

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2007-A Notes

### Quarterly Servicing Report

Report Date: February 25, 2022

Collection Period: 11/01/2021 to 01/31/2022

<b>I. Series 2007-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>October 31, 2021</b>	<b>Change</b>	<b>January 31, 2022</b>	
1	Principal Balance					\$105,156,362.92	(\$6,787,948.64)	\$98,368,414.28	
2	Accrued Interest					\$658,791.74	(\$90,155.97)	\$568,635.77	
3	Total Principal And Accrued Interest Balance					<b>\$105,815,154.66</b>	<b>(\$6,878,104.61)</b>	<b>\$98,937,050.05</b>	
4	Fund Accounts Balance					<b>\$11,097,905.28</b>	<b>(\$499,756.90)</b>	<b>\$10,598,148.38</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$116,913,059.94</b>	<b>(\$7,377,861.51)</b>	<b>\$109,535,198.43</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>October 31, 2021</b>	<b>Change</b>	<b>January 31, 2022</b>	
1	Weighted Average Coupon (WAC)					3.40%	0.05%	3.45%	
2	Weighted Average Remaining Maturity (WARM)					81	(3)	78	[includes in-school period]
3	Number of Loans					12,278	(413)	11,865	
4	Number of Borrowers					10,263	(336)	9,927	
<b>C. Notes and Certificates</b>									
						<b>1/31/2022</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>
			<b>CUSIP</b>	<b>Interest. Rate</b>		<b>October 31, 2021</b>	<b>Change</b>	<b>January 31, 2022</b>	<b>% of</b>
1	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-1	FRN	00432CDG3	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-2	FRN	00432CDH1	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-3	FRN	00432CDJ7	0.47800%	\$90,141,333.27	(\$5,577,488.56)	\$84,563,844.71	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B	FRN	00432CDK4	0.72800%	\$20,755,717.65	(\$1,284,258.55)	\$19,471,459.10	18.72%
5	<b>Total Notes and Certificates</b>				<b>0.52479%</b>	<b>\$110,897,050.92</b>	<b>(\$6,861,747.11)</b>	<b>\$104,035,303.81</b>	<b>100.00%</b>
<b>D. Fund Accounts Balance</b>									
						<b>October 31, 2021</b>	<b>Change</b>	<b>January 31, 2022</b>	
1	Main Account					\$0.00	\$0.00	\$0.00	
2	Capitalized Interest Account					\$2,000,000.00	\$0.00	\$2,000,000.00	
3	Collection Account					\$9,097,905.28	(\$499,756.90)	\$8,598,148.38	
4	<b>Total Fund Accounts Balance</b>					<b>\$11,097,905.28</b>	<b>(\$499,756.90)</b>	<b>\$10,598,148.38</b>	

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II. Series 2007-A Transactions and Accruals		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>January 31, 2022</b>
1	Borrower Payments - Total	(\$6,607,760.70)
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	<b>Total Cash Principal Activity</b>	<b>(\$6,607,760.70)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$67,557.21
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$55,831.85)
4b	Adjustments - Write-offs	(\$191,913.30)
4	Total Adjustments	(\$247,745.15)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$180,187.94)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,787,948.64)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$968,624.74)
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>(\$968,624.74)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	938,103.74
2	Capitalized Interest	(\$67,557.21)
3a	Small Balance and Other Adjustments	\$10,242.88
3b	Adjustments - Write-offs	(\$9,362.16)
3	Total Adjustments	\$880.72
4	Fee Accruals	\$7,041.52
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$878,468.77</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$90,155.97)</b>

