

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

I. Series 2005-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						December 31, 2021	Change	March 31, 2022		
1	Principal Balance					\$26,124,872.36	(\$2,287,409.41)	\$23,837,462.95		
2	Accrued Interest					\$140,143.56	(\$16,055.56)	\$124,088.00		
3	Total Principal And Accrued Interest Balance					\$26,265,015.92	(\$2,303,464.97)	\$23,961,550.95		
4	Fund Accounts Balance					\$3,681,592.59	(\$14,273.76)	\$3,667,318.83		
5	Total Student Loans And Fund Balance					\$29,946,608.51	(\$2,317,738.73)	\$27,628,869.78		
B. Student Loan Portfolio and Fund Balance										
						December 31, 2021	Change	March 31, 2022		
1	Weighted Average Coupon (WAC)					3.11%	0.05%	3.16%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		75	(2)	73		
3	Number of Loans					4,571	(725)	3,846		
4	Number of Borrowers					3,994	(491)	3,503		
C. Notes and Certificates										
						3/31/2022	Balance	Balance	Balance	% of
			CUSIP			Interest Rate	December 31, 2021	Change	March 31, 2022	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		0.65771%	\$23,352,141.22	(\$2,105,966.43)	\$21,246,174.79	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3		1.05771%	\$4,875,696.09	(\$439,704.96)	\$4,435,991.13	17.3%
5	Total Notes and Certificates					0.72680%	\$28,227,837.31	(\$2,545,671.39)	\$25,682,165.92	100.0%
D. Fund Accounts Balance										
						December 31, 2021	Change	March 31, 2022		
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					\$2,681,592.59	(\$14,273.76)	\$2,667,318.83		
4	Total Fund Accounts Balance					\$3,681,592.59	(\$14,273.76)	\$3,667,318.83		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	March 31, 2022
1	Borrower Payments - Total	(\$2,222,761.35)
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	(\$2,222,761.35)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$22,954.53
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$19,502.84)
	4b Adjustments - Write-offs	(\$68,099.75)
4	Total Adjustments	(\$87,602.59)
5	Total Non-Cash Principal Activity	(\$64,648.06)
C.	Total Student Loan Principal Activity	(\$2,287,409.41)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$217,521.03)
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	(\$217,521.03)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$208,564.26
2	Capitalized Interest	(\$22,954.53)
	3a Small Balance and Other Adjustments	\$16,232.82
	3b Adjustments - Write-offs	(\$3,184.90)
3	Total Adjustments	\$13,047.92
4	Fee Accruals	\$2,807.82
5	Total Non-Cash Interest Adjustments	\$201,465.47
F.	Total Student Loan Interest Activity	(\$16,055.56)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

III. Series 2005-A Collection Fund Activity					
A.	Collection Fund				
		March 31, 2022			
		Beginning Balance			
		\$2,659,667.93			
		Transfers to Other Funds			
		(\$2,659,667.93)			
	1a	Amount received in the collection account related to the collection period	\$2,437,066.46		
	1b	Earnings	\$262.20		
	1c	Recoveries	\$204,849.59		
	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	\$2,642,178.25			
B.	Required Payments Under Waterfall				
		Payment	Distribute from Collection	Transfer from Capitalized Fund	
	1a	Administrative Allowance	\$65,312.18	\$65,312.18	\$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	\$34,934.55	\$34,934.55	\$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	\$11,729.98	\$11,729.98	\$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)	\$2,530,201.54	\$2,530,201.54	\$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	\$2,642,178.25	\$2,642,178.25	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

IV. Series 2005-A Waterfall for Distributions				
			Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,642,178.25	\$2,642,178.25
B.	First	Administrative Allowance	\$65,312.18	\$2,576,866.07
C.	Second	Swap Payments	\$0.00	\$2,576,866.07
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	\$2,576,866.07
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,576,866.07
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$34,934.55	\$2,541,931.52
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$34,934.55	
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	\$2,541,931.52
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,541,931.52
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$2,541,931.52
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$11,729.98	\$2,530,201.54
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$2,530,201.54
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,530,201.54
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,530,201.54
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	\$2,530,201.54
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,530,201.54
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,093,168.63	\$437,032.91
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$437,032.91	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,530,201.54	
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$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
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

