

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

### Quarterly Servicing Report

Report Date: April 26, 2021

Collection Period: 01/01/2021 to 03/31/2021

<b>I. Series 2005-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>December 31, 2020</b>	<b>Change</b>	<b>March 31, 2021</b>		
1	Principal Balance					\$36,645,839.70	(\$3,027,326.97)	\$33,618,512.73		
2	Accrued Interest					\$206,294.76	(\$14,342.45)	\$191,952.31		
3	Total Principal And Accrued Interest Balance					<b>\$36,852,134.46</b>	<b>(\$3,041,669.42)</b>	<b>\$33,810,465.04</b>		
4	Fund Accounts Balance					<b>\$4,397,176.59</b>	<b>\$24,811.38</b>	<b>\$4,421,987.97</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$41,249,311.05</b>	<b>(\$3,016,858.04)</b>	<b>\$38,232,453.01</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>December 31, 2020</b>	<b>Change</b>	<b>March 31, 2021</b>		
1	Weighted Average Coupon (WAC)					3.21%	-0.01%	3.20%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		81	(1)	80		
3	Number of Loans					6,003	(488)	5,515		
4	Number of Borrowers					5,054	(352)	4,702		
<b>C. Notes and Certificates</b>										
						<b>3/31/2021</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>			<b>Interest Rate</b>	<b>December 31, 2020</b>	<b>Change</b>	<b>March 31, 2021</b>	<b>O/S Securities</b>
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		0.61775%	\$32,846,866.87	(\$2,385,893.82)	\$30,460,973.05	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3		1.01775%	\$6,858,100.88	(\$498,151.03)	\$6,359,949.85	17.3%
5	<b>Total Notes and Certificates</b>					<b>0.68684%</b>	<b>\$39,704,967.75</b>	<b>(\$2,884,044.85)</b>	<b>\$36,820,922.90</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>December 31, 2020</b>	<b>Change</b>	<b>March 31, 2021</b>		
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					\$3,397,176.59	\$24,811.38	\$3,421,987.97		
4	<b>Total Fund Accounts Balance</b>					<b>\$4,397,176.59</b>	<b>\$24,811.38</b>	<b>\$4,421,987.97</b>		

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<b>II. Series 2005-A Notes Transactions and Accruals</b>		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>March 31, 2021</b>
1	Borrower Payments - Total	(\$2,934,035.11)
2	Claim Payments	\$0.00
3	Refunds	(\$1,860.22)
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	<b>Total Cash Principal Activity</b>	<b>(\$2,935,895.33)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$3,250.35
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$1,721.06)
	4b Adjustments - Write-offs	(\$92,960.93)
4	Total Adjustments	(\$94,681.99)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$91,431.64)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$3,027,326.97)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$307,693.51)
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	<b>Total Interest Collections</b>	<b>(\$307,693.51)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$295,892.92
2	Capitalized Interest	(\$3,250.35)
	3a Small Balance and Other Adjustments	\$1,307.43
	3b Adjustments - Write-offs	(\$1,883.94)
3	Total Adjustments	(\$576.51)
4	Fee Accruals	\$1,285.00
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$293,351.06</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$14,342.45)</b>

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<b>III. Series 2005-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>March 31, 2021</b>		
	Transfers to Other Funds	\$3,323,792.08		
	1a Amount received in the collection account related to the collection period	(\$3,323,792.08)		
	1b Earnings	\$3,277,519.74		
	1c Recoveries	\$126.92		
	2 Amount received from Swap counterparty with respect to the related interest period	\$104,887.70		
	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		
	<b>Ending Balance</b>	<b>\$3,382,534.36</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$91,614.60	\$91,614.60	\$0.00
1b <b>Annual Administration Fee</b>		\$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 <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$47,565.87	\$47,565.87	\$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 <b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>		\$16,361.90	\$16,361.90	\$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 ( <b>Allocation of Principal Payments</b> )	\$2,985,930.10	\$2,985,930.10	\$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.	\$241,061.89	\$241,061.89	\$0.00	
<b>Total Payments</b>	<b>\$3,382,534.36</b>	<b>\$3,382,534.36</b>	<b>\$0.00</b>	

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<b>IV. Series 2005-A Waterfall for Distributions</b>				
			Remaining Funds Balance	CAPI Account Balance Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$3,382,534.36</b>	<b>\$3,382,534.36</b>
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$91,614.60	\$3,290,919.76
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$3,290,919.76
<b>D.</b>	<b>Third</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,290,919.76
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,290,919.76
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$47,565.87	\$3,243,353.89
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$47,565.87</b>	
<b>E.</b>	<b>Fourth</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,243,353.89
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,243,353.89
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,243,353.89
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>	
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes Class B FRN</b>	\$16,361.90	\$3,226,991.99
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>	\$0.00	\$3,226,991.99
<b>H.</b>	<b>Seventh</b>	<b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>	\$0.00	\$3,226,991.99
<b>I.</b>	<b>Eighth</b>	<b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$3,226,991.99
<b>J.</b>	<b>Ninth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$3,226,991.99
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,226,991.99
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,470,180.79	\$756,811.20
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$515,749.31	\$241,061.89
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,985,930.10</b>	
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$241,061.89
<b>L.</b>	<b>Eleventh</b>	<b>Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).</b>	\$0.00	\$241,061.89
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$241,061.89	\$0.00

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## Student Loan Asset Backed Series 2005-A Notes