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<b>III. Series 2007-A Collection Fund Activity</b>			
<b>A.</b>	<b>Collection Fund</b>	<b>January 31, 2022</b>	
	Beginning Balance	\$8,453,821.91	
	Transfers to Other Funds	(\$8,453,821.91)	
1a	Amount received in the collection account related to the collection period	\$7,518,297.92	
1b	Recoveries	\$377,567.16	
1c	Misc. Payments Received/Due	\$0.00	
2	Payments under interest rate cap (respect to related interest period)	\$0.00	
3	Interest on the account balance invested under investment agreement (Earnings)	\$71.64	
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$37.13	
5	Amount Remaining in the Capitalized interest account (only on a CAPI interest release date)	\$0.00	
6	Amount in the Capitalized interest account (after the application of funds in collection account)	\$0.00	
7	Other amounts received in the Collection after the last day of the related collection period	\$0.00	
	<b>Ending Balance</b>	<b>\$7,895,973.85</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection    Transfer from Capitalized Fund</b>
1a	<b>Administrative Allowance</b>	\$262,890.91	\$262,890.91    \$0.00
1b	<b>Trustee Fees</b>	\$0.00	\$0.00    \$0.00
2a	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00    \$0.00
2b	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$0.00	\$0.00    \$0.00
2c	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$102,176.61	\$102,176.61    \$0.00
3	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$0.00    \$0.00
4	<b>Payment of current interest on the Class B Notes, unless sub note interest trigger in effect</b>	\$35,831.81	\$35,831.81    \$0.00
5a	Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00    \$0.00
5b	Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00    \$0.00
5c	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00    \$0.00
6	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$0.00    \$0.00
7	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00    \$0.00
8	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$6,590,241.40	\$6,590,241.40    \$0.00
9	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$0.00    \$0.00
10	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$904,833.12	\$904,833.12    \$0.00
	<b>Total Payment</b>	<b>\$7,895,973.85</b>	<b>\$7,895,973.85    \$0.00</b>

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Collection Period: 11/01/2021 to 01/31/2022

<b>IV. Series 2007-A Waterfall for Distributions</b>					
			Remaining Funds Balance	CAPI Account Uses	
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$7,895,973.85	\$7,895,973.85	\$0.00
<b>B.</b>	First	Administrative Allowance	\$262,890.91	\$7,633,082.94	\$0.00
<b>C.</b>	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$7,633,082.94	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$7,633,082.94	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$102,176.61	\$7,530,906.33	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$102,176.61		
<b>D.</b>	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$7,530,906.33	\$0.00
<b>E.</b>	Fourth	Payment of current interest on the Class B Notes, unless sub note interest trigger in effect	\$35,831.81	\$7,495,074.52	\$0.00
<b>F.</b>	Fifth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$7,495,074.52	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$7,495,074.52	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$7,495,074.52	\$0.00
		(d) Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
<b>G.</b>	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$7,495,074.52	\$0.00
<b>H.</b>	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$7,495,074.52	\$0.00
<b>I.</b>	Eighth			\$7,495,074.52	\$0.00
		(a) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$7,495,074.52	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$7,495,074.52	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	5,356,798.41	\$2,138,276.11	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,233,442.99	\$904,833.12	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$6,590,241.40		
<b>J.</b>	Ninth	Payment of any interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$904,833.12	\$0.00
<b>K.</b>	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$904,833.12	\$0.00	\$0.00

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## Student Loan Asset Backed Series 2007-A Notes

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V. Series 2007-A Asset Percentages		
<b>A.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$98,368,414.28
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$79,207,046.30
	<b>Senior Asset Percentage</b>	<b>126.72%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$98,368,414.28
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$97,445,062.41
	<b>Total Asset Percentage</b>	<b>103.00%</b>
(a) Notes outstanding as of distribution date		

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Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

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<b>VI. Series 2007-A Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	11,865	\$98,368,414.28	100.00%
	2 Total By Loan Type Distribution	<b>11,865</b>	<b>\$98,368,414.28</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	11	\$232,054.00	0.24%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	28	\$511,772.32	0.52%
	5 Repayment	11,800	\$97,280,080.25	98.89%
	6 Interim Charge-Offs	26	\$344,507.71	0.35%
	7 Total By Borrower Status Distribution	<b>11,865</b>	<b>\$98,368,414.28</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	11,769	\$97,349,806.06	98.96%
	2 Undergraduate	96	\$1,018,608.22	1.04%
	3 Total By Loan Type Distribution	<b>11,865</b>	<b>\$98,368,414.28</b>	<b>100.00%</b>

