

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 25, 2021
Collection Period: 10/01/2020 to 12/31/2020

I. Series 2005-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					September 30, 2020	Change	December 31, 2020		
1	Principal Balance				\$39,602,446.39	(\$2,956,606.69)	\$36,645,839.70		
2	Accrued Interest				\$224,824.26	(\$18,529.50)	\$206,294.76		
3	Total Principal And Accrued Interest Balance				\$39,827,270.65	(\$2,975,136.19)	\$36,852,134.46		
4	Fund Accounts Balance				\$4,674,895.46	(\$277,718.87)	\$4,397,176.59		
5	Total Student Loans And Fund Balance				\$44,502,166.11	(\$3,252,855.06)	\$41,249,311.05		
B. Student Loan Portfolio and Fund Balance									
					September 30, 2020	Change	December 31, 2020		
1	Weighted Average Coupon (WAC)				3.31%	-0.10%	3.21%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		83	(2)	81		
3	Number of Loans				6,310	(307)	6,003		
4	Number of Borrowers				5,293	(239)	5,054		
C. Notes and Certificates									
				12/31/2020	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	September 30, 2020	Change	December 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	0.61475%	\$35,383,874.39	(\$2,537,007.52)	\$32,846,866.87	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	1.01475%	\$7,387,802.96	(\$529,702.08)	\$6,858,100.88	17.3%
5	Total Notes and Certificates				0.68384%	\$42,771,677.35	(\$3,066,709.60)	\$39,704,967.75	100.0%
D. Fund Accounts Balance									
					September 30, 2020	Change	December 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				\$3,674,895.46	(\$277,718.87)	\$3,397,176.59		
4	Total Fund Accounts Balance				\$4,674,895.46	(\$277,718.87)	\$4,397,176.59		

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	December 31, 2020	
1	Borrower Payments - Total		(\$2,863,062.70)
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		(\$2,863,062.70)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$15,001.84
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$176.66)	
4b	Adjustments - Write-offs	(\$108,369.17)	
4	Total Adjustments		(\$108,545.83)
5	Total Non-Cash Principal Activity		(\$93,543.99)
C.	Total Student Loan Principal Activity		(\$2,956,606.69)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$329,627.00)
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		(\$329,627.00)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$328,802.97
2	Capitalized Interest		(\$15,001.84)
3a	Small Balance and Other Adjustments	(\$125.27)	
3b	Adjustments - Write-offs	(\$2,578.36)	
3	Total Adjustments		(\$2,703.63)
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Adjustments		\$311,097.50
F.	Total Student Loan Interest Activity		(\$18,529.50)

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III. Series 2005-A Collection Fund Activity

