

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 25, 2022

Collection Period: 10/01/2021 to 12/31/2021

I. Series 2005-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						September 30, 2021	Change	December 31, 2021		
1	Principal Balance					\$28,488,377.87	(\$2,363,505.51)	\$26,124,872.36		
2	Accrued Interest					\$151,076.45	(\$10,932.89)	\$140,143.56		
3	Total Principal And Accrued Interest Balance					\$28,639,454.32	(\$2,374,438.40)	\$26,265,015.92		
4	Fund Accounts Balance					\$3,773,400.75	(\$91,808.16)	\$3,681,592.59		
5	Total Student Loans And Fund Balance					\$32,412,855.07	(\$2,466,246.56)	\$29,946,608.51		
B. Student Loan Portfolio and Fund Balance										
						September 30, 2021	Change	December 31, 2021		
1	Weighted Average Coupon (WAC)					3.12%	-0.01%	3.11%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		76	(1)	75		
3	Number of Loans					4,876	(305)	4,571		
4	Number of Borrowers					4,226	(232)	3,994		
C. Notes and Certificates										
						12/31/2021	Balance	Balance	Balance	
						Interest Rate	September 30, 2021	Change	December 31, 2021	
									% 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	0.52388%		\$25,518,282.61	(\$2,166,141.39)	\$23,352,141.22	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	0.92388%		\$5,327,964.98	(\$452,268.89)	\$4,875,696.09	17.3%
5	Total Notes and Certificates				0.59297%		\$30,846,247.59	(\$2,618,410.28)	\$28,227,837.31	100.0%
D. Fund Accounts Balance										
						September 30, 2021	Change	December 31, 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					\$2,773,400.75	(\$91,808.16)	\$2,681,592.59		
4	Total Fund Accounts Balance					\$3,773,400.75	(\$91,808.16)	\$3,681,592.59		

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	December 31, 2021
1	Borrower Payments - Total	(\$2,277,322.88)
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	(\$2,277,322.88)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$17,094.42
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$16,636.46)
	4b Adjustments - Write-offs	(\$86,640.59)
4	Total Adjustments	(\$103,277.05)
5	Total Non-Cash Principal Activity	(\$86,182.63)
C.	Total Student Loan Principal Activity	(\$2,363,505.51)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$239,144.60)
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	(\$239,144.60)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$228,843.37
2	Capitalized Interest	(\$17,094.42)
	3a Small Balance and Other Adjustments	\$16,248.44
	3b Adjustments - Write-offs	(\$2,670.60)
3	Total Adjustments	\$13,577.84
4	Fee Accruals	\$2,884.92
5	Total Non-Cash Interest Adjustments	\$228,211.71
F.	Total Student Loan Interest Activity	(\$10,932.89)

