

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

### Quarterly Servicing Report

Report Date: July 25, 2022

Collection Period: 04/01/2022 to 06/30/2022

<b>I. Series 2005-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>March 31, 2022</b>	<b>Change</b>	<b>June 30, 2022</b>	
1	Principal Balance					\$23,837,462.95	(\$1,843,480.01)	\$21,993,982.94	
2	Accrued Interest					\$124,088.00	(\$730.01)	\$123,357.99	
3	Total Principal And Accrued Interest Balance					<b>\$23,961,550.95</b>	<b>(\$1,844,210.02)</b>	<b>\$22,117,340.93</b>	
4	Fund Accounts Balance					<b>\$3,667,318.83</b>	<b>(\$532,067.94)</b>	<b>\$3,135,250.89</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$27,628,869.78</b>	<b>(\$2,376,277.96)</b>	<b>\$25,252,591.82</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>March 31, 2022</b>	<b>Change</b>	<b>June 30, 2022</b>	
1	Weighted Average Coupon (WAC)					3.16%	0.34%	3.50%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					73	(2)	71	
3	Number of Loans					3,846	(250)	3,596	
4	Number of Borrowers					3,503	(196)	3,307	
<b>C. Notes and Certificates</b>									
						<b>6/30/2022</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>
			<b>CUSIP</b>	<b>Interest Rate</b>		<b>March 31, 2022</b>	<b>Change</b>	<b>June 30, 2022</b>	<b>% of O/S Securities</b>
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				1.58400%	\$21,246,174.79	(\$2,093,168.63)	\$19,153,006.16	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class B FRN 00432CCC3				1.98400%	\$4,435,991.13	(\$437,032.91)	\$3,998,958.22	17.3%
5	<b>Total Notes and Certificates</b>				<b>1.65309%</b>	<b>\$25,682,165.92</b>	<b>(\$2,530,201.54)</b>	<b>\$23,151,964.38</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>March 31, 2022</b>	<b>Change</b>	<b>June 30, 2022</b>	
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					\$2,667,318.83	(\$532,067.94)	\$2,135,250.89	
4	<b>Total Fund Accounts Balance</b>					<b>\$3,667,318.83</b>	<b>(\$532,067.94)</b>	<b>\$3,135,250.89</b>	

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<b>II. Series 2005-A Notes Transactions and Accruals</b>		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>June 30, 2022</b>
1	Borrower Payments - Total	(\$1,759,615.21)
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>(\$1,759,615.21)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	(\$6,890.96)
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$8,087.25
	4b Adjustments - Write-offs	(\$85,061.09)
4	Total Adjustments	(\$76,973.84)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$83,864.80)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$1,843,480.01)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$212,961.65)
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>(\$212,961.65)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$213,566.01
2	Capitalized Interest	\$6,890.96
	3a Small Balance and Other Adjustments	(\$8,283.94)
	3b Adjustments - Write-offs	(\$2,190.87)
3	Total Adjustments	(\$10,474.81)
4	Fee Accruals	\$2,249.48
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$212,231.64</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$730.01)</b>

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III. Series 2005-A Collection Fund Activity				
<b>A.</b>	<b>Collection Fund</b>	<b>June 30, 2022</b>		
	Beginning Balance	\$2,642,178.25		
	Transfers to Other Funds	(\$2,642,178.25)		
	1a Amount received in the collection account related to the collection period	\$1,980,398.40		
	1b Earnings	\$2,381.25		
	1c Recoveries	\$135,152.20		
	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		
	<b>Ending Balance</b>	<b>\$2,117,931.85</b>		
	<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$59,593.66	\$59,593.66	\$0.00
1b <b>Annual Administration Fee</b>		\$7,500.00	\$7,500.00	\$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 <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$76,688.64	\$76,688.64	\$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 <b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>		\$20,055.22	\$20,055.22	\$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 ( <b>Allocation of Principal Payments</b> )	\$1,954,094.33	\$1,954,094.33	\$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	
<b>Total Payments</b>	<b>\$2,117,931.85</b>	<b>\$2,117,931.85</b>	<b>\$0.00</b>	

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<b>IV. Series 2005-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		<b>Total Available Funds (Collection Fund Account)</b>	<b>\$2,117,931.85</b>	<b>\$2,117,931.85</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$67,093.66	\$2,050,838.19	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$2,050,838.19	\$0.00
<b>D.</b>	<b>Third</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$2,050,838.19	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$2,050,838.19	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$76,688.64	\$1,974,149.55	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$76,688.64</b>		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$1,974,149.55	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,974,149.55	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,974,149.55	\$0.00
		(d) <b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes Class B FRN</b>	\$20,055.22	\$1,954,094.33	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>	\$0.00	\$1,954,094.33	\$0.00
<b>H.</b>	<b>Seventh</b>	<b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>	\$0.00	\$1,954,094.33	\$0.00
<b>I.</b>	<b>Eighth</b>	<b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$1,954,094.33	\$0.00
<b>J.</b>	<b>Ninth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$1,954,094.33	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,954,094.33	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$1,616,570.42	\$337,523.91	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$337,523.91	\$0.00	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,954,094.33</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$0.00	\$0.00
<b>L.</b>	<b>Eleventh</b>	<b>Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month)</b>	\$0.00	\$0.00	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$0.00	\$0.00	\$0.00

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

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#### V. Series 2005-A Senior and Total Asset Percentages

