

# ACCESS GROUP, INC.

## Access Group Student Loan Asset Backed Series 2007-1 Notes

### Quarterly Servicing Report

Report Date: October 25, 2021

Collection Period: 07/01/2021 to 09/30/2021

#### I. Series 2007-1 Asset and Liability Summary

| A. Student Loan Portfolio and Fund Balance |  |  |  |  | June 30, 2021           | Change                  | September 30, 2021      |  |
|--|--|--|--|--|-------------------------|-------------------------|-------------------------|--|
| 1  | Principal Balance                            |  |  |  | \$193,947,867.85        | (\$6,921,211.69)        | \$187,026,656.16        |  |
| 2  | Accrued Interest                             |  |  |  | \$12,108,388.90         | \$251,795.87            | \$12,360,184.76         |  |
| 3  | Accrued ISP                                  |  |  |  | \$33,766.42             | (\$2,087.85)            | \$31,678.57             |  |
| 4  | Accrued SAP                                  |  |  |  | (\$1,721,364.39)        | \$62,955.29             | (\$1,658,409.10)        |  |
| 5  | Total Principal And Accrued Interest Balance |  |  |  | \$204,368,658.78        | (\$6,608,548.38)        | \$197,760,110.40        |  |
| 6  | Fund Accounts Balance                        |  |  |  | \$9,742,208.23          | (\$304,128.06)          | \$9,438,080.17          |  |
| 7  | <b>Total Student Loans And Fund Balance</b>  |  |  |  | <b>\$214,110,867.01</b> | <b>(\$6,912,676.44)</b> | <b>\$207,198,190.57</b> |  |

  

| B. Student Loan Portfolio and Fund Balance |  |                             |  |  | June 30, 2021 | Change | September 30, 2021 |  |
|--|--|-----------------------------|--|--|---------------|--------|--------------------|--|
| 1  | Weighted Average Coupon (WAC)              | [not including SAP]         |  |  | 5.82%         | 0.00%  | 5.83%              |  |
| 2  | Weighted Average Remaining Maturity (WARM) | [includes in-school period] |  |  | 164           | (1)    | 163                |  |
| 3  | Number of Loans                            |                             |  |  | 13,804        | (447)  | 13,357             |  |
| 4  | Number of Borrowers                        |                             |  |  | 6,679         | (217)  | 6,462              |  |

  

| C. Notes and Certificates |   |     |     |           | 9/30/21         | Balance                 | Balance                 | % of                    |                |
|---------------------------|---|-----|-----|-----------|-----------------|-------------------------|-------------------------|-------------------------|----------------|
|                           |   |     |     |           | Int. Rate       | June 30, 2021           | Change                  | September 30, 2021      | O/S Securities |
| 1                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | A-1 | FRN | 00432CDL2 | 0.00000%        | \$0.00                  | \$0.00                  | \$0.00                  | 0.00%          |
| 2                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | A-2 | FRN | 00432CDM0 | 0.00000%        | \$0.00                  | \$0.00                  | \$0.00                  | 0.00%          |
| 3                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | A-3 | FRN | 00432CDN8 | 0.00000%        | \$0.00                  | \$0.00                  | \$0.00                  | 0.00%          |
| 4                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | A-4 | FRN | 00432CDP3 | 0.18525%        | \$36,034,735.99         | (\$6,330,979.01)        | \$29,703,756.98         | 15.11%         |
| 5                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | A-5 | FRN | 00432CDQ1 | 0.20525%        | \$142,320,000.00        | \$0.00                  | \$142,320,000.00        | 72.41%         |
| 6                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | B   | FRN | 00432CDR9 | 0.32525%        | \$14,955,749.15         | (\$530,877.60)          | \$14,424,871.55         | 7.34%          |
| 7                         | Student Loan Asset-Backed Notes, Senior Series 2007-1 | C   | FRN | 00432CDS7 | 0.52525%        | \$10,469,024.23         | (\$371,614.31)          | \$10,097,409.92         | 5.14%          |
| 8                         | <b>Total Notes and Certificates</b>                   |     |     |           | <b>0.22747%</b> | <b>\$203,779,509.37</b> | <b>(\$7,233,470.92)</b> | <b>\$196,546,038.45</b> | <b>100.00%</b> |

