

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2022

Collection Period: 07/01/2022 to 09/30/2022

I. Series 2005-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						June 30, 2022	Change	September 30, 2022		
1	Principal Balance					\$21,993,982.94	(\$1,709,968.37)	\$20,284,014.57		
2	Accrued Interest					\$123,357.99	\$3,715.62	\$127,073.61		
3	Total Principal And Accrued Interest Balance					\$22,117,340.93	(\$1,706,252.75)	\$20,411,088.18		
4	Fund Accounts Balance					\$3,135,250.89	(\$111,335.67)	\$3,023,915.22		
5	Total Student Loans And Fund Balance					\$25,252,591.82	(\$1,817,588.42)	\$23,435,003.40		
B. Student Loan Portfolio and Fund Balance										
						June 30, 2022	Change	September 30, 2022		
1	Weighted Average Coupon (WAC)					3.50%	1.12%	4.62%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		71	(2)	69		
3	Number of Loans					3,596	(189)	3,407		
4	Number of Borrowers					3,307	(157)	3,150		
C. Notes and Certificates										
						9/30/2022	Balance	Balance	Balance	% of
			CUSIP			Interest Rate	June 30, 2022	Change	September 30, 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	3.18300%	\$19,153,006.16	(\$1,616,570.42)	\$17,536,435.74	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class			B FRN	00432CCC3	3.58300%	\$3,998,958.22	(\$337,523.91)	\$3,661,434.31	17.3%
5	Total Notes and Certificates					3.25209%	\$23,151,964.38	(\$1,954,094.33)	\$21,197,870.05	100.0%
D. Fund Accounts Balance										
						June 30, 2022	Change	September 30, 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					\$2,135,250.89	(\$111,335.67)	\$2,023,915.22		
4	Total Fund Accounts Balance					\$3,135,250.89	(\$111,335.67)	\$3,023,915.22		

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2022
1	Borrower Payments - Total	(\$1,643,560.18)
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	(\$1,643,560.18)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$6,464.10
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$6,322.22)
	4b Adjustments - Write-offs	(\$66,550.07)
4	Total Adjustments	(\$72,872.29)
5	Total Non-Cash Principal Activity	(\$66,408.19)
C.	Total Student Loan Principal Activity	(\$1,709,968.37)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$253,072.00)
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	(\$253,072.00)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$258,809.25
2	Capitalized Interest	(\$6,464.10)
	3a Small Balance and Other Adjustments	\$6,220.74
	3b Adjustments - Write-offs	(\$4,119.15)
3	Total Adjustments	\$2,101.59
4	Fee Accruals	\$2,340.88
5	Total Non-Cash Interest Adjustments	\$256,787.62
F.	Total Student Loan Interest Activity	\$3,715.62

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund			
		September 30, 2022		
		Beginning Balance		
		\$2,117,931.85		
		Transfers to Other Funds		
		(\$2,117,931.85)		
	1a	Amount received in the collection account related to the collection period		
		\$1,889,374.81		
	1b	Earnings		
		\$9,663.01		
	1c	Recoveries		
		\$100,300.99		
	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			
	\$1,999,338.81			
B.	Required Payments Under Waterfall			
		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a	\$54,984.96	\$54,984.96	\$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	\$142,647.21	\$142,647.21	\$0.00
	4a	\$0.00	\$0.00	\$0.00
	4b	\$0.00	\$0.00	\$0.00
	4c	\$0.00	\$0.00	\$0.00
	5	\$33,526.13	\$33,526.13	\$0.00
	6	\$0.00	\$0.00	\$0.00
	7	\$0.00	\$0.00	\$0.00
8	\$0.00	\$0.00	\$0.00	
9	\$1,768,180.51	\$1,768,180.51	\$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	\$1,999,338.81	\$1,999,338.81	\$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)	\$1,999,338.81	\$1,999,338.81	
B.	First	Administrative Allowance	\$54,984.96	\$1,944,353.85	\$0.00
C.	Second	Swap Payments	\$0.00	\$1,944,353.85	\$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	\$1,944,353.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,944,353.85	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$142,647.21	\$1,801,706.64	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$142,647.21		
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	\$1,801,706.64	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,801,706.64	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,801,706.64	\$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	\$33,526.13	\$1,768,180.51	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$1,768,180.51	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,768,180.51	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,768,180.51	\$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	\$1,768,180.51	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,768,180.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$1,462,768.84	\$305,411.67	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$305,411.67	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,768,180.51		
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

