

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: July 25, 2023
Collection Period: 04/01/2023 to 06/30/2023

I. Series 2005-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								March 31, 2023	Change	June 30, 2023		
1	Principal Balance							\$17,074,599.49	(\$1,257,924.96)	\$15,816,674.53		
2	Accrued Interest							\$158,233.14	(\$18,169.19)	\$140,063.95		
3	Total Principal And Accrued Interest Balance							\$17,232,832.63	(\$1,276,094.15)	\$15,956,738.48		
4	Fund Accounts Balance							\$3,120,574.22	(\$359,619.44)	\$2,760,954.78		
5	Total Student Loans And Fund Balance							\$20,353,406.85	(\$1,635,713.59)	\$18,717,693.26		
B. Student Loan Portfolio and Fund Balance												
								March 31, 2023	Change	June 30, 2023		
1	Weighted Average Coupon (WAC)							7.77%	0.20%	7.97%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]					65	(2)	63		
3	Number of Loans							2,673	(171)	2,502		
4	Number of Borrowers							2,517	(152)	2,365		
C. Notes and Certificates												
								6/30/2023	Balance	Balance	Balance	% of
				Spread	Margin	Interest Rate	March 31, 2023	Change	June 30, 2023	O/S Securities		
1	Student Loan Asset Backed Series 2005-A Notes Senior Class	A-1 FRN	00432CCA7	3-Month LIBOR	0.00000%	0.08000%	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	3-Month LIBOR	0.00000%	0.22000%	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-Month LIBOR	0.00000%	0.40000%	5.65514%	\$14,739,895.66	(\$1,503,829.80)	\$13,236,065.86	82.7%	
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B FRN	00432CCC3	3-Month LIBOR	0.00000%	0.80000%	6.05514%	\$3,077,544.40	(\$313,984.78)	\$2,763,559.62	17.3%	
5	Total Notes and Certificates					5.72423%	\$17,817,440.06	(\$1,817,814.58)	\$15,999,625.48	100.0%		
D. Fund Accounts Balance												
								March 31, 2023	Change	June 30, 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							\$2,120,574.22	(\$359,619.44)	\$1,760,954.78		
4	Total Fund Accounts Balance							\$3,120,574.22	(\$359,619.44)	\$2,760,954.78		

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	June 30, 2023
1	Borrower Payments - Total	(\$1,271,650.89)
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	(\$1,271,650.89)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$37,631.28
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$15,488.69)
	4b Adjustments - Write-offs	(\$8,416.66)
4	Total Adjustments	(\$23,905.35)
5	Total Non-Cash Principal Activity	\$13,725.93
C.	Total Student Loan Principal Activity	(\$1,257,924.96)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$333,219.47)
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	(\$333,219.47)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$336,454.64
2	Capitalized Interest	(\$37,631.28)
	3a Small Balance and Other Adjustments	\$14,825.07
	3b Adjustments - Write-offs	(\$376.96)
3	Total Adjustments	\$14,448.11
4	Fee Accruals	\$1,778.81
5	Total Non-Cash Interest Adjustments	\$315,050.28
F.	Total Student Loan Interest Activity	(\$18,169.19)

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III. Series 2005-A Collection Fund Activity

A. Collection Fund		June 30, 2023		
	Beginning Balance	\$2,100,185.58		
	Transfers to Other Funds	(\$2,100,185.58)		
1a	Amount received in the collection account related to the collection period	\$1,597,020.42		
1b	Earnings	\$29,814.25		
1c	Recoveries	\$105,881.53		
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	\$1,732,716.20		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$42,686.50	\$42,686.50	\$0.00
1b	Annual Administration Fee	\$7,500.00	\$7,500.00	\$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	\$189,208.73	\$189,208.73	\$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	\$42,299.18	\$42,299.18	\$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)	\$1,451,021.79	\$1,451,021.79	\$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	\$1,732,716.20	\$1,732,716.20	\$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)		\$1,732,716.20	\$1,732,716.20	
B.	First	Administrative Allowance		\$50,186.50	\$1,682,529.70	\$0.00
C.	Second	Swap Payments		\$0.00	\$1,682,529.70	\$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	\$1,682,529.70	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,682,529.70	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$189,208.73	\$1,493,320.97	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:		\$189,208.73		
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	\$1,493,320.97	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,493,320.97	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$0.00	\$1,493,320.97	\$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		\$42,299.18	\$1,451,021.79	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)		\$0.00	\$1,451,021.79	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$1,451,021.79	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth		\$0.00	\$1,451,021.79	\$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	\$1,451,021.79	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]		\$0.00	\$1,451,021.79	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]		\$1,200,391.85	\$250,629.94	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]		\$250,629.94	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:		\$1,451,021.79		
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	\$15,956,738.48	\$15,956,738.48
	2 Fund Balances	\$2,771,020.79	\$1,038,304.59
	3 Senior Notes Outstanding	\$13,236,065.86	\$12,035,674.01
	Senior Asset Percentage	141.49%	141.21%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$15,956,738.48	\$15,956,738.48
	2 Fund Balances	\$2,771,020.79	\$1,038,304.59
	3 All Notes Outstanding	\$15,999,625.48	\$14,548,603.69
	Total Asset Percentage	117.05%	116.82%