  

| D. Fund Balances |                                    |  |  |  | June 30, 2021         | Change                | September 30, 2021    |  |
|------------------|------------------------------------|--|--|--|-----------------------|-----------------------|-----------------------|--|
| 1                | Capitalized Interest Fund          |  |  |  | \$1,770,000.00        | \$0.00                | \$1,770,000.00        |  |
| 2                | Collection Fund                    |  |  |  | \$7,972,208.23        | (\$304,128.06)        | \$7,668,080.17        |  |
| 3                | <b>Total Fund Accounts Balance</b> |  |  |  | <b>\$9,742,208.23</b> | <b>(\$304,128.06)</b> | <b>\$9,438,080.17</b> |  |

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| <b>II. Series 2007-1 Transactions and Accruals</b>   |  |                         |                         |                         |                         |
|--|--|-------------------------|-------------------------|-------------------------|-------------------------|
|  | <b>Totals</b>  | <b>CONSOLIDATION</b>    | <b>PLUS</b>             | <b>STAFFORD</b>         |                         |
|  | <b>9/30/2021</b>                                     | <b>9/30/2021</b>        | <b>9/30/2021</b>        | <b>9/30/2021</b>        |                         |
| <b>A. Student Loan Principal Collection Activity</b> |  |                         |                         |                         |                         |
| 1  | Borrower Payments - Total                            | (\$6,597,739.55)        | (\$2,854,768.56)        | (\$1,322,313.44)        | (\$2,420,657.55)        |
| 2  | Claim Payments                                       | (\$954,515.81)          | (\$135,446.22)          | (\$370,171.41)          | (\$448,898.18)          |
| 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                       | \$111,964.60            | \$0.00                  | \$54,683.71             | \$57,280.89             |
| 5  | New Acquisitions - Total                             | \$111,964.60            | \$0.00                  | \$54,683.71             | \$57,280.89             |
| 6  | <b>Total Cash Principal Activity</b>                 | <b>(\$7,440,290.76)</b> | <b>(\$2,990,214.78)</b> | <b>(\$1,637,801.14)</b> | <b>(\$2,812,274.84)</b> |
| <b>B. Student Loan Non-Cash Principal Activity</b>   |  |                         |                         |                         |                         |
| 1  | Capitalized Interest                                 | \$541,009.75            | \$91,221.69             | \$245,585.25            | \$204,202.81            |
| 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                  | \$4,981.05              | \$0.00                  | \$0.00                  | \$4,981.05              |
| 4b   | Adjustments - Write-offs                             | (\$26,911.73)           | (\$3,015.07)            | (\$10,129.81)           | (\$13,766.85)           |
| 4  | Total Adjustments                                    | (\$21,930.68)           | (\$3,015.07)            | (\$10,129.81)           | (\$8,785.80)            |
| 5  | <b>Total Non-Cash Principal Activity</b>             | <b>\$519,079.07</b>     | <b>\$88,206.62</b>      | <b>\$235,455.44</b>     | <b>\$195,417.01</b>     |
| <b>C. Total Student Loan Principal Activity</b>      |  |                         |                         |                         |                         |
|  |  | <b>(\$6,921,211.69)</b> | <b>(\$2,902,008.16)</b> | <b>(\$1,402,345.70)</b> | <b>(\$2,616,857.83)</b> |
| <b>D. Student Loan Interest Activity</b>             |  |                         |                         |                         |                         |
| 1  | Borrower Payments - Total                            | (\$1,915,836.56)        | (\$658,150.71)          | (\$568,941.70)          | (\$688,744.15)          |
| 2  | Claim Payments                                       | (\$55,944.35)           | (\$6,653.32)            | (\$32,887.51)           | (\$16,403.52)           |
| 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                   | (\$34,994.31)           | (\$9,072.80)            | \$0.00                  | (\$25,921.51)           |
| 6  | Special Allowance Payments                           | \$1,697,626.15          | \$333,690.97            | \$705,544.26            | \$658,390.92            |
| 7  | Other Adjustments                                    | (\$161.51)              | (\$16.70)               | (\$75.03)               | (\$69.78)               |
| 8  | <b>Total Interest Collections</b>                    | <b>(\$309,310.58)</b>   | <b>(\$340,202.56)</b>   | <b>\$103,640.02</b>     | <b>(\$72,748.04)</b>    |
| <b>E. Student Loan Non-Cash Interest Activity</b>    |  |                         |                         |                         |                         |
| 1  | Borrower Accruals                                    | \$2,754,327.26          | 818,043.14              | \$ 1,002,796.64         | \$ 933,487.48           |
| 2  | Subsidized Gov't Interest - Accrued Interest (ISP)   | \$31,678.57             | \$8,373.31              | \$0.00                  | \$23,305.26             |
| 3  | Special Allowance Payments - Accrued                 | (\$1,658,409.10)        | (\$329,364.00)          | (\$689,391.41)          | (\$639,653.68)          |
| 4  | Capitalized Interest                                 | (\$541,009.75)          | (\$91,221.69)           | (\$245,585.25)          | (\$204,202.81)          |
| 5a   | Small Balance and Other Adjustments                  | (\$8,435.00)            | (\$1,474.35)            | (\$5,687.15)            | (\$1,273.50)            |
| 5b   | Adjustments - Write-offs                             | (\$0.53)                | (\$0.11)                | (\$0.05)                | (\$0.37)                |
| 5c   | Other Adjustments - Subsidized Govt Interest (ISP)   | \$1,227.89              | \$230.62                | \$0.00                  | \$997.27                |
| 5d   | Other Adjustments - Special Allowance Payments (SAP) | \$23,738.23             | \$5,024.67              | \$9,117.42              | \$9,596.14              |
| 5  | Total Adjustments                                    | \$16,530.59             | \$3,780.83              | \$3,430.22              | \$9,319.54              |
| 6  | Fee Accruals   | \$18,856.31             | \$5,273.45              | \$5,879.00              | \$7,703.86              |
| 7  | <b>Total Non-Cash Interest Activity</b>              | <b>\$621,973.88</b>     | <b>\$414,885.03</b>     | <b>\$77,129.20</b>      | <b>\$129,959.65</b>     |
| <b>F. Total Student Loan Interest Activity</b>       |  |                         |                         |                         |                         |
|  |  | <b>\$312,663.30</b>     | <b>\$74,682.47</b>      | <b>\$180,769.22</b>     | <b>\$57,211.61</b>      |

