

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: February 27, 2023
Collection Period: 11/01/2022 to 01/31/2023

I. Series 2007-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						October 31, 2022	Change	January 31, 2023		
1	Principal Balance					\$80,305,061.72	(\$6,017,214.98)	\$74,287,846.74		
2	Accrued Interest					\$552,939.71	\$57,981.94	\$610,921.65		
3	Total Principal And Accrued Interest Balance					\$80,858,001.43	(\$5,959,233.04)	\$74,898,768.39		
4	Fund Accounts Balance					\$9,260,140.12	\$746,679.57	\$10,006,819.69		
5	Total Student Loans And Fund Balance					\$90,118,141.55	(\$5,212,553.47)	\$84,905,588.08		
B. Student Loan Portfolio and Fund Balance										
						October 31, 2022	Change	January 31, 2023		
1	Weighted Average Coupon (WAC)					6.39%	1.68%	8.07%		
2	Weighted Average Remaining Maturity (WARM)					71	(3)	68	[includes in-school period]	
3	Number of Loans					10,727	(427)	10,300		
4	Number of Borrowers					9,008	(340)	8,668		
C. Notes and Certificates										
						1/31/2023	Balance	Balance	Balance	% of
			CUSIP	Interest. Rate		October 31, 2022	Change	January 31, 2023	O/S Securities	
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	5.05729%	\$69,250,630.84	(\$4,298,515.37)	\$64,952,115.47	81.28%	
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B	FRN	00432CDK4	5.30729%	\$15,945,476.82	(\$989,765.38)	\$14,955,711.44	18.72%	
5	Total Notes and Certificates				5.10408%	\$85,196,107.66	(\$5,288,280.75)	\$79,907,826.91	100.00%	
D. Fund Accounts Balance										
						October 31, 2022	Change	January 31, 2023		
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					\$7,260,140.12	\$746,679.57	\$8,006,819.69		
4	Total Fund Accounts Balance					\$9,260,140.12	\$746,679.57	\$10,006,819.69		

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II. Series 2007-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	January 31, 2023
1	Borrower Payments - Total	(\$5,745,701.14)
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	(\$5,745,701.14)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	(\$29,440.71)
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	\$8,752.73
4b	Adjustments - Write-offs	(\$250,825.86)
4	Total Adjustments	(\$242,073.13)
5	Total Non-Cash Principal Activity	(\$271,513.84)
C.	Total Student Loan Principal Activity	(\$6,017,214.98)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$1,348,067.54)
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	(\$1,348,067.54)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	1,398,828.37
2	Capitalized Interest	\$29,440.71
3a	Small Balance and Other Adjustments	(\$22,989.41)
3b	Adjustments - Write-offs	(\$6,713.30)
3	Total Adjustments	(\$29,702.71)
4	Fee Accruals	\$7,483.11
5	Total Non-Cash Interest Adjustments	\$1,406,049.48
F.	Total Student Loan Interest Activity	\$57,981.94

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III. Series 2007-A Collection Fund Activity

A. Collection Fund		January 31, 2023		
	Beginning Balance		\$6,632,695.48	
	Transfers to Other Funds		(\$6,632,695.48)	
1a	Amount received in the collection account related to the collection period		\$7,126,488.54	
1b	Recoveries		\$285,510.15	
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)		\$62.55	
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date		\$35.55	
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	
	Ending Balance		\$7,412,096.79	
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$200,762.65	\$200,762.65	\$0.00
1b	Trustee Fees	\$0.00	\$0.00	\$0.00
2a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
2b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
2c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$857,702.18	\$857,702.18	\$0.00
3	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$0.00	\$0.00
4	Payment of current interest on the Class B Notes, unless sub note Interest trigger in effect	\$207,255.11	\$207,255.11	\$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	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$5,841,956.29	\$5,841,956.29	\$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.	\$304,420.56	\$304,420.56	\$0.00
	Total Payment	\$7,412,096.79	\$7,412,096.79	\$0.00

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IV. Series 2007-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$7,412,096.79	\$7,412,096.79	\$0.00
B.	First	Administrative Allowance	\$200,762.65	\$7,211,334.14	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$7,211,334.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$7,211,334.14	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$857,702.18	\$6,353,631.96	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$857,702.18		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$6,353,631.96	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$207,255.11	\$6,146,376.85	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$6,146,376.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$6,146,376.85	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$6,146,376.85	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
G.	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$6,146,376.85	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$6,146,376.85	\$0.00
I.	Eighth			\$6,146,376.85	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$6,146,376.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$6,146,376.85	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	4,748,563.87	\$1,397,812.98	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,093,392.42	\$304,420.56	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$5,841,956.29		
J.	Ninth	Payment of any Interest on the Class B Notes that was not paid on any prior quarterly payment date	\$0.00	\$304,420.56	\$0.00
K.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$304,420.56	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$74,287,846.74
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$60,203,551.60
	Senior Asset Percentage	126.72%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$74,287,846.74
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$74,065,870.62
	Total Asset Percentage	103.00%
(a) Notes outstanding as of distribution date		

