

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2023
Collection Period: 01/01/2023 to 03/31/2023

I. Series 2005-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2022	Change		March 31, 2023	
1	Principal Balance				\$18,751,147.31	(\$1,676,547.82)		\$17,074,599.49	
2	Accrued Interest				\$147,043.41	\$11,189.73		\$158,233.14	
3	Total Principal And Accrued Interest Balance				\$18,898,190.72	(\$1,665,358.09)		\$17,232,832.63	
4	Fund Accounts Balance				\$2,934,873.15	\$185,701.07		\$3,120,574.22	
5	Total Student Loans And Fund Balance				\$21,833,063.87	(\$1,479,657.02)		\$20,353,406.85	
B. Student Loan Portfolio and Fund Balance									
					December 31, 2022	Change		March 31, 2023	
1	Weighted Average Coupon (WAC)				6.11%	1.66%		7.77%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		67	(2)		65	
3	Number of Loans				3,226	(553)		2,673	
4	Number of Borrowers				2,989	(472)		2,517	
C. Notes and Certificates									
				3/31/2023	Balance	Balance		Balance	% of
			CUSIP	Interest Rate	December 31, 2022	Change		March 31, 2023	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	5.21771%	\$16,073,666.90	(\$1,333,771.24)	\$14,739,895.66	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B	FRN	00432CCC3	5.61771%	\$3,356,022.64	(\$278,478.24)	\$3,077,544.40	17.3%
5	Total Notes and Certificates				5.28680%	\$19,429,689.54	(\$1,612,249.48)	\$17,817,440.06	100.0%
D. Fund Accounts Balance									
					December 31, 2022	Change		March 31, 2023	
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				\$1,934,873.15	\$185,701.07		\$2,120,574.22	
4	Total Fund Accounts Balance				\$2,934,873.15	\$185,701.07		\$3,120,574.22	

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	March 31, 2023
1	Borrower Payments - Total	(\$1,581,458.95)
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	(\$1,581,458.95)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	(\$1,615.75)
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$188.12
	4b Adjustments - Write-offs	(\$93,661.24)
4	Total Adjustments	(\$93,473.12)
5	Total Non-Cash Principal Activity	(\$95,088.87)
C.	Total Student Loan Principal Activity	(\$1,676,547.82)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$342,699.58)
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	(\$342,699.58)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$354,190.12
2	Capitalized Interest	\$1,615.75
	3a Small Balance and Other Adjustments	(\$346.65)
	3b Adjustments - Write-offs	(\$3,665.91)
3	Total Adjustments	(\$4,012.56)
4	Fee Accruals	\$2,096.00
5	Total Non-Cash Interest Adjustments	\$353,889.31
F.	Total Student Loan Interest Activity	\$11,189.73

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III. Series 2005-A Collection Fund Activity

A. Collection Fund		March 31, 2023		
	Beginning Balance	\$1,902,663.55		
	Transfers to Other Funds	(\$1,902,663.55)		
1a	Amount received in the collection account related to the collection period	\$1,935,979.49		
1b	Earnings	\$25,623.23		
1c	Recoveries	\$138,582.86		
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	\$2,100,185.58		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$46,877.87	\$46,877.87	\$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	\$192,271.25	\$192,271.25	\$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	\$43,221.88	\$43,221.88	\$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)	\$1,817,814.58	\$1,817,814.58	\$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	\$2,100,185.58	\$2,100,185.58	\$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)		\$2,100,185.58	\$2,100,185.58	
B.	First	Administrative Allowance		\$46,877.87	\$2,053,307.71	\$0.00
C.	Second	Swap Payments		\$0.00	\$2,053,307.71	\$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	\$2,053,307.71	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$2,053,307.71	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$192,271.25	\$1,861,036.46	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:		\$192,271.25		
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	\$1,861,036.46	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,861,036.46	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$0.00	\$1,861,036.46	\$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		\$43,221.88	\$1,817,814.58	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)		\$0.00	\$1,817,814.58	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$1,817,814.58	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth		\$0.00	\$1,817,814.58	\$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	\$1,817,814.58	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,817,814.58	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$1,503,829.80	\$313,984.78	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]		\$313,984.78	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:		\$1,817,814.58		
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	\$17,232,832.63	\$17,232,832.63
	2 Fund Balances	\$3,131,203.72	\$1,031,018.14
	3 Senior Notes Outstanding	\$14,739,895.66	\$13,236,065.86
	Senior Asset Percentage	138.16%	137.99%
B. Total Asset Percentage	1 Student Loan Portfolio Balance	\$17,232,832.63	\$17,232,832.63
	2 Fund Balances	\$3,131,203.72	\$1,031,018.14
	3 All Notes Outstanding	\$17,817,440.06	\$15,999,625.48
	Total Asset Percentage	114.29%	114.15%

