,539,188	83.14%	6,206	\$101,060,999	92.24%	829	\$15,044,001	77.65%
1-29 Days Delinquent	101	\$592,282	3.72%	122	\$1,413,477	3.98%	139	\$2,744,774	2.51%	60	\$1,263,778	6.52%
30-59 Days Delinquent	21	\$114,028	0.72%	19	\$223,323	0.63%	2	\$109,404	0.10%	8	\$189,415	0.98%
60-89 Days Delinquent	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
90-119 Days Delinquent	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
≥ 120 Days Delinquent	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
E. Deferment:												
Current	108	\$576,265	3.62%	104	\$1,206,435	3.40%	10	\$274,196	0.25%	38	\$920,052	4.75%
F. Forbearance:												
Current	224	\$1,373,321	8.62%	258	\$2,920,170	8.22%	171	\$4,241,025	3.87%	70	\$1,936,482	10.00%
G. Claims	0	\$0	0.00%	0	\$0	0.00%	1	\$550	0.00%	1	\$19,469	0.10%
H. TOTAL REPAYMENT	3,157	\$15,860,282	99.52%	3,544	\$35,302,594	99.36%	6,529	\$108,430,948	98.97%	1,006	\$19,373,197	100.00%
I. TOTAL PORTFOLIO	3,171	\$15,937,463	100.00%	3,564	\$35,531,282	100.00%	6,570	\$109,558,981	100.00%	1,006	\$19,373,197	100.00%
J. GRAND TOTAL					\$180,400,923							

ACCESS GROUP, INC.

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

Report Date: August 24, 2020

Collection Period: 05/01/2020 to 07/31/2020

VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	05/01/2020 to 07/31/2020 08/24/20
A.	1 ABS Notes Outstanding	\$185,720,079
B.	1 Total Principal Balance	\$174,557,619
	2 Total Fund Accounts Balance	\$7,793,529
	3 Total Principal and Accrued Interest Balance	\$179,523,407
	4 Number of Loans	14,311
	5 Number of Borrowers	7,175
C.	1 Borrower Payments- Principal	\$5,515,122
	2 Borrower Payments- Interest	\$1,210,596
D.	1 Necessary Funds Transfer to Meet Obligations	\$979,500
	2 Administrative Allowance	\$264,946
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	4.00%
	2 Weighted Average Remaining Maturity (WARM)	169
F.	1 Senior Notes Outstanding	\$174,281,033
	2 Subordinate Note Outstanding	\$11,439,046
	3 Senior Notes Principal Distribution	\$5,546,891
	4 Subordinate Note Principal Distribution	\$364,074
	5 Senior Asset Percentage	0.00%
	6 Total Asset Percentage	0.00%

ACCESS GROUP, INC.
Access Group Student Loan Asset Backed Series 2005-2 Notes
Trend Analysis Report
July 31, 2020

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

		Collection Period	July-19	October-19	January-20	April-20	July-20
		Reporting Date	8/22/19	11/22/19	2/24/20	5/22/20	8/24/20
A.	1 Asset Backed Securities		\$212,746,017	\$206,232,805	\$198,879,960	\$191,631,044	\$185,720,079
B.	1 Total Principal Balance		\$200,422,186	\$193,070,119	\$186,016,476	\$179,751,906	\$174,557,619
	2 Total Fund Accounts Balance		\$9,882,299	\$10,210,319	\$10,105,097	\$8,358,890	\$7,793,529
	3 Total Principal and Accrued Interest Balance		\$205,768,138	\$198,331,721	\$191,130,207	\$185,204,871	\$179,523,407
	4 Number of Loans		16,407	15,782	15,191	14,772	14,311
	5 Number of Borrowers		8,219	7,922	7,617	7,394	7,175
C.	1 Borrower Payments- Principal		\$6,224,390	\$7,132,844	\$6,899,604	\$5,540,971	\$5,515,122
	2 Borrower Payments- Interest		\$1,661,990	\$1,650,077	\$1,578,501	\$1,376,780	\$1,210,596
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$979,500
	2 Administration Fees		\$306,409	\$296,623	\$284,841	\$274,183	\$264,946
	3 Cash Release to Access Group, Inc.		\$490,414	\$0	\$259,009	\$38,287	\$0
E.	1 Weighted Average Coupon (WAC)		4.36%	4.35%	4.35%	4.35%	4.00%
	2 Weighted Average Remaining Maturity (WARM)		175	174	172	171	169
F.	1 Senior Notes Outstanding		\$199,642,363	\$193,530,319	\$186,630,358	\$179,827,924	\$174,281,033
	2 Subordinate Notes Outstanding		\$13,103,653	\$12,702,486	\$12,249,602	\$11,803,120	\$11,439,046
	3 Senior Notes Principal Distribution		\$785,906	\$6,112,044	\$6,899,962	\$6,802,434	\$5,546,891
	4 Subordinate Note Principal Distribution		\$401,069	\$401,168	\$452,883	\$446,482	\$364,074
	5 Senior Asset Percentage		106.83%	106.79%	106.83%	106.83%	0.00%
	6 Total Asset Percentage		100.25%	100.22%	100.25%	100.25%	0.00%