A. Collection Fund		December 31, 2020		
	Beginning Balance	\$3,606,082.24		
	Transfers to Other Funds	(\$3,606,082.24)		
1a	Amount received in the collection account related to the collection period	\$3,188,118.41		
1b	Earnings	\$89.80		
1c	Recoveries	\$135,583.87		
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	\$3,323,792.08		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$99,006.12	\$99,006.12	\$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	\$51,042.43	\$51,042.43	\$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	\$17,591.46	\$17,591.46	\$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)	\$2,884,044.85	\$2,884,044.85	\$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.	\$272,107.22	\$272,107.22	\$0.00
	Total Payments	\$3,323,792.08	\$3,323,792.08	\$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)	\$3,323,792.08	\$3,323,792.08	
B.	First	Administrative Allowance	\$99,006.12	\$3,224,785.96	\$0.00
C.	Second	Swap Payments	\$0.00	\$3,224,785.96	\$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	\$3,224,785.96	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,224,785.96	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$51,042.43	\$3,173,743.53	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$51,042.43		
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	\$3,173,743.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,173,743.53	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,173,743.53	\$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	\$17,591.46	\$3,156,152.07	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$3,156,152.07	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,156,152.07	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,156,152.07	\$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	\$3,156,152.07	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,156,152.07	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,385,893.82	\$770,258.25	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$498,151.03	\$272,107.22	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,884,044.85		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$272,107.22	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$272,107.22	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$272,107.22	\$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	\$36,852,134.46	\$36,852,134.46
	2 Fund Balances	\$4,397,208.21	\$1,073,416.13
	3 Senior Notes Outstanding	\$32,846,866.87	\$30,460,973.05
	Senior Asset Percentage	125.58%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$36,852,134.46	\$36,852,134.46
	2 Fund Balances	\$4,397,208.21	\$1,073,416.13
	3 All Notes Outstanding	\$39,704,967.75	\$36,820,922.90
	Total Asset Percentage	103.89%	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	6,003	\$36,645,839.70	100.00%
	2 Total By Loan Type Distribution	6,003	\$36,645,839.70	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$36,248.00	0.10%
	2 Grace	1	\$18,420.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	27	\$272,642.62	0.74%
	5 Repayment	5,969	\$36,294,957.86	99.04%
	6 Interim Charge-Offs	3	\$23,571.22	0.06%
	7 Total By Borrower Status Distribution	6,003	\$36,645,839.70	100.00%
C.	School Type Distribution:			
	1 Graduate	5,966	\$36,090,253.86	98.48%
	2 Undergraduate	37	\$555,585.84	1.52%
	3 Total By Loan Type Distribution	6,003	\$36,645,839.70	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	3	\$70,307.09	0.19%	
B. Grace				
Current	1	\$34,158.89	0.09%	
C. TOTAL INTERIM	4	\$104,465.98	0.28%	
D. REPAYMENT:				
Active				
Current	5,559	\$33,996,336.71	92.25%	
1-29 Days Delinquent	305	\$1,878,554.00	5.10%	
30-59 Days Delinquent	44	\$166,204.35	0.45%	
60-89 Days Delinquent	34	\$195,332.52	0.53%	
90-119 Days Delinquent	6	\$69,305.12	0.19%	
120-149 Days Delinquent	13	\$68,504.97	0.19%	
150-179 Days Delinquent	8	\$54,483.77	0.15%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	27	\$294,788.44	0.80%	
G. Interim Charge-Offs	3	\$24,158.60	0.07%	
H. TOTAL REPAYMENT	5,999	\$36,747,668.48	99.72%	
I. TOTAL PORTFOLIO	6,003	\$36,852,134.46	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$39,704,968
B.	1 Total Private Principal Outstanding Balance	\$36,645,840
	2 Total Fund Accounts Balance	\$4,397,177
	3 Total Principal and Accrued Interest Balance	\$36,852,134
	4 Number of Loans	6,003
	5 Number of Borrowers	5,054
C.	1 Borrower Payments- Principal	\$2,863,063
	2 Borrower Payments- Interest	\$329,627
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$99,006
	3 Cash Release to Access Group Inc	\$272,107
E.	1 Weighted Average Coupon (WAC)	3.21%
	2 Weighted Average Remaining Maturity (WARM)	81
F.	1 Senior Notes Outstanding	\$32,846,867
	2 Subordinate Note Outstanding	\$6,858,101
	3 Senior Principal Distribution Amount	\$2,537,008
	4 Subordinate Principal Distribution Amount	\$529,702
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
December 31, 2020

IX. Asset-Backed Securities Notes Series 2005-A

Collection Periods		December-19	March-20	June-20	September-20	December-20
Reporting Date		1/27/2020	4/27/2020	7/27/2020	10/26/2020	1/25/2021
A.	1 Asset Backed Securities	\$52,515,898	\$48,813,816	\$45,479,037	\$42,771,677	\$39,704,968
B.	1 Total Private Principal Balance	\$48,589,548	\$45,272,138	\$42,536,584	\$39,602,446	\$36,645,840
	2 Total Fund Accounts Balance	\$5,825,006	\$5,317,497	\$4,616,780	\$4,674,895	\$4,397,177
	3 Total Principal and Accrued Interest Balance	\$48,842,988	\$45,499,602	\$42,790,646	\$39,827,271	\$36,852,134
	4 Number of Loans	7,324	6,915	6,636	6,310	6,003
	5 Number of Borrowers	6,069	5,754	5,544	5,293	5,054
C.	1 Borrower Payments- Principal	\$3,635,630	\$3,126,773	\$2,666,378	\$2,866,083	\$2,863,063
	2 Borrower Payments- Interest	\$672,302	\$598,594	\$437,631	\$397,318	\$329,627
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$131,142	\$121,474	\$113,180	\$106,341	\$99,006
	3 Cash Release to Access Group	\$232,168	\$240,904	\$356,694	\$355,880	\$272,107
E.	1 Weighted Average Coupon (WAC)	5.07%	4.84%	4.23%	3.31%	3.21%
	2 Weighted Average Remaining Maturity (WARM)	88	86	85	83	81
F.	1 Senior Notes Outstanding	\$43,445,010	\$40,382,376	\$37,623,601	\$35,383,874	\$32,846,867
	2 Subordinate Note Outstanding	\$9,070,888	\$8,431,441	\$7,855,436	\$7,387,803	\$6,858,101
	3 Senior Principal Distribution Amount	\$3,009,075	\$3,062,634	\$2,758,775	\$2,239,727	\$2,537,008
	4 Subordinate Principal Distribution Amount	\$628,265	\$639,448	\$576,005	\$467,633	\$529,702
	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%