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<b>V. Series 2005-A Senior and Total Asset Percentages</b>			
<b>A.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$33,810,465.04	\$33,810,465.04
	2 Fund Balances	\$4,422,111.91	\$1,039,577.55
	3 Senior Notes Outstanding	\$30,460,973.05	\$27,990,792.26
	<b>Senior Asset Percentage</b>	<b>125.51%</b>	<b>124.51%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$33,810,465.04	\$33,810,465.04
	2 Fund Balances	\$4,422,111.91	\$1,039,577.55
	3 All Notes Outstanding	\$36,820,922.90	\$33,834,992.80
	<b>Total Asset Percentage</b>	<b>103.83%</b>	<b>103.00%</b>

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## VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	5,515	\$33,618,512.73	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>5,515</b>	<b>\$33,618,512.73</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	3	\$36,248.00	0.11%
	2 Grace	1	\$18,420.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	42	\$521,005.91	1.55%
	5 Repayment	5,468	\$33,040,321.29	98.28%
	6 Interim Charge-Offs	1	\$2,517.53	0.01%
<b>7 Total By Borrower Status Distribution</b>	<b>5,515</b>	<b>\$33,618,512.73</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	5,479	\$33,087,717.09	98.42%
	2 Undergraduate	36	\$530,795.64	1.58%
<b>3 Total By Loan Type Distribution</b>	<b>5,515</b>	<b>\$33,618,512.73</b>	<b>100.00%</b>	

# ACCESS GROUP, INC.

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>INTERIM:</b>				
<b>A. In-School</b>		Includes Accrued Int.		
Current	3	\$70,609.24	0.21%	
<b>B. Grace</b>				
Current	1	\$34,339.44	0.10%	
<b>C. TOTAL INTERIM</b>	<b>4</b>	<b>\$104,948.68</b>	<b>0.31%</b>	
<b>REPAYMENT:</b>				
<b>D. Active</b>				
Current	5,100	\$30,743,313.64	90.93%	
1-29 Days Delinquent	247	\$1,565,196.10	4.63%	
30-59 Days Delinquent	60	\$359,201.00	1.06%	
60-89 Days Delinquent	30	\$270,252.44	0.80%	
90-119 Days Delinquent	13	\$121,162.84	0.36%	
120-149 Days Delinquent	4	\$23,367.24	0.07%	
150-179 Days Delinquent	14	\$72,557.34	0.21%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	42	\$547,809.20	1.62%	
<b>G. Interim Charge-Offs</b>	<b>1</b>	<b>\$2,656.56</b>	<b>0.01%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>5,511</b>	<b>\$33,705,516.36</b>	<b>99.69%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>5,515</b>	<b>\$33,810,465.04</b>	<b>100.00%</b>	

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#### VIII. Series 2005-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$36,820,923</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$33,618,513
	2 Total Fund Accounts Balance	\$4,421,988
	3 Total Principal and Accrued Interest Balance	\$33,810,465
	4 Number of Loans	5,515
	5 Number of Borrowers	4,702
<b>C.</b>	1 Borrower Payments- Principal	\$2,934,035
	2 Borrower Payments- Interest	\$307,694
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$91,615
	3 Cash Release to Access Group Inc	\$241,062
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.20%
	2 Weighted Average Remaining Maturity (WARM)	80
<b>F.</b>	1 Senior Notes Outstanding	\$30,460,973
	2 Subordinate Note Outstanding	\$6,359,950
	3 Senior Principal Distribution Amount	\$2,385,894
	4 Subordinate Principal Distribution Amount	\$498,151
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2005-A Notes**  
**Portfolio Trend Analysis Report**  
**March 31, 2021**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	<b>Collection Periods</b>	<b>March-20</b>	<b>June-20</b>	<b>September-20</b>	<b>December-20</b>	<b>March-21</b>
	<b>Reporting Date</b>	<b>4/27/2020</b>	<b>7/27/2020</b>	<b>10/26/2020</b>	<b>1/25/2021</b>	<b>4/26/2021</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$48,813,816</b>	<b>\$45,479,037</b>	<b>\$42,771,677</b>	<b>\$39,704,968</b>	<b>\$36,820,923</b>
<b>B.</b>	1 Total Private Principal Balance	\$45,272,138	\$42,536,584	\$39,602,446	\$36,645,840	\$33,618,513
	2 Total Fund Accounts Balance	\$5,317,497	\$4,616,780	\$4,674,895	\$4,397,177	\$4,421,988
	3 Total Principal and Accrued Interest Balance	\$45,499,602	\$42,790,646	\$39,827,271	\$36,852,134	\$33,810,465
	4 Number of Loans	6,915	6,636	6,310	6,003	5,515
	5 Number of Borrowers	5,754	5,544	5,293	5,054	4,702
<b>C.</b>	1 Borrower Payments- Principal	\$3,126,773	\$2,666,378	\$2,866,083	\$2,863,063	\$2,934,035
	2 Borrower Payments- Interest	\$598,594	\$437,631	\$397,318	\$329,627	\$307,694
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$121,474	\$113,180	\$106,341	\$99,006	\$91,615
	3 Cash Release to Access Group	\$240,904	\$356,694	\$355,880	\$272,107	\$241,062
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.84%	4.23%	3.31%	3.21%	3.20%
	2 Weighted Average Remaining Maturity (WARM)	86	85	83	81	80
<b>F.</b>	1 Senior Notes Outstanding	\$40,382,376	\$37,623,601	\$35,383,874	\$32,846,867	\$30,460,973
	2 Subordinate Note Outstanding	\$8,431,441	\$7,855,436	\$7,387,803	\$6,858,101	\$6,359,950
	3 Senior Principal Distribution Amount	\$3,062,634	\$2,758,775	\$2,239,727	\$2,537,008	\$2,385,894
	4 Subordinate Principal Distribution Amount	\$639,448	\$576,005	\$467,633	\$529,702	\$498,151
	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%