

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 25, 2023
Collection Period: 10/01/2022 to 12/31/2022

I. Series 2005-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						September 30, 2022	Change	December 31, 2022	
1	Principal Balance					\$20,284,014.57	(\$1,532,867.26)	\$18,751,147.31	
2	Accrued Interest					\$127,073.61	\$19,969.80	\$147,043.41	
3	Total Principal And Accrued Interest Balance					\$20,411,088.18	(\$1,512,897.46)	\$18,898,190.72	
4	Fund Accounts Balance					\$3,023,915.22	(\$89,042.07)	\$2,934,873.15	
5	Total Student Loans And Fund Balance					\$23,435,003.40	(\$1,601,939.53)	\$21,833,063.87	
B. Student Loan Portfolio and Fund Balance									
						September 30, 2022	Change	December 31, 2022	
1	Weighted Average Coupon (WAC)					4.62%	1.49%	6.11%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			69	(2)	67	
3	Number of Loans					3,407	(181)	3,226	
4	Number of Borrowers					3,150	(161)	2,989	
C. Notes and Certificates									
				12/31/2022	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	September 30, 2022	Change	December 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	4.75843%	\$17,536,435.74	(\$1,462,768.84)	\$16,073,666.90	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	5.15843%	\$3,661,434.31	(\$305,411.67)	\$3,356,022.64	17.3%
5	Total Notes and Certificates				4.82752%	\$21,197,870.05	(\$1,768,180.51)	\$19,429,689.54	100.0%
D. Fund Accounts Balance									
						September 30, 2022	Change	December 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					\$2,023,915.22	(\$89,042.07)	\$1,934,873.15	
4	Total Fund Accounts Balance					\$3,023,915.22	(\$89,042.07)	\$2,934,873.15	

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	December 31, 2022	
1	Borrower Payments - Total		(\$1,481,174.98)
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		(\$1,481,174.98)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$272.74
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	(\$2,241.33)	
	4b Adjustments - Write-offs	(\$49,723.69)	
4	Total Adjustments		(\$51,965.02)
5	Total Non-Cash Principal Activity		(\$51,692.28)
C.	Total Student Loan Principal Activity		(\$1,532,867.26)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$295,532.09)
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		(\$295,532.09)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$312,735.77
2	Capitalized Interest		(\$272.74)
	3a Small Balance and Other Adjustments	\$1,867.34	
	3b Adjustments - Write-offs	(\$1,211.51)	
3	Total Adjustments		\$655.83
4	Fee Accruals		\$2,383.03
5	Total Non-Cash Interest Adjustments		\$315,501.89
F.	Total Student Loan Interest Activity		\$19,969.80

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III. Series 2005-A Collection Fund Activity