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### III. Series 2007-1 Collection Fund Activity

| A. Collection Fund                   |   | September 30, 2021    |                            |                                |
|--------------------------------------|---|-----------------------|----------------------------|--------------------------------|
| 1                                    | Beginning Balance   |                       | \$7,833,266.77             |                                |
| 2                                    | Transfers to Other Funds  |                       | (\$7,833,266.77)           |                                |
| 3                                    | Payments Received   |                       | \$8,359,402.82             |                                |
| 4                                    | Payments Due  |                       | (\$221,131.64)             |                                |
| 5                                    | Federal Interest Subsidy Payments (net adjustments)   |                       | \$34,994.31                |                                |
| 6                                    | Federal Special Allowance Payments  |                       | (\$1,697,626.15)           |                                |
| 7                                    | Guarantee Payments of Principal   |                       | \$954,515.81               |                                |
| 8                                    | Guarantee Payments of Interest  |                       | \$55,944.35                |                                |
| 9                                    | Misc. Payments Received/Due   |                       | \$0.00                     |                                |
| 10                                   | Sale Proceeds/Repurchases   |                       | (\$111,964.60)             |                                |
| 11                                   | Earnings  |                       | \$460.39                   |                                |
| 12                                   | Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date                      |                       | \$219.32                   |                                |
| 13                                   | Counterparty Swap Payments  |                       | \$0.00                     |                                |
| 14                                   | Transfers from Other Funds  |                       | \$0.00                     |                                |
|                                      | <b>Ending Balance</b>   |                       | <b>\$7,374,814.61</b>      |                                |
| B. Required Payments Under Waterfall |   | Payment               | Distribute from Collection | Transfer/Used from Other Funds |
| 1a                                   | Administration Fund Distributions   | \$331,969.70          | \$331,969.70               | \$0.00                         |
| 1b                                   | Indenture Trustee Fees  | \$7,500.00            | \$7,500.00                 | \$0.00                         |
| 2                                    | Payment of Interest Distribution Amount on Senior Notes or Senior Obligations   | \$87,748.77           | \$87,748.77                | \$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   | \$11,859.55           | \$11,859.55                | \$0.00                         |
| 5                                    | Payment of Principal Distribution Amount on Maturing Subordinate Note   | \$0.00                | \$0.00                     | \$0.00                         |
| 6                                    | Payment of Interest Distribution Amount on Junior Subordinate Note  | \$13,406.49           | \$13,406.49                | \$0.00                         |
| 7                                    | Payment of Principal Distribution Amount on Maturing Junior Subordinate Note  | \$0.00                | \$0.00                     | \$0.00                         |
| 8                                    | Allocation to Capitalized Interest Account (maintain minimum balance)   | \$0.00                | \$0.00                     | \$0.00                         |
| 9                                    | Payment of Principal up to the Principal Distribution Amount with respect to the notes (Allocation of Principal Payments) | \$6,814,113.40        | \$6,814,113.40             | \$0.00                         |
| 10                                   | Payment of Interest Distribution Amount on Subordinate Note if trigger is in effect                                       | \$0.00                | \$0.00                     | \$0.00                         |
| 11                                   | Payment of Interest Distribution Amount on Junior Subordinate Note if trigger is in effect                                | \$0.00                | \$0.00                     | \$0.00                         |
| 12                                   | Cash Release to Access Group, Inc.  | \$108,216.70          | \$108,216.70               | \$0.00                         |
|                                      | <b>Total Payments</b>   | <b>\$7,374,814.61</b> | <b>\$7,374,814.61</b>      | <b>\$0.00</b>                  |

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| IV. Series 2007-1 Notes Waterfall for Distributions |   |                            |                          |
|---|---|----------------------------|--------------------------|
|   |   | Remaining<br>Funds Balance | CAP I Account<br>Balance |
| A.  | Total Available Funds   | \$7,374,814.61             | \$0.00                   |