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<b>VII. Series 2007-A Notes</b>		<b>Portfolio Status By Loan Type</b>		
	<b>Status</b>	<b># of Loans</b>	<b>Amount (\$)</b>	<b>Percentage (%)</b>
	<b>INTERIM:</b>		<b>Includes Accrued Int.</b>	
<b>A.</b>	<b>In-School</b>			
	Current	11	\$458,919.80	0.46%
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>11</b>	<b>\$ 458,920</b>	<b>0.46%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	11,029	\$89,538,086.40	90.50%
	1-29 Days Delinquent	541	\$5,401,103.42	5.46%
	30-59 Days Delinquent	128	\$1,344,882.64	1.36%
	60-89 Days Delinquent	31	\$393,894.10	0.40%
	90-119 Days Delinquent	27	\$270,703.31	0.27%
	120-149 Days Delinquent	28	\$303,325.00	0.31%
	150-179 Days Delinquent	16	\$290,543.33	0.29%
	> 180 Days Delinquent	0	\$0.00	0.00%
<b>E.</b>	<b>Deferment:</b>			
	Current	0	\$0.00	0.00%
<b>F.</b>	<b>Forbearance:</b>			
	Current	28	\$579,160.63	0.59%
<b>G.</b>	<b>Claims</b>	26	\$356,431.42	0.36%
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>11,854</b>	<b>\$ 98,478,130.25</b>	<b>99.54%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>11,865</b>	<b>\$ 98,937,050.05</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2007-A Notes

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<b>VIII. Series 2007-A Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$104,035,304</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$98,368,414
	2 Total Fund Accounts Balance	\$10,598,148
	3 Total Principal and Accrued Interest Balance	\$98,937,050
	4 Number of Loans	11,865
	5 Number of Borrowers	9,927
<b>C.</b>	1 Borrower Payments- Principal	\$6,607,761
	2 Borrower Payments- Interest	\$968,625
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$262,891
	3 Cash Release to Access Group Inc	\$904,833
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.45%
	2 Weighted Average Remaining Maturity (WARM)	78
<b>F.</b>	1 Senior Notes Outstanding	\$84,563,845
	2 Subordinate Note Outstanding	\$19,471,459
	3 Senior Principal Distribution Amount	\$5,577,489
	4 Subordinate Principal Distribution Amount	\$1,284,259
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2007-A Notes**  
**Portfolio Trend Analysis Report**  
**January 31, 2022**

<b>IX. Asset-Backed Securities Notes Series 2007-A</b>							
		Collection Periods	January-21	April-21	July-21	October-21	January-22
		Reporting Date	2/25/2021	5/25/2021	8/25/2021	11/26/2021	2/25/2022
<b>A.</b>	<b>1 Asset Backed Securities</b>		\$132,321,946	\$125,311,750	\$117,791,617	\$110,897,051	\$104,035,304
<b>B.</b>	1 Total Private Principal Balance		\$127,071,102	\$119,325,366	\$112,223,962	\$105,156,363	\$98,368,414
	2 Total Fund Accounts Balance		\$10,971,655	\$11,641,157	\$11,049,936	\$11,097,905	\$10,598,148
	3 Total Principal and Accrued Interest Balance		\$127,900,333	\$120,104,391	\$112,953,050	\$105,815,155	\$98,937,050
	4 Number of Loans		13,597	13,098	12,682	12,278	11,865
	5 Number of Borrowers		11,320	10,909	10,588	10,263	9,927
<b>C.</b>	1 Borrower Payments- Principal		\$7,181,080	\$7,505,663	\$6,943,961	\$6,940,613	\$6,607,761
	2 Borrower Payments- Interest		\$1,239,877	\$1,164,605	\$1,084,168	\$1,038,225	\$968,625
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance		\$335,729	\$317,678	\$298,313	\$280,560	\$262,891
	3 Cash Release to Access Group		\$798,647	\$941,480	\$968,963	\$1,175,137	\$904,833
<b>E.</b>	1 Weighted Average Coupon (WAC)		3.50%	3.47%	3.41%	3.40%	3.45%
	2 Weighted Average Remaining Maturity (WARM)		89	87	84	81	78
<b>F.</b>	1 Senior Notes Outstanding		\$107,556,301	\$101,858,148	\$95,745,498	\$90,141,333	\$84,563,845
	2 Subordinate Note Outstanding		\$24,765,645	\$23,453,602	\$22,046,119	\$20,755,718	\$19,471,459
	3 Senior Principal Distribution Amount		\$6,186,978	\$5,698,154	\$6,112,649	\$5,604,165	\$5,577,489
	4 Subordinate Principal Distribution Amount		\$1,424,598	\$1,312,043	\$1,407,483	\$1,290,401	\$1,284,259
	5 Senior Asset Percentage		126.72%	126.72%	126.72%	126.72%	126.72%
	6 Total Asset Percentage		103.00%	103.00%	103.00%	103.00%	103.00%