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VI. Series 2007-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	10,300	\$74,287,846.74	100.00%
	2 Total By Loan Type Distribution	10,300	\$74,287,846.74	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$139,544.00	0.19%
	2 Grace	2	\$57,600.00	0.08%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	34	\$500,154.29	0.67%
	5 Repayment	10,252	\$73,529,798.52	98.98%
	6 Interim Charge-Offs	5	\$60,749.93	0.08%
7 Total By Borrower Status Distribution	10,300	\$74,287,846.74	100.00%	
C.	School Type Distribution:			
	1 Graduate	10,212	\$73,473,027.82	98.90%
	2 Undergraduate	88	\$814,818.92	1.10%
3 Total By Loan Type Distribution	10,300	\$74,287,846.74	100.00%	

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VII. Series 2007-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	7	\$294,964.44	0.39%	
B. Grace				
Current	2	\$111,110.44	0.15%	
C. TOTAL INTERIM	9	\$ 406,075	0.54%	
D. REPAYMENT:				
Active				
Current	9,456	\$66,405,935.63	88.66%	
1-29 Days Delinquent	534	\$4,630,738.41	6.18%	
30-59 Days Delinquent	139	\$1,533,625.96	2.05%	
60-89 Days Delinquent	44	\$454,099.04	0.61%	
90-119 Days Delinquent	25	\$210,661.32	0.28%	
120-149 Days Delinquent	32	\$357,682.52	0.48%	
150-179 Days Delinquent	22	\$268,690.48	0.36%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	34	\$567,727.32	0.76%	
G. Claims	5	\$63,532.83	0.08%	
H. TOTAL REPAYMENT	10,291	\$ 74,492,693.51	99.46%	
I. TOTAL PORTFOLIO	10,300	\$ 74,898,768.39	100.00%	

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VIII. Series 2007-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$79,907,827
B.	1 Total Private Principal Outstanding Balance	\$74,287,847
	2 Total Fund Accounts Balance	\$10,006,820
	3 Total Principal and Accrued Interest Balance	\$74,898,768
	4 Number of Loans	10,300
	5 Number of Borrowers	8,668
C.	1 Borrower Payments- Principal	\$5,745,701
	2 Borrower Payments- Interest	\$1,348,068
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$200,763
	3 Cash Release to Access Group Inc	\$304,421
E.	1 Weighted Average Coupon (WAC)	8.07%
	2 Weighted Average Remaining Maturity (WARM)	68
F.	1 Senior Notes Outstanding	\$64,952,115
	2 Subordinate Note Outstanding	\$14,955,711
	3 Senior Principal Distribution Amount	\$4,298,515
	4 Subordinate Principal Distribution Amount	\$989,765
	5 Senior Asset Percentage	126.72%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
January 31, 2023

IX. Asset-Backed Securities Notes Series 2007-A

Collection Periods		January-22	April-22	July-22	October-22	January-23
Reporting Date		2/25/2022	5/25/2022	8/25/2022	11/25/2022	2/27/2023
A.	1 Asset Backed Securities	\$104,035,304	\$97,445,062	\$90,603,515	\$85,196,108	\$79,907,827
B.	1 Total Private Principal Balance	\$98,368,414	\$91,321,621	\$85,751,991	\$80,305,062	\$74,287,847
	2 Total Fund Accounts Balance	\$10,598,148	\$10,686,246	\$9,164,520	\$9,260,140	\$10,006,820
	3 Total Principal and Accrued Interest Balance	\$98,937,050	\$91,836,039	\$86,290,022	\$80,858,001	\$74,898,768
	4 Number of Loans	11,865	11,394	11,078	10,727	10,300
	5 Number of Borrowers	9,927	9,542	9,290	9,008	8,668
C.	1 Borrower Payments- Principal	\$6,607,761	\$6,737,995	\$5,366,076	\$5,279,410	\$5,745,701
	2 Borrower Payments- Interest	\$968,625	\$884,613	\$930,849	\$1,128,871	\$1,348,068
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$262,891	\$245,921	\$228,304	\$214,380	\$200,763
	3 Cash Release to Access Group	\$904,833	\$765,077	\$523,476	\$402,044	\$304,421
E.	1 Weighted Average Coupon (WAC)	3.45%	3.78%	4.89%	6.39%	8.07%
	2 Weighted Average Remaining Maturity (WARM)	78	76	73	71	68
F.	1 Senior Notes Outstanding	\$84,563,845	\$79,207,046	\$73,645,977	\$69,250,631	\$64,952,115
	2 Subordinate Note Outstanding	\$19,471,459	\$18,238,016	\$16,957,538	\$15,945,477	\$14,955,711
	3 Senior Principal Distribution Amount	\$5,577,489	\$5,356,798	\$5,561,069	\$4,395,346	\$4,298,515
	4 Subordinate Principal Distribution Amount	\$1,284,259	\$1,233,443	\$1,280,478	\$1,012,061	\$989,765
	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%