

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: November 25, 2020
Collection Period: 08/01/2020 to 10/31/2020

I. Series 2007-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					July 31, 2020	Change	October 31, 2020		
1	Principal Balance				\$142,131,527.74	(\$7,839,923.38)	\$134,291,604.36		
2	Accrued Interest				\$935,287.44	(\$6,803.39)	\$928,484.05		
3	Total Principal And Accrued Interest Balance				\$143,066,815.18	(\$7,846,726.77)	\$135,220,088.41		
4	Fund Accounts Balance				\$11,850,315.42	(\$694,779.86)	\$11,155,535.56		
5	Total Student Loans And Fund Balance				\$154,917,130.60	(\$8,541,506.63)	\$146,375,623.97		
B. Student Loan Portfolio and Fund Balance									
					July 31, 2020	Change	October 31, 2020		
1	Weighted Average Coupon (WAC)				3.62%	-0.10%	3.51%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		94	(3)	92		
3	Number of Loans				14,518	(462)	14,056		
4	Number of Borrowers				12,071	(378)	11,693		
C. Notes and Certificates									
					10/31/2020	Balance	Balance	Balance	
						July 31, 2020	Change	October 31, 2020	
			CUSIP	Interest. Rate				% of	
								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	0.55000%	\$119,853,752.13	(\$6,110,472.72)	\$113,743,279.41	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B	FRN	00432CDK4	0.80000%	\$27,597,224.82	(\$1,406,982.15)	\$26,190,242.67	18.72%
5	Total Notes and Certificates				0.59679%	\$147,450,976.95	(\$7,517,454.87)	\$139,933,522.08	100.00%
D. Fund Accounts Balance									
					July 31, 2020	Change	October 31, 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				\$9,850,315.42	(\$694,779.86)	\$9,155,535.56		
4	Total Fund Accounts Balance				\$11,850,315.42	(\$694,779.86)	\$11,155,535.56		

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II. Series 2007-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		October 31, 2020	
1	Borrower Payments - Total		(\$7,405,061.82)
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		(\$7,405,061.82)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$15,632.63
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$77,132.41)	
4b	Adjustments - Write-offs	(\$373,361.78)	
4	Total Adjustments		(\$450,494.19)
5	Total Non-Cash Principal Activity		(\$434,861.56)
C. Total Student Loan Principal Activity			(\$7,839,923.38)
D. Student Loan Interest Activity			
1	Borrower Payments - Total		(\$1,353,770.63)
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		(\$1,353,770.63)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		1,334,445.32
2	Capitalized Interest		(\$15,632.63)
3a	Small Balance and Other Adjustments	\$42,486.65	
3b	Adjustments - Write-offs	(\$14,332.10)	
3	Total Adjustments		\$28,154.55
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Adjustments		\$1,346,967.24
F. Total Student Loan Interest Activity			(\$6,803.39)

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III. Series 2007-A Collection Fund Activity				
A.	Collection Fund	October 31, 2020		
	Beginning Balance	\$9,747,191.47		
	Transfers to Other Funds	(\$9,747,191.47)		
	1a Amount received in the collection account related to the collection period	\$8,617,016.30		
	1b Recoveries	\$293,461.58		
	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)	\$71.67		
	4 Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$39.68		
	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	\$8,910,589.23		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$355,328.82	\$355,328.82	\$0.00
	1b Trustee Fees	\$0.00	\$0.00	\$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	\$159,872.50	\$159,872.50	\$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	\$53,544.50	\$53,544.50	\$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)	\$7,611,576.10	\$7,611,576.10	\$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.	\$730,267.32	\$730,267.32	\$0.00	
	Total Payment	\$8,910,589.23	\$8,910,589.23	\$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)		\$8,910,589.23	\$0.00
B.	First	Administrative Allowance		\$355,328.82	\$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	\$8,555,260.41	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$8,555,260.41	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$159,872.50	\$8,395,387.91	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$159,872.50		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$8,395,387.91	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$53,544.50	\$8,341,843.42	\$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	\$8,341,843.42	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$8,341,843.42	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$8,341,843.42	\$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	\$8,341,843.42	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$8,341,843.42	\$0.00
I.	Eighth			\$8,341,843.42	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$8,341,843.42	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$8,341,843.42	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	6,186,978.03	\$2,154,865.39	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,424,598.07	\$730,267.32	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$7,611,576.10		
J.	Ninth	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$730,267.32	\$0.00
K.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$730,267.32	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$134,291,604.36
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$107,556,301.38
	Senior Asset Percentage	126.72%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$134,291,604.36
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$132,321,945.98
	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	14,056	\$134,291,604.36	100.00%
	2 Total By Loan Type Distribution	14,056	\$134,291,604.36	100.00%
B.	Borrower Status Distribution:			
	1 In-School	12	\$257,054.00	0.19%
	2 Grace	2	\$35,020.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	413	\$6,003,541.71	4.47%
	5 Repayment	13,622	\$127,931,486.26	95.26%
	6 Interim Charge-Offs	7	\$64,502.39	0.05%
	7 Total By Borrower Status Distribution	14,056	\$134,291,604.36	100.00%
C.	School Type Distribution:			
	1 Graduate	13,937	\$132,913,804.29	98.97%
	2 Undergraduate	119	\$1,377,800.07	1.03%
	3 Total By Loan Type Distribution	14,056	\$134,291,604.36	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	\$499,796.52	0.37%
B.	Grace			
	Current	2	\$63,159.49	0.05%
C.	TOTAL INTERIM	14	\$ 562,956	0.42%
D.	REPAYMENT:			
	Active			
	Current	12,712	\$118,626,250.68	87.73%
	1-29 Days Delinquent	715	\$7,445,202.25	5.51%
	30-59 Days Delinquent	114	\$1,308,576.51	0.97%
	60-89 Days Delinquent	35	\$472,432.15	0.35%
	90-119 Days Delinquent	31	\$317,851.80	0.24%
	120-149 Days Delinquent	11	\$154,416.75	0.11%
	150-179 Days Delinquent	4	\$51,115.34	0.04%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	413	\$6,214,243.66	4.60%
G.	Claims	7	\$67,043.26	0.05%
H.	TOTAL REPAYMENT	14,042	\$ 134,657,132.40	99.58%
I.	TOTAL PORTFOLIO	14,056	\$ 135,220,088.41	100.00%