		Pre-Distribution	Post-Distribution
<b>A. Senior Asset Percentage</b>	1 Student Loan Portfolio Balance	\$22,117,340.93	\$22,117,340.93
	2 Fund Balances	\$3,137,512.01	\$1,019,580.16
	3 Senior Notes Outstanding	\$19,153,006.16	\$17,536,435.74
	<b>Senior Asset Percentage</b>	<b>131.86%</b>	<b>131.94%</b>
<b>B. Total Asset Percentage</b>	1 Student Loan Portfolio Balance	\$22,117,340.93	\$22,117,340.93
	2 Fund Balances	\$3,137,512.01	\$1,019,580.16
	3 All Notes Outstanding	\$23,151,964.38	\$21,197,870.05
	<b>Total Asset Percentage</b>	<b>109.08%</b>	<b>109.15%</b>

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

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## VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	3,596	\$21,993,982.94	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>3,596</b>	<b>\$21,993,982.94</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	3	\$36,248.00	0.16%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	10	\$167,352.92	0.76%
	5 Repayment	3,579	\$21,769,167.47	98.98%
	6 Interim Charge-Offs	4	\$21,214.55	0.10%
<b>7 Total By Borrower Status Distribution</b>	<b>3,596</b>	<b>\$21,993,982.94</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	3,564	\$21,606,853.56	98.24%
	2 Undergraduate	32	\$387,129.38	1.76%
<b>3 Total By Loan Type Distribution</b>	<b>3,596</b>	<b>\$21,993,982.94</b>	<b>100.00%</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	3	\$72,155.61	0.33%	
<b>B. Grace</b>				
Current	0	\$0.00	0.00%	
<b>C. TOTAL INTERIM</b>	<b>3</b>	<b>\$72,155.61</b>	<b>0.33%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	3,279	\$19,910,458.41	90.02%	
1-29 Days Delinquent	207	\$1,216,421.63	5.50%	
30-59 Days Delinquent	46	\$344,996.66	1.56%	
60-89 Days Delinquent	18	\$107,017.42	0.48%	
90-119 Days Delinquent	13	\$95,676.58	0.43%	
120-149 Days Delinquent	11	\$103,154.22	0.47%	
150-179 Days Delinquent	5	\$45,825.27	0.21%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	10	\$200,363.24	0.91%	
<b>G. Interim Charge-Offs</b>	<b>4</b>	<b>\$21,271.89</b>	<b>0.10%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>3,593</b>	<b>\$22,045,185.32</b>	<b>99.67%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>3,596</b>	<b>\$22,117,340.93</b>	<b>100.00%</b>	

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#### VIII. Series 2005-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$23,151,964</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$21,993,983
	2 Total Fund Accounts Balance	\$3,135,251
	3 Total Principal and Accrued Interest Balance	\$22,117,341
	4 Number of Loans	3,596
	5 Number of Borrowers	3,307
<b>C.</b>	1 Borrower Payments- Principal	\$1,759,615
	2 Borrower Payments- Interest	\$212,962
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$59,594
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.50%
	2 Weighted Average Remaining Maturity (WARM)	71
<b>F.</b>	1 Senior Notes Outstanding	\$19,153,006
	2 Subordinate Note Outstanding	\$3,998,958
	3 Senior Principal Distribution Amount	\$2,093,169
	4 Subordinate Principal Distribution Amount	\$437,033
	5 Senior Asset Percentage	131.94%
	6 Total Asset Percentage	109.15%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2005-A Notes**  
**Portfolio Trend Analysis Report**  
**June 30, 2022**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	Collection Periods	June-21	September-21	December-21	March-22	June-22
	Reporting Date	7/26/2021	10/25/2021	1/25/2022	4/25/2022	7/25/2022
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$33,834,993</b>	<b>\$30,846,248</b>	<b>\$28,227,837</b>	<b>\$25,682,166</b>	<b>\$23,151,964</b>
<b>B.</b>	1 Total Private Principal Balance	\$30,879,137	\$28,488,378	\$26,124,872	\$23,837,463	<b>\$21,993,983</b>
	2 Total Fund Accounts Balance	\$4,176,695	\$3,773,401	\$3,681,593	\$3,667,319	<b>\$3,135,251</b>
	3 Total Principal and Accrued Interest Balance	\$31,057,714	\$28,639,454	\$26,265,016	\$23,961,551	<b>\$22,117,341</b>
	4 Number of Loans	5,182	4,876	4,571	3,846	<b>3,596</b>
	5 Number of Borrowers	4,453	4,226	3,994	3,503	<b>3,307</b>
<b>C.</b>	1 Borrower Payments- Principal	\$2,723,937	\$2,361,446	\$2,277,323	\$2,222,761	<b>\$1,759,615</b>
	2 Borrower Payments- Interest	\$273,218	\$262,494	\$239,145	\$217,521	<b>\$212,962</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$84,046	\$77,198	\$71,221	\$65,312	<b>\$59,594</b>
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	<b>\$0</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.16%	3.12%	3.11%	3.16%	<b>3.50%</b>
	2 Weighted Average Remaining Maturity (WARM)	78	76	75	73	<b>71</b>
<b>F.</b>	1 Senior Notes Outstanding	\$27,990,792	\$25,518,283	\$23,352,141	\$21,246,175	<b>\$19,153,006</b>
	2 Subordinate Note Outstanding	\$5,844,201	\$5,327,965	\$4,875,696	\$4,435,991	<b>\$3,998,958</b>
	3 Senior Principal Distribution Amount	\$2,470,181	\$2,472,510	\$2,166,141	\$2,105,966	<b>\$2,093,169</b>
	4 Subordinate Principal Distribution Amount	\$515,749	\$516,236	\$452,269	\$439,705	<b>\$437,033</b>
	5 Senior Asset Percentage	125.79%	127.06%	128.43%	130.46%	<b>131.94%</b>
	6 Subordinate Asset Percentage	104.06%	105.11%	106.25%	107.93%	<b>109.15%</b>