

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: July 26, 2021

Collection Period: 04/01/2021 to 06/30/2021

I. Series 2005-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						March 31, 2021	Change	June 30, 2021	
1	Principal Balance					\$33,618,512.73	(\$2,739,375.29)	\$30,879,137.44	
2	Accrued Interest					\$191,952.31	(\$13,375.78)	\$178,576.53	
3	Total Principal And Accrued Interest Balance					\$33,810,465.04	(\$2,752,751.07)	\$31,057,713.97	
4	Fund Accounts Balance					\$4,421,987.97	(\$245,293.24)	\$4,176,694.73	
5	Total Student Loans And Fund Balance					\$38,232,453.01	(\$2,998,044.31)	\$35,234,408.70	
B. Student Loan Portfolio and Fund Balance									
						March 31, 2021	Change	June 30, 2021	
1	Weighted Average Coupon (WAC)					3.20%	-0.04%	3.16%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		80	(2)	78	
3	Number of Loans					5,515	(333)	5,182	
4	Number of Borrowers					4,702	(249)	4,453	
C. Notes and Certificates									
						6/30/2021	Balance	Balance	% of
						Interest Rate	March 31, 2021	Change	June 30, 2021
									O/S Securities
1	Student Loan Asset Backed Series 2005-A Notes Senior Class	A-1	FRN	00432CCA7	0.00000%		\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2005-A Notes Senior Class	A-2	FRN	00432CCB5	0.00000%		\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2005-A Notes Senior Class	A-3	FRN	00432CCJ8	0.57575%		\$30,460,973.05	(\$2,470,180.79)	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	0.97575%		\$6,359,949.85	(\$515,749.31)	17.3%
5	Total Notes and Certificates				0.64484%		\$36,820,922.90	(\$2,985,930.10)	100.0%
D. Fund Accounts Balance									
						March 31, 2021	Change	June 30, 2021	
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					\$3,421,987.97	(\$245,293.24)	\$3,176,694.73	
4	Total Fund Accounts Balance					\$4,421,987.97	(\$245,293.24)	\$4,176,694.73	

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	June 30, 2021
1	Borrower Payments - Total	(\$2,723,936.75)
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	(\$2,723,936.75)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$14,198.69
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$367.13)
	4b Adjustments - Write-offs	(\$29,270.10)
4	Total Adjustments	(\$29,637.23)
5	Total Non-Cash Principal Activity	(\$15,438.54)
C.	Total Student Loan Principal Activity	(\$2,739,375.29)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$273,218.31)
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	(\$273,218.31)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$271,510.51
2	Capitalized Interest	(\$14,198.69)
	3a Small Balance and Other Adjustments	(\$58.20)
	3b Adjustments - Write-offs	(\$779.40)
3	Total Adjustments	(\$837.60)
4	Fee Accruals	\$3,368.31
5	Total Non-Cash Interest Adjustments	\$259,842.53
F.	Total Student Loan Interest Activity	(\$13,375.78)

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III. Series 2005-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 30, 2021		
	Transfers to Other Funds	\$3,382,534.36		
	1a Amount received in the collection account related to the collection period	(\$3,382,534.36)		
	1b Earnings	\$2,995,356.93		
	1c Recoveries	\$297.81		
	2 Amount received from Swap counterparty with respect to the related interest period	\$139,788.25		
	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	\$3,135,442.99		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance			Transfer from Capitalized Fund	
1b Annual Administration Fee		\$84,046.28	\$84,046.28	\$0.00
2 Swap Payments		\$7,500.00	\$7,500.00	\$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		\$40,736.90	\$40,736.90	\$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		\$14,414.60	\$14,414.60	\$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)	\$2,988,745.21	\$2,988,745.21	\$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	\$0.00	\$0.00	\$0.00	
Total Payments	\$3,135,442.99	\$3,135,442.99	\$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)	\$3,135,442.99	\$3,135,442.99	
B.	First	Administrative Allowance	\$91,546.28	\$3,043,896.71	\$0.00
C.	Second	Swap Payments	\$0.00	\$3,043,896.71	\$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	\$3,043,896.71	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,043,896.71	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$40,736.90	\$3,003,159.81	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$40,736.90		
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	\$3,003,159.81	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,003,159.81	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,003,159.81	\$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	\$14,414.60	\$2,988,745.21	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$2,988,745.21	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,988,745.21	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,988,745.21	\$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	\$2,988,745.21	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,988,745.21	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,472,509.65	\$516,235.56	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$516,235.56	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$2,988,745.21		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$0.00	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month)	\$0.00	\$0.00	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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V. Series 2005-A Senior and Total Asset Percentages

