

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

I. Series 2005-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						June 30, 2021	Change	September 30, 2021		
1	Principal Balance					\$30,879,137.44	(\$2,390,759.57)	\$28,488,377.87		
2	Accrued Interest					\$178,576.53	(\$27,500.08)	\$151,076.45		
3	Total Principal And Accrued Interest Balance					\$31,057,713.97	(\$2,418,259.65)	\$28,639,454.32		
4	Fund Accounts Balance					\$4,176,694.73	(\$403,293.98)	\$3,773,400.75		
5	Total Student Loans And Fund Balance					\$35,234,408.70	(\$2,821,553.63)	\$32,412,855.07		
B. Student Loan Portfolio and Fund Balance										
						June 30, 2021	Change	September 30, 2021		
1	Weighted Average Coupon (WAC)					3.16%	-0.04%	3.12%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		78	(2)	76		
3	Number of Loans					5,182	(306)	4,876		
4	Number of Borrowers					4,453	(227)	4,226		
C. Notes and Certificates										
						9/30/2021	Balance	Balance	Balance	
						Interest Rate	June 30, 2021	Change	September 30, 2021	
			CUSIP						% of	
									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	0.52525%		\$27,990,792.26	(\$2,472,509.65)	\$25,518,282.61	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	0.92525%		\$5,844,200.54	(\$516,235.56)	\$5,327,964.98	17.3%
5	Total Notes and Certificates				0.59434%		\$33,834,992.80	(\$2,988,745.21)	\$30,846,247.59	100.0%
D. Fund Accounts Balance										
						June 30, 2021	Change	September 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					\$3,176,694.73	(\$403,293.98)	\$2,773,400.75		
4	Total Fund Accounts Balance					\$4,176,694.73	(\$403,293.98)	\$3,773,400.75		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2021
1	Borrower Payments - Total	(\$2,361,446.31)
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	(\$2,361,446.31)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$15,930.85
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$1,775.72)
	4b Adjustments - Write-offs	(\$43,468.39)
4	Total Adjustments	(\$45,244.11)
5	Total Non-Cash Principal Activity	(\$29,313.26)
C.	Total Student Loan Principal Activity	(\$2,390,759.57)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$262,494.46)
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	(\$262,494.46)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$250,633.27
2	Capitalized Interest	(\$15,930.85)
	3a Small Balance and Other Adjustments	(\$2,447.37)
	3b Adjustments - Write-offs	(\$1,892.68)
3	Total Adjustments	(\$4,340.05)
4	Fee Accruals	\$4,632.01
5	Total Non-Cash Interest Adjustments	\$234,994.38
F.	Total Student Loan Interest Activity	(\$27,500.08)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	September 30, 2021		
	Beginning Balance	\$3,135,442.99		
	Transfers to Other Funds	(\$3,135,442.99)		
	1a Amount received in the collection account related to the collection period	\$2,633,742.08		
	1b Earnings	\$284.40		
	1c Recoveries	\$107,923.84		
	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	\$2,741,950.32		
	B.	Required Payments Under Waterfall	Payment	Distribute from Collection
1a Administrative Allowance		\$77,197.84	\$77,197.84	\$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		\$33,881.01	\$33,881.01	\$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		\$12,461.19	\$12,461.19	\$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)	\$2,618,410.28	\$2,618,410.28	\$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	\$2,741,950.32	\$2,741,950.32	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

IV. Series 2005-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,741,950.32	\$2,741,950.32	
B.	First	Administrative Allowance	\$77,197.84	\$2,664,752.48	\$0.00
C.	Second	Swap Payments	\$0.00	\$2,664,752.48	\$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	\$2,664,752.48	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,664,752.48	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$33,881.01	\$2,630,871.47	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$33,881.01		
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	\$2,630,871.47	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,630,871.47	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$2,630,871.47	\$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	\$12,461.19	\$2,618,410.28	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$2,618,410.28	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,618,410.28	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,618,410.28	\$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	\$2,618,410.28	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,618,410.28	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,166,141.39	\$452,268.89	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$452,268.89	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$2,618,410.28		
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