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VI. Series 2005-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,502	\$15,816,674.53	100.00%
	2 Total By Loan Type Distribution	2,502	\$15,816,674.53	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$38,768.00	0.25%
	2 Grace	1	\$15,900.00	0.10%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	4	\$92,073.96	0.58%
	5 Repayment	2,492	\$15,668,543.10	99.06%
	6 Interim Charge-Offs	2	\$1,389.47	0.01%
	7 Total By Borrower Status Distribution	2,502	\$15,816,674.53	100.00%
C.	School Type Distribution:			
	1 Graduate	2,474	\$15,496,596.67	97.98%
	2 Undergraduate	28	\$320,077.86	2.02%
	3 Total By Loan Type Distribution	2,502	\$15,816,674.53	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	\$79,593.86	0.50%	
B. Grace				
Current	1	\$31,641.30	0.20%	
C. TOTAL INTERIM	4	\$111,235.16	0.70%	
REPAYMENT:				
D. Active				
Current	2,268	\$14,294,237.83	89.58%	
1-29 Days Delinquent	145	\$910,634.89	5.71%	
30-59 Days Delinquent	36	\$228,992.06	1.44%	
60-89 Days Delinquent	9	\$71,539.19	0.45%	
90-119 Days Delinquent	8	\$37,491.10	0.23%	
120-149 Days Delinquent	9	\$87,652.74	0.55%	
150-179 Days Delinquent	17	\$106,969.77	0.67%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	4	\$106,595.42	0.67%	
G. Interim Charge-Offs	2	\$1,390.32	0.01%	
H. TOTAL REPAYMENT	2,498	\$15,845,503.32	99.30%	
I. TOTAL PORTFOLIO	2,502	\$15,956,738.48	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$15,999,625
B.	1 Total Private Principal Outstanding Balance	\$15,816,675
	2 Total Fund Accounts Balance	\$2,760,955
	3 Total Principal and Accrued Interest Balance	\$15,956,738
	4 Number of Loans	2,502
	5 Number of Borrowers	2,365
C.	1 Borrower Payments- Principal	\$1,271,651
	2 Borrower Payments- Interest	\$333,219
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$42,686
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.97%
	2 Weighted Average Remaining Maturity (WARM)	63
F.	1 Senior Notes Outstanding	\$13,236,066
	2 Subordinate Note Outstanding	\$2,763,560
	3 Senior Principal Distribution Amount	\$1,503,830
	4 Subordinate Principal Distribution Amount	\$313,985
	5 Senior Asset Percentage	141.21%
	6 Total Asset Percentage	116.82%

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Portfolio Trend Analysis Report

June 30, 2023

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	June-22	September-22	December-22	March-23	June-23
	Reporting Date	7/25/2022	10/25/2022	1/25/2023	4/25/2023	7/25/2023
A.	1 Asset Backed Securities	\$23,151,964	\$21,197,870	\$19,429,690	\$17,817,440	\$15,999,625
B.	1 Total Private Principal Balance	\$21,993,983	\$20,284,015	\$18,751,147	\$17,074,599	\$15,816,675
	2 Total Fund Accounts Balance	\$3,135,251	\$3,023,915	\$2,934,873	\$3,120,574	\$2,760,955
	3 Total Principal and Accrued Interest Balance	\$22,117,341	\$20,411,088	\$18,898,191	\$17,232,833	\$15,956,738
	4 Number of Loans	3,596	3,407	3,226	2,673	2,502
	5 Number of Borrowers	3,307	3,150	2,989	2,517	2,365
C.	1 Borrower Payments- Principal	\$1,759,615	\$1,643,560	\$1,481,175	\$1,581,459	\$1,271,651
	2 Borrower Payments- Interest	\$212,962	\$253,072	\$295,532	\$342,700	\$333,219
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$59,594	\$54,985	\$50,710	\$46,878	\$42,686
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.50%	4.62%	6.11%	7.77%	7.97%
	2 Weighted Average Remaining Maturity (WARM)	71	69	67	65	63
F.	1 Senior Notes Outstanding	\$19,153,006	\$17,536,436	\$16,073,667	\$14,739,896	\$13,236,066
	2 Subordinate Note Outstanding	\$3,998,958	\$3,661,434	\$3,356,023	\$3,077,544	\$2,763,560
	3 Senior Principal Distribution Amount	\$2,093,169	\$1,616,570	\$1,462,769	\$1,333,771	\$1,503,830
	4 Subordinate Principal Distribution Amount	\$437,033	\$337,524	\$305,412	\$278,478	\$313,985
	5 Senior Asset Percentage	131.94%	133.39%	135.27%	137.99%	141.21%
	6 Subordinate Asset Percentage	109.15%	110.35%	111.91%	114.15%	116.82%