| B.  | Administration Funds  | \$339,469.70               | \$0.00                   |
| C.  | Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:                    |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN                                     | \$0.00                     | \$0.00                   |
| 2   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN                                     | \$0.00                     | \$0.00                   |
| 3   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN                                     | \$0.00                     | \$0.00                   |
| 4   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN                                     | \$13,909.40                | \$0.00                   |
| 5   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN                                     | \$73,839.37                | \$0.00                   |
|   | <b>Total Interest Distribution on Senior Notes or Obligations:</b>                                | <b>\$87,748.77</b>         |                          |
| D.  | Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:          |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN                                     | \$0.00                     | \$0.00                   |
| 2   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN                                     | \$0.00                     | \$0.00                   |
| 3   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN                                     | \$0.00                     | \$0.00                   |
| 4   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN                                     | \$0.00                     | \$0.00                   |
| 5   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN                                     | \$0.00                     | \$0.00                   |
|   | <b>Total Principal Distribution on Maturing Senior Notes or Obligations:</b>                      | <b>\$0.00</b>              |                          |
| E.  | Payment of Interest Distribution Amount on Subordinate Notes or Obligations:                      |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN                                       | \$11,859.55                | \$0.00                   |
|   | <b>Total Interest Distribution on Subordinate Note:</b>   | <b>\$11,859.55</b>         |                          |
| F.  | Payment of Principal Distribution Amount on Maturing Subordinate Note:                            |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN                                       | \$0.00                     | \$0.00                   |
|   | <b>Total Principal Distribution on Maturing Subordinate Note:</b>                                 | <b>\$0.00</b>              |                          |
| G.  | Payment of Interest Distribution Amount on Junior Subordinate Note:                               |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN                                       | \$13,406.49                | \$0.00                   |
|   | <b>Total Interest Distribution on Subordinate Notes or Obligations:</b>                           | <b>\$13,406.49</b>         |                          |
| H.  | Payment of Principal Distribution Amount on Maturing Junior Subordinate Note:                     |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN                                       | \$0.00                     | \$0.00                   |
|   | <b>Total Principal Distribution on Maturing Junior Subordinate Note:</b>                          | <b>\$0.00</b>              |                          |
| I.  | Allocation to Capitalized Interest Account to Maintain Minimum Balance                            | \$0.00                     | \$0.00                   |
| J.  | Payment of Principal up to the Principal Distribution Amount with respect to the notes:           |                            |                          |
| 1   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN                                     | \$0.00                     | \$0.00                   |
| 2   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN                                     | \$0.00                     | \$0.00                   |
| 3   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN                                     | \$0.00                     | \$0.00                   |
| 4   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN                                     | \$5,963,943.09             | \$0.00                   |
| 5   | Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN                                     | \$0.00                     | \$0.00                   |
| 6   | Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN                                       | \$500,100.19               | \$0.00                   |
| 7   | Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN                                       | \$350,070.12               | \$0.00                   |
|   | <b>Total Principal Distribution on Notes or Obligations:</b>                                      | <b>\$6,814,113.40</b>      |                          |
| K.  | Payment of Interest Distribution Amount on Subordinate Note if not already previously paid        | \$0.00                     | \$0.00                   |
| L.  | Payment of Interest Distribution Amount on Junior Subordinate Note if not already previously paid | \$0.00                     | \$0.00                   |
| M.  | Cash Release to Access Group, Inc.  | \$108,216.70               | \$0.00                   |