A. Collection Fund		December 31, 2022		
	Beginning Balance	\$1,999,338.81		
	Transfers to Other Funds	(\$1,999,338.81)		
1a	Amount received in the collection account related to the collection period	\$1,769,073.88		
1b	Earnings	\$18,243.28		
1c	Recoveries	\$115,346.39		
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	\$1,902,663.55		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$50,710.04	\$50,710.04	\$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	\$195,462.74	\$195,462.74	\$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	\$44,241.29	\$44,241.29	\$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)	\$1,612,249.48	\$1,612,249.48	\$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	\$1,902,663.55	\$1,902,663.55	\$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)		\$1,902,663.55	\$1,902,663.55	
B.	First	Administrative Allowance		\$50,710.04	\$1,851,953.51	\$0.00
C.	Second	Swap Payments		\$0.00	\$1,851,953.51	\$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	\$1,851,953.51	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,851,953.51	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$195,462.74	\$1,656,490.77	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:		\$195,462.74		
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	\$1,656,490.77	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,656,490.77	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$0.00	\$1,656,490.77	\$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		\$44,241.29	\$1,612,249.48	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)		\$0.00	\$1,612,249.48	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$1,612,249.48	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth		\$0.00	\$1,612,249.48	\$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	\$1,612,249.48	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,612,249.48	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$1,333,771.24	\$278,478.24	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]		\$278,478.24	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:		\$1,612,249.48		
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			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$18,898,190.72	\$18,898,190.72
	2 Fund Balances	\$2,943,685.29	\$1,041,021.74
	3 Senior Notes Outstanding	\$16,073,666.90	\$14,739,895.66
	Senior Asset Percentage	135.89%	135.27%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$18,898,190.72	\$18,898,190.72
	2 Fund Balances	\$2,943,685.29	\$1,041,021.74
	3 All Notes Outstanding	\$19,429,689.54	\$17,817,440.06
	Total Asset Percentage	112.41%	111.91%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	3,226	\$18,751,147.31	100.00%
	2 Total By Loan Type Distribution	3,226	\$18,751,147.31	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$36,248.00	0.19%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	10	\$201,450.15	1.07%
	5 Repayment	3,209	\$18,502,026.49	98.67%
	6 Interim Charge-Offs	4	\$11,422.67	0.06%
	7 Total By Borrower Status Distribution	3,226	\$18,751,147.31	100.00%
C.	School Type Distribution:			
	1 Graduate	3,195	\$18,405,243.33	98.16%
	2 Undergraduate	31	\$345,903.98	1.84%
	3 Total By Loan Type Distribution	3,226	\$18,751,147.31	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$73,196.60	0.39%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$73,196.60	0.39%	
REPAYMENT:				
D. Active				
Current	2,894	\$16,634,836.97	88.02%	
1-29 Days Delinquent	209	\$1,273,140.92	6.74%	
30-59 Days Delinquent	49	\$299,775.46	1.59%	
60-89 Days Delinquent	20	\$114,702.32	0.61%	
90-119 Days Delinquent	14	\$94,347.03	0.50%	
120-149 Days Delinquent	9	\$85,269.69	0.45%	
150-179 Days Delinquent	14	\$65,450.12	0.35%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	10	\$245,995.91	1.30%	
G. Interim Charge-Offs	4	\$11,475.70	0.06%	
H. TOTAL REPAYMENT	3,223	\$18,824,994.12	99.61%	
I. TOTAL PORTFOLIO	3,226	\$18,898,190.72	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$19,429,690
B.	1 Total Private Principal Outstanding Balance	\$18,751,147
	2 Total Fund Accounts Balance	\$2,934,873
	3 Total Principal and Accrued Interest Balance	\$18,898,191
	4 Number of Loans	3,226
	5 Number of Borrowers	2,989
C.	1 Borrower Payments- Principal	\$1,481,175
	2 Borrower Payments- Interest	\$295,532
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$50,710
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	6.11%
	2 Weighted Average Remaining Maturity (WARM)	67
F.	1 Senior Notes Outstanding	\$16,073,667
	2 Subordinate Note Outstanding	\$3,356,023
	3 Senior Principal Distribution Amount	\$1,462,769
	4 Subordinate Principal Distribution Amount	\$305,412
	5 Senior Asset Percentage	135.27%
	6 Total Asset Percentage	111.91%

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Portfolio Trend Analysis Report

December 31, 2022

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	December-21	March-22	June-22	September-22	December-22
	Reporting Date	1/25/2022	4/25/2022	7/25/2022	10/25/2022	1/25/2023
A.	1 Asset Backed Securities	\$28,227,837	\$25,682,166	\$23,151,964	\$21,197,870	\$19,429,690
B.	1 Total Private Principal Balance	\$26,124,872	\$23,837,463	\$21,993,983	\$20,284,015	\$18,751,147
	2 Total Fund Accounts Balance	\$3,681,593	\$3,667,319	\$3,135,251	\$3,023,915	\$2,934,873
	3 Total Principal and Accrued Interest Balance	\$26,265,016	\$23,961,551	\$22,117,341	\$20,411,088	\$18,898,191
	4 Number of Loans	4,571	3,846	3,596	3,407	3,226
	5 Number of Borrowers	3,994	3,503	3,307	3,150	2,989
C.	1 Borrower Payments- Principal	\$2,277,323	\$2,222,761	\$1,759,615	\$1,643,560	\$1,481,175
	2 Borrower Payments- Interest	\$239,145	\$217,521	\$212,962	\$253,072	\$295,532
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$71,221	\$65,312	\$59,594	\$54,985	\$50,710
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.11%	3.16%	3.50%	4.62%	6.11%
	2 Weighted Average Remaining Maturity (WARM)	75	73	71	69	67
F.	1 Senior Notes Outstanding	\$23,352,141	\$21,246,175	\$19,153,006	\$17,536,436	\$16,073,667
	2 Subordinate Note Outstanding	\$4,875,696	\$4,435,991	\$3,998,958	\$3,661,434	\$3,356,023
	3 Senior Principal Distribution Amount	\$2,166,141	\$2,105,966	\$2,093,169	\$1,616,570	\$1,462,769
	4 Subordinate Principal Distribution Amount	\$452,269	\$439,705	\$437,033	\$337,524	\$305,412
	5 Senior Asset Percentage	128.43%	130.46%	131.94%	133.39%	135.27%
	6 Subordinate Asset Percentage	106.25%	107.93%	109.15%	110.35%	111.91%