

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2007-A Notes

### Quarterly Servicing Report

Report Date: August 25, 2022  
Collection Period: 05/01/2022 to 07/31/2022

<b>I. Series 2007-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>April 30, 2022</b>	<b>Change</b>	<b>July 31, 2022</b>		
1	Principal Balance					\$91,321,620.52	(\$5,569,629.63)	\$85,751,990.89		
2	Accrued Interest					\$514,418.35	\$23,612.42	\$538,030.77		
3	Total Principal And Accrued Interest Balance					<b>\$91,836,038.87</b>	<b>(\$5,546,017.21)</b>	<b>\$86,290,021.66</b>		
4	Fund Accounts Balance					<b>\$10,686,246.44</b>	<b>(\$1,521,726.94)</b>	<b>\$9,164,519.50</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$102,522,285.31</b>	<b>(\$7,067,744.15)</b>	<b>\$95,454,541.16</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>April 30, 2022</b>	<b>Change</b>	<b>July 31, 2022</b>		
1	Weighted Average Coupon (WAC)					3.78%	1.11%	4.89%		
2	Weighted Average Remaining Maturity (WARM)					76	(3)	73	[includes in-school period]	
3	Number of Loans					11,394	(316)	11,078		
4	Number of Borrowers					9,542	(252)	9,290		
<b>C. Notes and Certificates</b>										
						<b>7/31/2022</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
						<b>Interest Rate</b>	<b>April 30, 2022</b>	<b>Change</b>	<b>July 31, 2022</b>	
									<b>% of</b>	
									<b>O/S Securities</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		1.82386%	\$79,207,046.30	(\$5,561,069.42)	\$73,645,976.88	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B	FRN	00432CDK4		2.07386%	\$18,238,016.11	(\$1,280,477.92)	\$16,957,538.19	18.72%
5	<b>Total Notes and Certificates</b>					<b>1.87065%</b>	<b>\$97,445,062.41</b>	<b>(\$6,841,547.34)</b>	<b>\$90,603,515.07</b>	<b>100.00%</b>
<b>D. Fund Accounts Balance</b>										
							<b>April 30, 2022</b>	<b>Change</b>	<b>July 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						\$8,686,246.44	(\$1,521,726.94)	\$7,164,519.50	
4	<b>Total Fund Accounts Balance</b>						<b>\$10,686,246.44</b>	<b>(\$1,521,726.94)</b>	<b>\$9,164,519.50</b>	

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II. Series 2007-A Transactions and Accruals		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>July 31, 2022</b>
1	Borrower Payments - Total	(\$5,366,076.45)
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>(\$5,366,076.45)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$7,904.94
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	\$15,180.53
4b	Adjustments - Write-offs	(\$226,638.65)
4	Total Adjustments	(\$211,458.12)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$203,553.18)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,569,629.63)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$930,849.29)
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>(\$930,849.29)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	978,624.49
2	Capitalized Interest	(\$7,904.94)
3a	Small Balance and Other Adjustments	(\$16,885.15)
3b	Adjustments - Write-offs	(\$6,182.03)
3	Total Adjustments	(\$23,067.18)
4	Fee Accruals	\$6,809.34
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$954,461.71</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$23,612.42</b>

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### III. Series 2007-A Collection Fund Activity

<b>A. Collection Fund</b>		<b>July 31, 2022</b>		
	Beginning Balance		\$8,068,456.87	
	Transfers to Other Funds		(\$8,068,456.87)	
1a	Amount received in the collection account related to the collection period		\$6,345,893.72	
1b	Recoveries		\$249,701.51	
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)		\$65.04	
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date		\$33.43	
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>\$6,595,693.70</b>	
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
1a	<b>Administrative Allowance</b>	\$228,304.05	\$228,304.05	\$0.00
1b	<b>Trustee Fees</b>	\$3,371.43	\$3,371.43	\$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>	\$343,262.10	\$343,262.10	\$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>	\$89,872.65	\$89,872.65	\$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>	\$5,407,407.41	\$5,407,407.41	\$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.	\$523,476.06	\$523,476.06	\$0.00
	<b>Total Payment</b>	<b>\$6,595,693.70</b>	<b>\$6,595,693.70</b>	<b>\$0.00</b>

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<b>IV. Series 2007-A Waterfall for Distributions</b>					
				Remaining Funds Balance	CAPI Account Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$6,595,693.70	\$6,595,693.70	\$0.00
<b>B.</b>	First	Administrative Allowance	\$231,675.48	\$6,364,018.22	\$0.00
<b>C.</b>	Second	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$6,364,018.22	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$6,364,018.22	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$343,262.10	\$6,020,756.12	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$343,262.10</b>		
<b>D.</b>	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$6,020,756.12	\$0.00
<b>E.</b>	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$89,872.65	\$5,930,883.47	\$0.00
<b>F.</b>	Fifth	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$5,930,883.47	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,930,883.47	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$5,930,883.47	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>G.</b>	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$5,930,883.47	\$0.00
<b>H.</b>	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$5,930,883.47	\$0.00
<b>I.</b>	Eighth			\$5,930,883.47	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$5,930,883.47	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,930,883.47	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	4,395,346.04	\$1,535,537.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,012,061.37	\$523,476.06	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$5,407,407.41</b>		
<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	\$523,476.06	\$0.00
<b>K.</b>	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$523,476.06	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
<b>A.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$85,751,990.89
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$69,250,630.84
	<b>Senior Asset Percentage</b>	<b>126.72%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$85,751,990.89
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$85,196,107.66
	<b>Total Asset Percentage</b>	<b>103.00%</b>
	(a) Notes outstanding as of distribution date	