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| V. Series 2007-1 Asset Percentages |  |                  |
|------------------------------------|--|------------------|
| <b>A.</b>                          | <b>Senior Asset Percentage</b>   |                  |
|                                    | 1 Aggregate Student Loan Principal Balance   | \$187,026,656.16 |
|                                    | 2 Borrower Interest to be capitalized upon repayment   | \$1,409,598.70   |
|                                    | 3 Fund Balances (a)  | \$1,770,000.00   |
|                                    | 4 Senior Notes Outstanding (b)   | \$166,059,813.89 |
|                                    | <b>Senior Asset Percentage</b>   | <b>114.54%</b>   |
| <b>B.</b>                          | <b>Subordinate Asset Percentage</b>  |                  |
|                                    | 1 Aggregate Student Loan Principal Balance   | \$187,026,656.16 |
|                                    | 2 Borrower Interest to be capitalized upon repayment   | \$1,409,598.70   |
|                                    | 3 Fund Balances (a)  | \$1,770,000.00   |
|                                    | 4 Senior Notes and Subordinate Note Outstanding (b)  | \$179,984,585.25 |
|                                    | <b>Subordinate Asset Percentage</b>  | <b>105.68%</b>   |
| <b>C.</b>                          | <b>Total Asset Percentage</b>  |                  |
|                                    | 1 Aggregate Student Loan Principal Balance   | \$187,026,656.16 |
|                                    | 2 Borrower Interest to be capitalized upon repayment   | \$1,409,598.70   |
|                                    | 3 Fund Balances (a)  | \$1,770,000.00   |
|                                    | 4 All Notes Outstanding (b)  | \$189,731,925.05 |
|                                    | <b>Total Asset Percentage</b>  | <b>100.25%</b>   |
|                                    | (a) Fund account balances are as of the distribution date and not the end of period collection date      |                  |
|                                    | (b) Notes Outstanding balances are as of the distribution date and not the end of period collection date |                  |