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund			
		December 31, 2021		
		Beginning Balance		
		\$2,741,950.32		
		Transfers to Other Funds		
		(\$2,741,950.32)		
	1a	Amount received in the collection account related to the collection period		
		\$2,525,993.25		
	1b	Earnings		
		\$239.66		
	1c	Recoveries		
		\$133,435.02		
	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			
	\$2,659,667.93			
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a	\$71,220.94	\$71,220.94	\$0.00
	1b	\$0.00	\$0.00	\$0.00
	2	\$0.00	\$0.00	\$0.00
	3a	\$0.00	\$0.00	\$0.00
	3b	\$0.00	\$0.00	\$0.00
	3c	\$31,263.95	\$31,263.95	\$0.00
	4a	\$0.00	\$0.00	\$0.00
	4b	\$0.00	\$0.00	\$0.00
	4c	\$0.00	\$0.00	\$0.00
	5	\$11,511.65	\$11,511.65	\$0.00
	6	\$0.00	\$0.00	\$0.00
	7	\$0.00	\$0.00	\$0.00
8	\$0.00	\$0.00	\$0.00	
9	\$2,545,671.39	\$2,545,671.39	\$0.00	
10	\$0.00	\$0.00	\$0.00	
11	\$0.00	\$0.00	\$0.00	
12	\$0.00	\$0.00	\$0.00	
	Total Payments	\$2,659,667.93	\$2,659,667.93	\$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)	\$2,659,667.93	\$2,659,667.93	
B.	First	Administrative Allowance	\$71,220.94	\$2,588,446.99	\$0.00
C.	Second	Swap Payments	\$0.00	\$2,588,446.99	\$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	\$2,588,446.99	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,588,446.99	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$31,263.95	\$2,557,183.04	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$31,263.95		
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	\$2,557,183.04	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,557,183.04	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$2,557,183.04	\$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	\$11,511.65	\$2,545,671.39	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$2,545,671.39	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,545,671.39	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,545,671.39	\$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	\$2,545,671.39	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,545,671.39	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,105,966.43	\$439,704.96	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$439,704.96	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,545,671.39		
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			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$26,265,015.92	\$26,265,015.92
	2 Fund Balances	\$3,681,688.68	\$1,022,020.75
	3 Senior Notes Outstanding	\$23,352,141.22	\$21,246,174.79
	Senior Asset Percentage	128.24%	128.43%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$26,265,015.92	\$26,265,015.92
	2 Fund Balances	\$3,681,688.68	\$1,022,020.75
	3 All Notes Outstanding	\$28,227,837.31	\$25,682,165.92
	Total Asset Percentage	106.09%	106.25%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	4,571	\$26,124,872.36	100.00%
	2 Total By Loan Type Distribution	4,571	\$26,124,872.36	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$36,248.00	0.14%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	18	\$259,591.22	0.99%
	5 Repayment	4,548	\$25,818,724.54	98.83%
	6 Interim Charge-Offs	2	\$10,308.60	0.04%
	7 Total By Borrower Status Distribution	4,571	\$26,124,872.36	100.00%
C. School Type Distribution:				
	1 Graduate	4,537	\$25,686,526.73	98.32%
	2 Undergraduate	34	\$438,345.63	1.68%
	3 Total By Loan Type Distribution	4,571	\$26,124,872.36	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$71,513.41	0.27%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$71,513.41	0.27%	
D. REPAYMENT:				
Active				
Current	4,170	\$23,538,346.51	89.62%	
1-29 Days Delinquent	259	\$1,353,617.89	5.15%	
30-59 Days Delinquent	59	\$438,768.31	1.67%	
60-89 Days Delinquent	18	\$188,463.89	0.72%	
90-119 Days Delinquent	17	\$137,199.96	0.52%	
120-149 Days Delinquent	10	\$127,232.88	0.48%	
150-179 Days Delinquent	15	\$112,363.82	0.43%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	18	\$286,634.54	1.09%	
G. Interim Charge-Offs	2	\$10,874.71	0.04%	
H. TOTAL REPAYMENT	4,568	\$26,193,502.51	99.73%	
I. TOTAL PORTFOLIO	4,571	\$26,265,015.92	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$28,227,837
B.	1 Total Private Principal Outstanding Balance	\$26,124,872
	2 Total Fund Accounts Balance	\$3,681,593
	3 Total Principal and Accrued Interest Balance	\$26,265,016
	4 Number of Loans	4,571
	5 Number of Borrowers	3,994
C.	1 Borrower Payments- Principal	\$2,277,323
	2 Borrower Payments- Interest	\$239,145
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$71,221
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.11%
	2 Weighted Average Remaining Maturity (WARM)	75
F.	1 Senior Notes Outstanding	\$23,352,141
	2 Subordinate Note Outstanding	\$4,875,696
	3 Senior Principal Distribution Amount	\$2,166,141
	4 Subordinate Principal Distribution Amount	\$452,269
	5 Senior Asset Percentage	128.43%
	6 Total Asset Percentage	106.25%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
December 31, 2021

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	December-20	March-21	June-21	September-21	December-21
	Reporting Date	1/25/2021	4/26/2021	7/26/2021	10/25/2021	1/25/2022
A.	1 Asset Backed Securities	\$39,704,968	\$36,820,923	\$33,834,993	\$30,846,248	\$28,227,837
B.	1 Total Private Principal Balance	\$36,645,840	\$33,618,513	\$30,879,137	\$28,488,378	\$26,124,872
	2 Total Fund Accounts Balance	\$4,397,177	\$4,421,988	\$4,176,695	\$3,773,401	\$3,681,593
	3 Total Principal and Accrued Interest Balance	\$36,852,134	\$33,810,465	\$31,057,714	\$28,639,454	\$26,265,016
	4 Number of Loans	6,003	5,515	5,182	4,876	4,571
	5 Number of Borrowers	5,054	4,702	4,453	4,226	3,994
C.	1 Borrower Payments- Principal	\$2,863,063	\$2,934,035	\$2,723,937	\$2,361,446	\$2,277,323
	2 Borrower Payments- Interest	\$329,627	\$307,694	\$273,218	\$262,494	\$239,145
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$99,006	\$91,615	\$84,046	\$77,198	\$71,221
	3 Cash Release to Access Group	\$272,107	\$241,062	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.21%	3.20%	3.16%	3.12%	3.11%
	2 Weighted Average Remaining Maturity (WARM)	81	80	78	76	75
F.	1 Senior Notes Outstanding	\$32,846,867	\$30,460,973	\$27,990,792	\$25,518,283	\$23,352,141
	2 Subordinate Note Outstanding	\$6,858,101	\$6,359,950	\$5,844,201	\$5,327,965	\$4,875,696
	3 Senior Principal Distribution Amount	\$2,537,008	\$2,385,894	\$2,470,181	\$2,472,510	\$2,166,141
	4 Subordinate Principal Distribution Amount	\$529,702	\$498,151	\$515,749	\$516,236	\$452,269
	5 Senior Asset Percentage	124.51%	124.51%	125.79%	127.06%	128.43%
	6 Subordinate Asset Percentage	103.00%	103.00%	104.06%	105.11%	106.25%