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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	11,078	\$85,751,990.89	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>11,078</b>	<b>\$85,751,990.89</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	9	\$197,144.00	0.23%
	2 Grace	2	\$34,910.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	22	\$384,355.49	0.45%
	5 Repayment	11,040	\$85,028,798.63	99.16%
	6 Interim Charge-Offs	5	\$106,782.77	0.12%
<b>7 Total By Borrower Status Distribution</b>	<b>11,078</b>	<b>\$85,751,990.89</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	10,985	\$84,849,614.87	98.95%
	2 Undergraduate	93	\$902,376.02	1.05%
<b>3 Total By Loan Type Distribution</b>	<b>11,078</b>	<b>\$85,751,990.89</b>	<b>100.00%</b>	

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VII. Series 2007-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	9	\$398,523.70	0.46%	
<b>B. Grace</b>				
Current	2	\$66,323.71	0.08%	
<b>C. TOTAL INTERIM</b>	<b>11</b>	<b>\$ 464,847</b>	<b>0.54%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	10,061	\$75,816,335.87	87.86%	
1-29 Days Delinquent	725	\$6,803,550.37	7.88%	
30-59 Days Delinquent	147	\$1,579,645.68	1.83%	
60-89 Days Delinquent	39	\$349,868.27	0.41%	
90-119 Days Delinquent	24	\$242,803.01	0.28%	
120-149 Days Delinquent	21	\$254,599.09	0.30%	
150-179 Days Delinquent	23	\$244,048.75	0.28%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	22	\$424,492.85	0.49%	
<b>G. Claims</b>	5	\$109,830.36	0.13%	
<b>H. TOTAL REPAYMENT</b>	<b>11,067</b>	<b>\$ 85,825,174.25</b>	<b>99.46%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>11,078</b>	<b>\$ 86,290,021.66</b>	<b>100.00%</b>	

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#### VIII. Series 2007-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$90,603,515</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$85,751,991
	2 Total Fund Accounts Balance	\$9,164,520
	3 Total Principal and Accrued Interest Balance	\$86,290,022
	4 Number of Loans	11,078
	5 Number of Borrowers	9,290
<b>C.</b>	1 Borrower Payments- Principal	\$5,366,076
	2 Borrower Payments- Interest	\$930,849
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$228,304
	3 Cash Release to Access Group Inc	\$523,476
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.89%
	2 Weighted Average Remaining Maturity (WARM)	73
<b>F.</b>	1 Senior Notes Outstanding	\$73,645,977
	2 Subordinate Note Outstanding	\$16,957,538
	3 Senior Principal Distribution Amount	\$5,561,069
	4 Subordinate Principal Distribution Amount	\$1,280,478
	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**  
**July 31, 2022**

**IX. Asset-Backed Securities Notes Series 2007-A**

Collection Periods		July-21	October-21	January-22	April-22	July-22
Reporting Date		8/25/2021	11/26/2021	2/25/2022	5/25/2022	8/25/2022
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$117,791,617	\$110,897,051	\$104,035,304	\$97,445,062	\$90,603,515
<b>B.</b>	1 Total Private Principal Balance	\$112,223,962	\$105,156,363	\$98,368,414	\$91,321,621	\$85,751,991
	2 Total Fund Accounts Balance	\$11,049,936	\$11,097,905	\$10,598,148	\$10,686,246	\$9,164,520
	3 Total Principal and Accrued Interest Balance	\$112,953,050	\$105,815,155	\$98,937,050	\$91,836,039	\$86,290,022
	4 Number of Loans	12,682	12,278	11,865	11,394	11,078
	5 Number of Borrowers	10,588	10,263	9,927	9,542	9,290
<b>C.</b>	1 Borrower Payments- Principal	\$6,943,961	\$6,940,613	\$6,607,761	\$6,737,995	\$5,366,076
	2 Borrower Payments- Interest	\$1,084,168	\$1,038,225	\$968,625	\$884,613	\$930,849
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$298,313	\$280,560	\$262,891	\$245,921	\$228,304
	3 Cash Release to Access Group	\$968,963	\$1,175,137	\$904,833	\$765,077	\$523,476
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.41%	3.40%	3.45%	3.78%	4.89%
	2 Weighted Average Remaining Maturity (WARM)	84	81	78	76	73
<b>F.</b>	1 Senior Notes Outstanding	\$95,745,498	\$90,141,333	\$84,563,845	\$79,207,046	\$73,645,977
	2 Subordinate Note Outstanding	\$22,046,119	\$20,755,718	\$19,471,459	\$18,238,016	\$16,957,538
	3 Senior Principal Distribution Amount	\$6,112,649	\$5,604,165	\$5,577,489	\$5,356,798	\$5,561,069
	4 Subordinate Principal Distribution Amount	\$1,407,483	\$1,290,401	\$1,284,259	\$1,233,443	\$1,280,478
	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%