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| VI. Series 2007-1 Portfolio Characteristics    |  | 9/30/2021               |                         |                |
|--|--|-------------------------|-------------------------|----------------|
|  |  | Number of Loans         | Dollar Amount           | % of Portfolio |
| <b>A.</b>                                      | <b>Loan Type Distribution:</b>               |                         |                         |                |
|  | 1 Subsidized Stafford                        | 3,415                   | \$21,629,800.22         | 11.57%         |
|  | 2 UnSubsidized Stafford                      | 3,462                   | \$35,880,616.54         | 19.18%         |
|  | 3 Consolidation                              | 4,558                   | \$80,628,399.99         | 43.11%         |
|  | 4 PLUS Loans                                 | 1,922                   | \$48,887,839.41         | 26.14%         |
|  | 5 <b>Total By Loan Type Distribution (a)</b> | <b>13,357</b>           | <b>\$187,026,656.16</b> | <b>100.00%</b> |
| <b>B.</b>                                      | <b>Borrower Status Distribution:</b>         |                         |                         |                |
|  | 1 In-School                                  | 31                      | \$238,057.00            | 0.13%          |
|  | In-School Consolidations                     | -                       | \$0.00                  | 0.00%          |
|  | 2 Grace                                      | 2                       | \$20,522.00             | 0.01%          |
|  | 3 Deferment                                  | 298                     | \$4,159,730.33          | 2.22%          |
|  | 4 Forbearance                                | 643                     | \$11,245,512.93         | 6.01%          |
|  | 5 Repayment                                  | 12,341                  | \$170,540,651.25        | 91.19%         |
|  | 6 Claims                                     | 42                      | \$822,182.65            | 0.44%          |
| 7 <b>Total By Borrower Status Distribution</b> | <b>13,357</b>                                | <b>\$187,026,656.16</b> | <b>100.00%</b>          |                |
| <b>C.</b>                                      | <b>School Type Distribution:</b>             |                         |                         |                |
|  | 1 Graduate                                   | 13,001                  | \$185,349,920.82        | 99.10%         |
|  | 2 Undergraduate                              | 356                     | \$1,676,735.34          | 0.90%          |
|  | 3 <b>Total By School Type Distribution</b>   | <b>13,357</b>           | <b>\$187,026,656.16</b> | <b>100.00%</b> |
|  |  |                         |                         |                |
|  |  |                         |                         |                |

# ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2007-1 Notes

Quarterly Servicing Report

Report Date: October 25, 2021

Collection Period: 07/01/2021 to 09/30/2021

| VII. Series 2007-1 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. In-School             |                     | Includes Accrued Int. |                |                               | Includes Accrued Int. |                |                | Includes Accrued Int. |                |            | Includes Accrued Int. |                |
| Current                  | 14                  | \$99,454              | 0.44%          | 17                            | \$278,967             | 0.73%          | 41             | \$617,183             | 0.75%          | 0          | \$0                   | 0.00%          |
| B. Grace                 |                     |                       |                |                               |                       |                |                |                       |                |            |                       |                |
| Current                  | 1                   | \$8,500               | 0.04%          | 1                             | \$24,200              | 0.06%          | 0              | \$0                   | 0.00%          | 0          | \$0                   | 0.00%          |
| C. TOTAL INTERIM         | 15                  | \$107,954             | 0.48%          | 18                            | \$303,167             | 0.79%          | 41             | \$617,183             | 0.75%          | 0          | \$0                   | 0.00%          |
| D. REPAYMENT:            |                     |                       |                |                               |                       |                |                |                       |                |            |                       |                |
| Active                   |                     |                       |                |                               |                       |                |                |                       |                |            |                       |                |
| Current                  | 2,793               | \$17,648,160          | 77.74%         | 2,836                         | \$29,582,595          | 76.99%         | 4,145          | \$71,956,619          | 87.26%         | 1,617      | \$43,868,493          | 78.62%         |
| 1-29 Days Delinquent     | 169                 | \$1,245,243           | 5.49%          | 174                           | \$2,116,724           | 5.51%          | 136            | \$3,322,473           | 4.03%          | 91         | \$2,768,419           | 4.96%          |
| 30-59 Days Delinquent    | 51                  | \$440,069             | 1.94%          | 53                            | \$748,218             | 1.95%          | 31             | \$843,919             | 1.02%          | 30         | \$1,287,532           | 2.31%          |
| 60-89 Days Delinquent    | 18                  | \$157,704             | 0.69%          | 20                            | \$313,717             | 0.82%          | 21             | \$931,633             | 1.13%          | 7          | \$360,240             | 0.65%          |
| 90-119 Days Delinquent   | 6                   | \$50,256              | 0.22%          | 6                             | \$87,128              | 0.23%          | 5              | \$83,272              | 0.10%          | 12         | \$544,049             | 0.98%          |
| > 120 Days Delinquent    | 43                  | \$393,669             | 1.73%          | 37                            | \$585,080             | 1.52%          | 18             | \$511,055             | 0.62%          | 22         | \$980,966             | 1.76%          |
| E. Deferment:            |                     |                       |                |                               |                       |                |                |                       |                |            |                       |                |
| Current                  | 103                 | \$775,976             | 3.42%          | 92                            | \$1,405,707           | 3.66%          | 23             | \$810,908             | 0.98%          | 39         | \$1,159,754           | 2.08%          |
| F. Forbearance:          |                     |                       |                |                               |                       |                |                |                       |                |            |                       |                |
| Current                  | 204                 | \$1,761,688           | 7.76%          | 211                           | \$3,098,289           | 8.06%          | 130            | \$3,260,863           | 3.95%          | 98         | \$4,369,747           | 7.83%          |
| G. Claims Filed          | 13                  | \$120,982             | 0.53%          | 15                            | \$182,062             | 0.47%          | 8              | \$125,235             | 0.15%          | 6          | \$460,093             | 0.82%          |
| H. TOTAL REPAYMENT       | 3,400               | \$22,593,748          | 99.52%         | 3,444                         | \$38,119,520          | 99.21%         | 4,517          | \$81,845,978          | 99.25%         | 1,922      | \$55,799,292          | 100.00%        |
| I. TOTAL PORTFOLIO       | 3,415               | \$22,701,702          | 100.00%        | 3,462                         | \$38,422,687          | 100.00%        | 4,558          | \$82,463,161          | 100.00%        | 1,922      | \$55,799,292          | 100.00%        |
| J. GRAND TOTAL           |                     |                       |                |                               | \$199,386,841         |                |                |                       |                |            |                       |                |