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VI. Series 2005-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,673	\$17,074,599.49	100.00%
	2 Total By Loan Type Distribution	2,673	\$17,074,599.49	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$36,248.00	0.21%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	15	\$229,435.64	1.34%
	5 Repayment	2,648	\$16,782,361.51	98.29%
	6 Interim Charge-Offs	7	\$26,554.34	0.16%
	7 Total By Borrower Status Distribution	2,673	\$17,074,599.49	100.00%
C.	School Type Distribution:			
	1 Graduate	2,643	\$16,738,549.15	98.03%
	2 Undergraduate	30	\$336,050.34	1.97%
	3 Total By Loan Type Distribution	2,673	\$17,074,599.49	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$73,895.81	0.43%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$73,895.81	0.43%	
D. REPAYMENT:				
Active				
Current	2,429	\$15,423,303.26	89.50%	
1-29 Days Delinquent	137	\$807,819.09	4.69%	
30-59 Days Delinquent	42	\$362,106.09	2.10%	
60-89 Days Delinquent	17	\$158,304.82	0.92%	
90-119 Days Delinquent	4	\$41,550.09	0.24%	
120-149 Days Delinquent	12	\$43,114.61	0.25%	
150-179 Days Delinquent	7	\$15,706.09	0.09%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	15	\$280,392.06	1.63%	
G. Interim Charge-Offs	7	\$26,640.71	0.15%	
H. TOTAL REPAYMENT	2,670	\$17,158,936.82	99.57%	
I. TOTAL PORTFOLIO	2,673	\$17,232,832.63	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$17,817,440
B.	1 Total Private Principal Outstanding Balance	\$17,074,599
	2 Total Fund Accounts Balance	\$3,120,574
	3 Total Principal and Accrued Interest Balance	\$17,232,833
	4 Number of Loans	2,673
	5 Number of Borrowers	2,517
C.	1 Borrower Payments- Principal	\$1,581,459
	2 Borrower Payments- Interest	\$342,700
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$46,878
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.77%
	2 Weighted Average Remaining Maturity (WARM)	65
F.	1 Senior Notes Outstanding	\$14,739,896
	2 Subordinate Note Outstanding	\$3,077,544
	3 Senior Principal Distribution Amount	\$1,333,771
	4 Subordinate Principal Distribution Amount	\$278,478
	5 Senior Asset Percentage	137.99%
	6 Total Asset Percentage	114.15%

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Portfolio Trend Analysis Report

March 31, 2023

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	March-22	June-22	September-22	December-22	March-23
	Reporting Date	4/25/2022	7/25/2022	10/25/2022	1/25/2023	4/25/2023
A.	1 Asset Backed Securities	\$25,682,166	\$23,151,964	\$21,197,870	\$19,429,690	\$17,817,440
B.	1 Total Private Principal Balance	\$23,837,463	\$21,993,983	\$20,284,015	\$18,751,147	\$17,074,599
	2 Total Fund Accounts Balance	\$3,667,319	\$3,135,251	\$3,023,915	\$2,934,873	\$3,120,574
	3 Total Principal and Accrued Interest Balance	\$23,961,551	\$22,117,341	\$20,411,088	\$18,898,191	\$17,232,833
	4 Number of Loans	3,846	3,596	3,407	3,226	2,673
	5 Number of Borrowers	3,503	3,307	3,150	2,989	2,517
C.	1 Borrower Payments- Principal	\$2,222,761	\$1,759,615	\$1,643,560	\$1,481,175	\$1,581,459
	2 Borrower Payments- Interest	\$217,521	\$212,962	\$253,072	\$295,532	\$342,700
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$65,312	\$59,594	\$54,985	\$50,710	\$46,878
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.16%	3.50%	4.62%	6.11%	7.77%
	2 Weighted Average Remaining Maturity (WARM)	73	71	69	67	65
F.	1 Senior Notes Outstanding	\$21,246,175	\$19,153,006	\$17,536,436	\$16,073,667	\$14,739,896
	2 Subordinate Note Outstanding	\$4,435,991	\$3,998,958	\$3,661,434	\$3,356,023	\$3,077,544
	3 Senior Principal Distribution Amount	\$2,105,966	\$2,093,169	\$1,616,570	\$1,462,769	\$1,333,771
	4 Subordinate Principal Distribution Amount	\$439,705	\$437,033	\$337,524	\$305,412	\$278,478
	5 Senior Asset Percentage	130.46%	131.94%	133.39%	135.27%	137.99%
	6 Subordinate Asset Percentage	107.93%	109.15%	110.35%	111.91%	114.15%