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$28,639,454.32	\$28,639,454.32
	2 Fund Balances	\$3,773,494.10	\$1,031,543.78
	3 Senior Notes Outstanding	\$25,518,282.61	\$23,352,141.22
	Senior Asset Percentage	127.02%	127.06%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$28,639,454.32	\$28,639,454.32
	2 Fund Balances	\$3,773,494.10	\$1,031,543.78
	3 All Notes Outstanding	\$30,846,247.59	\$28,227,837.31
	Total Asset Percentage	105.08%	105.11%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,876	\$28,488,377.87	100.00%
	2 Total By Loan Type Distribution	4,876	\$28,488,377.87	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$36,248.00	0.13%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	29	\$303,687.89	1.07%
	5 Repayment	4,840	\$28,100,105.25	98.64%
	6 Interim Charge-Offs	4	\$48,336.73	0.17%
	7 Total By Borrower Status Distribution	4,876	\$28,488,377.87	100.00%
C.	School Type Distribution:			
	1 Graduate	4,842	\$28,036,434.47	98.41%
	2 Undergraduate	34	\$451,943.40	1.59%
	3 Total By Loan Type Distribution	4,876	\$28,488,377.87	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	3	\$71,211.98	0.25%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$71,211.98	0.25%	
REPAYMENT:				
D. Active				
Current	4,457	\$25,590,940.25	89.36%	
1-29 Days Delinquent	257	\$1,534,220.44	5.36%	
30-59 Days Delinquent	64	\$627,945.16	2.19%	
60-89 Days Delinquent	28	\$261,018.85	0.91%	
90-119 Days Delinquent	14	\$85,347.87	0.30%	
120-149 Days Delinquent	11	\$37,614.45	0.13%	
150-179 Days Delinquent	9	\$56,969.64	0.20%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	29	\$324,355.98	1.13%	
G. Interim Charge-Offs	4	\$49,829.70	0.17%	
H. TOTAL REPAYMENT	4,873	\$28,568,242.34	99.75%	
I. TOTAL PORTFOLIO	4,876	\$28,639,454.32	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2021

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

VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$30,846,248
B.	1 Total Private Principal Outstanding Balance	\$28,488,378
	2 Total Fund Accounts Balance	\$3,773,401
	3 Total Principal and Accrued Interest Balance	\$28,639,454
	4 Number of Loans	4,876
	5 Number of Borrowers	4,226
C.	1 Borrower Payments- Principal	\$2,361,446
	2 Borrower Payments- Interest	\$262,494
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$77,198
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.12%
	2 Weighted Average Remaining Maturity (WARM)	76
F.	1 Senior Notes Outstanding	\$25,518,283
	2 Subordinate Note Outstanding	\$5,327,965
	3 Senior Principal Distribution Amount	\$2,472,510
	4 Subordinate Principal Distribution Amount	\$516,236
	5 Senior Asset Percentage	127.06%
	6 Total Asset Percentage	105.11%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-A Notes
Portfolio Trend Analysis Report
September 30, 2021

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	September-20	December-20	March-21	June-21	September-21
	Reporting Date	10/26/2020	1/25/2021	4/26/2021	7/26/2021	10/25/2021
A.	1 Asset Backed Securities	\$42,771,677	\$39,704,968	\$36,820,923	\$33,834,993	\$30,846,248
B.	1 Total Private Principal Balance	\$39,602,446	\$36,645,840	\$33,618,513	\$30,879,137	\$28,488,378
	2 Total Fund Accounts Balance	\$4,674,895	\$4,397,177	\$4,421,988	\$4,176,695	\$3,773,401
	3 Total Principal and Accrued Interest Balance	\$39,827,271	\$36,852,134	\$33,810,465	\$31,057,714	\$28,639,454
	4 Number of Loans	6,310	6,003	5,515	5,182	4,876
	5 Number of Borrowers	5,293	5,054	4,702	4,453	4,226
C.	1 Borrower Payments- Principal	\$2,866,083	\$2,863,063	\$2,934,035	\$2,723,937	\$2,361,446
	2 Borrower Payments- Interest	\$397,318	\$329,627	\$307,694	\$273,218	\$262,494
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$106,341	\$99,006	\$91,615	\$84,046	\$77,198
	3 Cash Release to Access Group	\$355,880	\$272,107	\$241,062	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.31%	3.21%	3.20%	3.16%	3.12%
	2 Weighted Average Remaining Maturity (WARM)	83	81	80	78	76
F.	1 Senior Notes Outstanding	\$35,383,874	\$32,846,867	\$30,460,973	\$27,990,792	\$25,518,283
	2 Subordinate Note Outstanding	\$7,387,803	\$6,858,101	\$6,359,950	\$5,844,201	\$5,327,965
	3 Senior Principal Distribution Amount	\$2,239,727	\$2,537,008	\$2,385,894	\$2,470,181	\$2,472,510
	4 Subordinate Principal Distribution Amount	\$467,633	\$529,702	\$498,151	\$515,749	\$516,236
	5 Senior Asset Percentage	124.51%	124.51%	124.51%	125.79%	127.06%
	6 Subordinate Asset Percentage	103.00%	103.00%	103.00%	104.06%	105.11%