# ACCESS GROUP, INC.

## Access Group Student Loan Asset Backed Series 2007-1 Notes Quarterly Servicing Report

Report Date: October 25, 2021

Collection Period: 07/01/2021 to 09/30/2021

| <b>VIII. Series 2007-1 Portfolio Summary Report</b> |  |  |
|---|--|--|
|   | <b>Collection Period<br/>Reporting Date</b>      | <b>07/01/2021 to 09/30/2021<br/>10/25/2021</b> |
| <b>A.</b>   | 1 ABS Notes Outstanding                          | <b>\$196,546,038</b>                           |
| <b>B.</b>   | 1 Total Principal Balance                        | \$187,026,656                                  |
|   | 2 Total Fund Accounts Balance                    | \$9,438,080                                    |
|   | 3 Total Principal and Accrued Interest Balance   | \$197,760,110                                  |
|   | 4 Number of Loans                                | 13,357   |
|   | 5 Number of Borrowers                            | 6,462  |
| <b>C.</b>   | 1 Borrower Payments- Principal                   | \$6,597,740                                    |
|   | 2 Borrower Payments- Interest                    | \$1,915,837                                    |
| <b>D.</b>   | 1 Necessary Funds Transfer to Meet Obligations   | \$0  |
|   | 2 Administrative Allowance                       | \$331,970                                      |
|   | 3 Cash Release to Access Group, Inc.             | \$108,217                                      |
| <b>E.</b>   | 1 Weighted Average Coupon (WAC)                  | 5.83%  |
|   | 2 Weighted Average Remaining Maturity (WARM)     | 163  |
| <b>F.</b>   | 1 Senior Notes Outstanding                       | \$172,023,757                                  |
|   | 2 Subordinate Note Outstanding                   | \$14,424,872                                   |
|   | 3 Junior Subordinate Note Outstanding            | \$10,097,410                                   |
|   | 4 Senior Notes Principal Distribution            | \$6,330,979                                    |
|   | 5 Subordinate Note Principal Distribution        | \$530,878                                      |
|   | 6 Junior Subordinate Note Principal Distribution | \$371,614                                      |
|   | 7 Senior Asset Percentage                        | 114.54%  |
|   | 8 Subordinate Asset Percentage                   | 105.68%  |
|   | 9 Total Asset Percentage                         | 100.25%  |