V. Series 2005-A Senior and Total Asset Percentages

		Pre-Distribution	Post-Distribution
A. Senior Asset Percentage	1 Student Loan Portfolio Balance	\$23,961,550.95	\$23,961,550.95
	2 Fund Balances	\$3,667,774.93	\$1,025,596.68
	3 Senior Notes Outstanding	\$21,246,174.79	\$19,153,006.16
	Senior Asset Percentage	130.04%	130.46%
B. Total Asset Percentage	1 Student Loan Portfolio Balance	\$23,961,550.95	\$23,961,550.95
	2 Fund Balances	\$3,667,774.93	\$1,025,596.68
	3 All Notes Outstanding	\$25,682,165.92	\$23,151,964.38
	Total Asset Percentage	107.58%	107.93%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	3,846	\$23,837,462.95	100.00%
	2 Total By Loan Type Distribution	3,846	\$23,837,462.95	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$36,248.00	0.15%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	12	\$211,904.73	0.89%
	5 Repayment	3,824	\$23,561,339.70	98.84%
	6 Interim Charge-Offs	7	\$27,970.52	0.12%
7 Total By Borrower Status Distribution	3,846	\$23,837,462.95	100.00%	
C. School Type Distribution:				
	1 Graduate	3,812	\$23,413,317.42	98.22%
	2 Undergraduate	34	\$424,145.53	1.78%
3 Total By Loan Type Distribution	3,846	\$23,837,462.95	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

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	\$71,812.91	0.30%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$71,812.91	0.30%	
D. REPAYMENT:				
Active				
Current	3,494	\$21,581,877.20	90.07%	
1-29 Days Delinquent	224	\$1,271,379.16	5.31%	
30-59 Days Delinquent	57	\$393,732.44	1.64%	
60-89 Days Delinquent	20	\$130,537.24	0.54%	
90-119 Days Delinquent	17	\$125,303.75	0.52%	
120-149 Days Delinquent	8	\$63,549.20	0.27%	
150-179 Days Delinquent	4	\$50,473.64	0.21%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	12	\$244,065.70	1.02%	
G. Interim Charge-Offs	7	\$28,819.71	0.12%	
H. TOTAL REPAYMENT	3,843	\$23,889,738.04	99.70%	
I. TOTAL PORTFOLIO	3,846	\$23,961,550.95	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$25,682,166
B.	1 Total Private Principal Outstanding Balance	\$23,837,463
	2 Total Fund Accounts Balance	\$3,667,319
	3 Total Principal and Accrued Interest Balance	\$23,961,551
	4 Number of Loans	3,846
	5 Number of Borrowers	3,503
C.	1 Borrower Payments- Principal	\$2,222,761
	2 Borrower Payments- Interest	\$217,521
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$65,312
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.16%
	2 Weighted Average Remaining Maturity (WARM)	73
F.	1 Senior Notes Outstanding	\$21,246,175
	2 Subordinate Note Outstanding	\$4,435,991
	3 Senior Principal Distribution Amount	\$2,105,966
	4 Subordinate Principal Distribution Amount	\$439,705
	5 Senior Asset Percentage	130.46%
	6 Total Asset Percentage	107.93%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-A Notes
Portfolio Trend Analysis Report
March 31, 2022

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	March-21	June-21	September-21	December-21	March-22
	Reporting Date	4/26/2021	7/26/2021	10/25/2021	1/25/2022	4/25/2022
A.	1 Asset Backed Securities	\$36,820,923	\$33,834,993	\$30,846,248	\$28,227,837	\$25,682,166
B.	1 Total Private Principal Balance	\$33,618,513	\$30,879,137	\$28,488,378	\$26,124,872	\$23,837,463
	2 Total Fund Accounts Balance	\$4,421,988	\$4,176,695	\$3,773,401	\$3,681,593	\$3,667,319
	3 Total Principal and Accrued Interest Balance	\$33,810,465	\$31,057,714	\$28,639,454	\$26,265,016	\$23,961,551
	4 Number of Loans	5,515	5,182	4,876	4,571	3,846
	5 Number of Borrowers	4,702	4,453	4,226	3,994	3,503
C.	1 Borrower Payments- Principal	\$2,934,035	\$2,723,937	\$2,361,446	\$2,277,323	\$2,222,761
	2 Borrower Payments- Interest	\$307,694	\$273,218	\$262,494	\$239,145	\$217,521
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$91,615	\$84,046	\$77,198	\$71,221	\$65,312
	3 Cash Release to Access Group	\$241,062	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.20%	3.16%	3.12%	3.11%	3.16%
	2 Weighted Average Remaining Maturity (WARM)	80	78	76	75	73
F.	1 Senior Notes Outstanding	\$30,460,973	\$27,990,792	\$25,518,283	\$23,352,141	\$21,246,175
	2 Subordinate Note Outstanding	\$6,359,950	\$5,844,201	\$5,327,965	\$4,875,696	\$4,435,991
	3 Senior Principal Distribution Amount	\$2,385,894	\$2,470,181	\$2,472,510	\$2,166,141	\$2,105,966
	4 Subordinate Principal Distribution Amount	\$498,151	\$515,749	\$516,236	\$452,269	\$439,705
	5 Senior Asset Percentage	124.51%	125.79%	127.06%	128.43%	130.46%
	6 Subordinate Asset Percentage	103.00%	104.06%	105.11%	106.25%	107.93%