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VIII. Series 2007-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$139,933,522
B.	1 Total Private Principal Outstanding Balance	\$134,291,604
	2 Total Fund Accounts Balance	\$11,155,536
	3 Total Principal and Accrued Interest Balance	\$135,220,088
	4 Number of Loans	14,056
	5 Number of Borrowers	11,693
C.	1 Borrower Payments- Principal	\$7,405,062
	2 Borrower Payments- Interest	\$1,353,771
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$355,329
	3 Cash Release to Access Group Inc	\$730,267
E.	1 Weighted Average Coupon (WAC)	3.51%
	2 Weighted Average Remaining Maturity (WARM)	92
F.	1 Senior Notes Outstanding	\$113,743,279
	2 Subordinate Note Outstanding	\$26,190,243
	3 Senior Principal Distribution Amount	\$6,110,473
	4 Subordinate Principal Distribution Amount	\$1,406,982
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report

October 31, 2020

IX. Asset-Backed Securities Notes Series 2007-A						
	Collection Periods	October-19	January-20	April-20	July-20	October-20
	Reporting Date	11/25/2019	2/25/2020	5/26/2020	8/25/2020	11/25/2020
A.	1 Asset Backed Securities	\$174,415,199	\$164,805,530	\$155,638,255	\$147,450,977	\$139,933,522
B.	1 Total Private Principal Balance	\$167,749,696	\$158,307,403	\$149,874,506	\$142,131,528	\$134,291,604
	2 Total Fund Accounts Balance	\$14,406,032	\$13,806,784	\$12,474,560	\$11,850,315	\$11,155,536
	3 Total Principal and Accrued Interest Balance	\$168,734,480	\$159,227,885	\$150,783,235	\$143,066,815	\$135,220,088
	4 Number of Loans	16,026	15,456	14,962	14,518	14,056
	5 Number of Borrowers	13,307	12,851	12,435	12,071	11,693
C.	1 Borrower Payments- Principal	\$9,192,460	\$8,879,323	\$7,969,471	\$7,794,449	\$7,405,062
	2 Borrower Payments- Interest	\$2,576,124	\$2,328,571	\$1,959,643	\$1,623,855	\$1,353,771
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$444,119	\$419,374	\$395,769	\$374,686	\$355,329
	3 Cash Release to Access Group	\$1,069,327	\$1,064,008	\$978,228	\$1,591,799	\$730,267
E.	1 Weighted Average Coupon (WAC)	5.40%	5.17%	4.73%	3.62%	3.51%
	2 Weighted Average Remaining Maturity (WARM)	103	100	97	94	92
F.	1 Senior Notes Outstanding	\$141,771,296	\$133,960,192	\$126,508,683	\$119,853,752	\$113,743,279
	2 Subordinate Note Outstanding	\$32,643,904	\$30,845,338	\$29,129,572	\$27,597,225	\$26,190,243
	3 Senior Principal Distribution Amount	\$8,442,666	\$7,811,104	\$7,451,510	\$6,654,930	\$6,110,473
	4 Subordinate Principal Distribution Amount	\$1,943,987	\$1,798,565	\$1,715,766	\$1,532,348	\$1,406,982
	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%