		Pre-Distribution	Post-Distribution
A. Senior Asset Percentage	1 Student Loan Portfolio Balance	\$31,057,713.97	\$31,057,713.97
	2 Fund Balances	\$4,176,788.71	\$1,041,345.72
	3 Senior Notes Outstanding	\$27,990,792.26	\$25,518,282.61
	Senior Asset Percentage	125.88%	125.79%
B. Total Asset Percentage	1 Student Loan Portfolio Balance	\$31,057,713.97	\$31,057,713.97
	2 Fund Balances	\$4,176,788.71	\$1,041,345.72
	3 All Notes Outstanding	\$33,834,992.80	\$30,846,247.59
	Total Asset Percentage	104.14%	104.06%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,182	\$30,879,137.44	100.00%
	2 Total By Loan Type Distribution	5,182	\$30,879,137.44	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$36,248.00	0.12%
	2 Grace	1	\$18,420.00	0.06%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	14	\$259,245.82	0.84%
	5 Repayment	5,161	\$30,542,637.32	98.91%
	6 Interim Charge-Offs	3	\$22,586.30	0.07%
	7 Total By Borrower Status Distribution	5,182	\$30,879,137.44	100.00%
C.	School Type Distribution:			
	1 Graduate	5,148	\$30,400,393.66	98.45%
	2 Undergraduate	34	\$478,743.78	1.55%
	3 Total By Loan Type Distribution	5,182	\$30,879,137.44	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	3	\$70,909.30	0.23%	
B. Grace				
Current	1	\$34,520.17	0.11%	
C. TOTAL INTERIM	4	\$105,429.47	0.34%	
REPAYMENT:				
D. Active				
Current	4,774	\$28,334,214.17	91.23%	
1-29 Days Delinquent	285	\$1,758,781.18	5.66%	
30-59 Days Delinquent	42	\$239,784.94	0.77%	
60-89 Days Delinquent	29	\$127,279.51	0.41%	
90-119 Days Delinquent	14	\$118,704.48	0.38%	
120-149 Days Delinquent	9	\$47,854.44	0.15%	
150-179 Days Delinquent	8	\$29,370.08	0.09%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	14	\$273,046.13	0.88%	
G. Interim Charge-Offs	3	\$23,249.57	0.07%	
H. TOTAL REPAYMENT	5,178	\$30,952,284.50	99.66%	
I. TOTAL PORTFOLIO	5,182	\$31,057,713.97	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$33,834,993
B.	1 Total Private Principal Outstanding Balance	\$30,879,137
	2 Total Fund Accounts Balance	\$4,176,695
	3 Total Principal and Accrued Interest Balance	\$31,057,714
	4 Number of Loans	5,182
	5 Number of Borrowers	4,453
C.	1 Borrower Payments- Principal	\$2,723,937
	2 Borrower Payments- Interest	\$273,218
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$84,046
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.16%
	2 Weighted Average Remaining Maturity (WARM)	78
F.	1 Senior Notes Outstanding	\$27,990,792
	2 Subordinate Note Outstanding	\$5,844,201
	3 Senior Principal Distribution Amount	\$2,470,181
	4 Subordinate Principal Distribution Amount	\$515,749
	5 Senior Asset Percentage	125.79%
	6 Total Asset Percentage	104.06%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
June 30, 2021

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	June-20	September-20	December-20	March-21	June-21
	Reporting Date	7/27/2020	10/26/2020	1/25/2021	4/26/2021	7/26/2021
A.	1 Asset Backed Securities	\$45,479,037	\$42,771,677	\$39,704,968	\$36,820,923	\$33,834,993
B.	1 Total Private Principal Balance	\$42,536,584	\$39,602,446	\$36,645,840	\$33,618,513	\$30,879,137
	2 Total Fund Accounts Balance	\$4,616,780	\$4,674,895	\$4,397,177	\$4,421,988	\$4,176,695
	3 Total Principal and Accrued Interest Balance	\$42,790,646	\$39,827,271	\$36,852,134	\$33,810,465	\$31,057,714
	4 Number of Loans	6,636	6,310	6,003	5,515	5,182
	5 Number of Borrowers	5,544	5,293	5,054	4,702	4,453
C.	1 Borrower Payments- Principal	\$2,666,378	\$2,866,083	\$2,863,063	\$2,934,035	\$2,723,937
	2 Borrower Payments- Interest	\$437,631	\$397,318	\$329,627	\$307,694	\$273,218
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$113,180	\$106,341	\$99,006	\$91,615	\$84,046
	3 Cash Release to Access Group	\$356,694	\$355,880	\$272,107	\$241,062	\$0
E.	1 Weighted Average Coupon (WAC)	4.23%	3.31%	3.21%	3.20%	3.16%
	2 Weighted Average Remaining Maturity (WARM)	85	83	81	80	78
F.	1 Senior Notes Outstanding	\$37,623,601	\$35,383,874	\$32,846,867	\$30,460,973	\$27,990,792
	2 Subordinate Note Outstanding	\$7,855,436	\$7,387,803	\$6,858,101	\$6,359,950	\$5,844,201
	3 Senior Principal Distribution Amount	\$2,758,775	\$2,239,727	\$2,537,008	\$2,385,894	\$2,470,181
	4 Subordinate Principal Distribution Amount	\$576,005	\$467,633	\$529,702	\$498,151	\$515,749
	5 Senior Asset Percentage	124.51%	124.51%	124.51%	124.51%	125.79%
	6 Subordinate Asset Percentage	103.00%	103.00%	103.00%	103.00%	104.06%