		Pre-Distribution	Post-Distribution
A. Senior Asset Percentage	1 Student Loan Portfolio Balance	\$20,411,088.18	\$20,411,088.18
	2 Fund Balances	\$3,029,364.08	\$1,030,025.27
	3 Senior Notes Outstanding	\$17,536,435.74	\$16,073,666.90
	Senior Asset Percentage	133.67%	133.39%
B. Total Asset Percentage	1 Student Loan Portfolio Balance	\$20,411,088.18	\$20,411,088.18
	2 Fund Balances	\$3,029,364.08	\$1,030,025.27
	3 All Notes Outstanding	\$21,197,870.05	\$19,429,689.54
	Total Asset Percentage	110.58%	110.35%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	3,407	\$20,284,014.57	100.00%
	2 Total By Loan Type Distribution	3,407	\$20,284,014.57	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$36,248.00	0.18%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	11	\$199,075.91	0.98%
	5 Repayment	3,388	\$20,027,490.45	98.74%
	6 Interim Charge-Offs	5	\$21,200.21	0.10%
	7 Total By Borrower Status Distribution	3,407	\$20,284,014.57	100.00%
C.	School Type Distribution:			
	1 Graduate	3,375	\$19,909,813.10	98.16%
	2 Undergraduate	32	\$374,201.47	1.84%
	3 Total By Loan Type Distribution	3,407	\$20,284,014.57	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	3	\$72,606.29	0.36%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$72,606.29	0.36%	
REPAYMENT:				
D. Active				
Current	3,104	\$18,197,923.06	89.16%	
1-29 Days Delinquent	196	\$1,244,883.02	6.10%	
30-59 Days Delinquent	38	\$306,405.45	1.50%	
60-89 Days Delinquent	21	\$150,927.49	0.74%	
90-119 Days Delinquent	14	\$90,327.28	0.44%	
120-149 Days Delinquent	7	\$37,236.22	0.18%	
150-179 Days Delinquent	8	\$54,440.39	0.27%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	11	\$235,053.14	1.15%	
G. Interim Charge-Offs	5	\$21,285.84	0.10%	
H. TOTAL REPAYMENT	3,404	\$20,338,481.89	99.64%	
I. TOTAL PORTFOLIO	3,407	\$20,411,088.18	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$21,197,870
B.	1 Total Private Principal Outstanding Balance	\$20,284,015
	2 Total Fund Accounts Balance	\$3,023,915
	3 Total Principal and Accrued Interest Balance	\$20,411,088
	4 Number of Loans	3,407
	5 Number of Borrowers	3,150
C.	1 Borrower Payments- Principal	\$1,643,560
	2 Borrower Payments- Interest	\$253,072
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$54,985
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.62%
	2 Weighted Average Remaining Maturity (WARM)	69
F.	1 Senior Notes Outstanding	\$17,536,436
	2 Subordinate Note Outstanding	\$3,661,434
	3 Senior Principal Distribution Amount	\$1,616,570
	4 Subordinate Principal Distribution Amount	\$337,524
	5 Senior Asset Percentage	133.39%
	6 Total Asset Percentage	110.35%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
September 30, 2022

IX. Asset-Backed Securities Notes Series 2005-A						
Collection Periods		September-21	December-21	March-22	June-22	September-22
Reporting Date		10/25/2021	1/25/2022	4/25/2022	7/25/2022	10/25/2022
A.	1 Asset Backed Securities	\$30,846,248	\$28,227,837	\$25,682,166	\$23,151,964	\$21,197,870
B.	1 Total Private Principal Balance	\$28,488,378	\$26,124,872	\$23,837,463	\$21,993,983	\$20,284,015
	2 Total Fund Accounts Balance	\$3,773,401	\$3,681,593	\$3,667,319	\$3,135,251	\$3,023,915
	3 Total Principal and Accrued Interest Balance	\$28,639,454	\$26,265,016	\$23,961,551	\$22,117,341	\$20,411,088
	4 Number of Loans	4,876	4,571	3,846	3,596	3,407
	5 Number of Borrowers	4,226	3,994	3,503	3,307	3,150
C.	1 Borrower Payments- Principal	\$2,361,446	\$2,277,323	\$2,222,761	\$1,759,615	\$1,643,560
	2 Borrower Payments- Interest	\$262,494	\$239,145	\$217,521	\$212,962	\$253,072
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$77,198	\$71,221	\$65,312	\$59,594	\$54,985
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.12%	3.11%	3.16%	3.50%	4.62%
	2 Weighted Average Remaining Maturity (WARM)	76	75	73	71	69
F.	1 Senior Notes Outstanding	\$25,518,283	\$23,352,141	\$21,246,175	\$19,153,006	\$17,536,436
	2 Subordinate Note Outstanding	\$5,327,965	\$4,875,696	\$4,435,991	\$3,998,958	\$3,661,434
	3 Senior Principal Distribution Amount	\$2,472,510	\$2,166,141	\$2,105,966	\$2,093,169	\$1,616,570
	4 Subordinate Principal Distribution Amount	\$516,236	\$452,269	\$439,705	\$437,033	\$337,524
	5 Senior Asset Percentage	127.06%	128.43%	130.46%	131.94%	133.39%
	6 Subordinate Asset Percentage	105.11%	106.25%	107.93%	109.15%	110.35%