# ACCESS GROUP, INC.

## Access Group Student Loan Asset Backed Series 2007-1 Notes

### Trend Analysis Report

September 30, 2021

| IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2007-1 - PORTFOLIO TREND ANALYSIS REPORT |  |               |               |               |               |               |
|--|--|---------------|---------------|---------------|---------------|---------------|
| Collection Period  |  | September-20  | December-20   | March-21      | June-21       | September-21  |
| Reporting Date   |  | 10/26/20      | 1/25/21       | 4/26/21       | 7/26/21       | 10/25/21      |
| <b>A.</b>  | <b>1 Asset Backed Securities</b>                 | \$227,002,973 | \$219,881,587 | \$213,131,233 | \$203,779,509 | \$196,546,038 |
| <b>B.</b>  | 1 Total Principal Balance                        | \$217,296,422 | \$210,541,919 | \$201,102,027 | \$193,947,868 | \$187,026,656 |
|  | 2 Total Fund Accounts Balance                    | \$10,271,700  | \$9,546,728   | \$12,294,885  | \$9,742,208   | \$9,438,080   |
|  | 3 Total Principal and Accrued Interest Balance   | \$226,982,971 | \$220,466,718 | \$211,173,634 | \$204,368,659 | \$197,760,110 |
|  | 4 Number of Loans*                               | 15,527        | 15,038        | 14,355        | 13,804        | 13,357        |
|  | 5 Number of Borrowers                            | 7,498         | 7,249         | 6,937         | 6,679         | 6,462         |
| <b>C.</b>  | 1 Borrower Payments- Principal                   | \$8,297,141   | \$7,246,434   | \$10,024,727  | \$7,725,806   | \$6,597,740   |
|  | 2 Borrower Payments- Interest                    | \$2,126,726   | \$2,170,256   | \$2,155,743   | \$1,984,421   | \$1,915,837   |
| <b>D.</b>  | 1 Necessary Funds Transfer to Meet Obligations   | \$0           | \$0           | \$0           | \$0           | \$0           |
|  | 2 Administration Fees                            | \$384,835     | \$373,063     | \$361,588     | \$344,556     | \$331,970     |
|  | 3 Cash Release to Access Group, Inc.             | \$594,932     | \$191,034     | \$428,906     | \$112,318     | \$108,217     |
| <b>E.</b>  | 1 Weighted Average Coupon (WAC)                  | 5.82%         | 5.83%         | 5.82%         | 5.82%         | 5.83%         |
|  | 2 Weighted Average Remaining Maturity (WARM)     | 166           | 165           | 165           | 164           | 163           |
| <b>F.</b>  | 1 Senior Notes Outstanding                       | \$198,680,699 | \$192,447,820 | \$186,539,682 | \$178,354,736 | \$172,023,757 |
|  | 2 Subordinate Note Outstanding                   | \$16,660,161  | \$16,137,510  | \$15,642,089  | \$14,955,749  | \$14,424,872  |
|  | 3 Junior Subordinate Note Outstanding            | \$11,662,113  | \$11,296,257  | \$10,949,462  | \$10,469,024  | \$10,097,410  |
|  | 4 Senior Notes Principal Distribution            | \$7,167,862   | \$6,232,879   | \$5,908,138   | \$8,184,946   | \$6,330,979   |
|  | 5 Subordinate Note Principal Distribution        | \$0           | \$522,651     | \$495,421     | \$686,340     | \$530,878     |
|  | 6 Junior Subordinate Note Principal Distribution | \$0           | \$365,856     | \$346,795     | \$480,438     | \$371,614     |
|  | 7 Senior Asset Percentage                        | 114.54%       | 114.54%       | 114.54%       | 114.54%       | 114.54%       |
|  | 8 Subordinate Asset Percentage                   | 105.68%       | 105.68%       | 105.68%       | 105.68%       | 105.68%       |
|  | 9 Total Asset Percentage                         | 100.25%       | 100.25%       | 100.25%       | 100.25%       | 100.25%       |