

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2007-1 Notes

Quarterly Servicing Report

Report Date: October 25, 2023

Collection Period: 07/01/2023 to 09/30/2023

II. Series 2007-1 Transactions and Accruals					
	Totals	CONSOLIDATION	PLUS	STAFFORD	
	9/30/2023	9/30/2023	9/30/2023	9/30/2023	
A. Student Loan Principal Collection Activity					
1	Borrower Payments - Total	(\$3,545,167.12)	(\$1,618,454.67)	(\$788,003.27)	(\$1,138,709.18)
2	Claim Payments	(\$347,204.03)	(\$81,541.87)	(\$28,293.19)	(\$237,368.97)
3	Refunds	\$0.00	\$0.00	\$0.00	\$0.00
4	Reversals	\$0.00	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$3,892,371.15)	(\$1,699,996.54)	(\$816,296.46)	(\$1,376,078.15)
B. Student Loan Non-Cash Principal Activity					
1	Capitalized Interest	\$831,121.27	\$116,094.80	\$504,306.95	\$210,719.52
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	\$401.73	\$0.00	\$0.00	\$401.73
4b	Adjustments - Write-offs	(\$7,655.93)	(\$21.86)	(\$743.11)	(\$6,890.96)
4	Total Adjustments	(\$7,254.20)	(\$21.86)	(\$743.11)	(\$6,489.23)
5	Total Non-Cash Principal Activity	\$823,867.07	\$116,072.94	\$503,563.84	\$204,230.29
C. Total Student Loan Principal Activity					
		(\$3,068,504.08)	(\$1,583,923.60)	(\$312,732.62)	(\$1,171,847.86)
D. Student Loan Interest Activity					
1	Borrower Payments - Total	(\$1,269,221.71)	(\$413,304.90)	(\$416,695.40)	(\$439,221.41)
2	Claim Payments	(\$8,701.36)	(\$969.30)	(\$2,598.74)	(\$5,133.32)
3	Reversals	\$0.00	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00	\$0.00
5	Subsidized Gov't Interest Payments	(\$16,491.60)	(\$3,467.18)	\$0.00	(\$13,024.42)
6	Special Allowance Payments	(\$579,001.09)	(\$463,705.13)	(\$16,089.45)	(\$99,206.51)
7	Other Adjustments	(\$64.21)	(\$10.85)	(\$8.79)	(\$44.57)
8	Total Interest Collections	(\$1,873,479.97)	(\$881,457.36)	(\$435,392.38)	(\$556,630.23)
E. Student Loan Non-Cash Interest Activity					
1	Borrower Accruals	\$1,781,973.19	\$496,487.29	\$691,236.54	\$594,249.35
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$16,748.91	\$3,161.19	\$0.00	\$13,587.72
3	Special Allowance Payments - Accrued	\$644,185.66	\$485,315.11	\$37,976.45	\$120,894.10
4	Capitalized Interest	(\$831,121.27)	(\$116,094.80)	(\$504,306.95)	(\$210,719.52)
5a	Small Balance and Other Adjustments	(\$6,884.15)	(\$802.05)	(\$885.86)	(\$5,196.24)
5b	Adjustments - Write-offs	(\$0.23)	\$0.00	(\$0.02)	(\$0.21)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$52.96	\$11.58	\$0.00	\$41.38
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$6,558.43)	(\$7,282.11)	\$1,820.12	(\$1,096.44)
5	Total Adjustments	(\$13,389.85)	(\$8,072.58)	\$934.24	(\$6,251.51)
6	Fee Accruals	\$18,439.51	\$5,620.21	\$5,788.66	\$7,030.64
7	Total Non-Cash Interest Activity	\$1,616,836.15	\$866,416.43	\$231,628.94	\$518,790.78
F. Total Student Loan Interest Activity					
		(\$256,643.82)	(\$15,040.93)	(\$203,763.44)	(\$37,839.45)

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III. Series 2007-1 Collection Fund Activity

A. Collection Fund		September 30, 2023			
1	Beginning Balance				\$6,563,683.84
2	Transfers to Other Funds				(\$6,563,683.84)
3	Payments Received				\$4,350,020.12
4	Payments Due				(\$135,845.01)
5	Federal Interest Subsidy Payments (net adjustments)				\$16,491.60
6	Federal Special Allowance Payments				\$579,001.09
7	Guarantee Payments of Principal				\$347,204.03
8	Guarantee Payments of Interest				\$8,701.36
9	Misc. Payments Received/Due				(\$7,500.00)
10	Sale Proceeds/Repurchases				\$0.00
11	Earnings				\$51,175.30
12	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date				\$27,061.33
13	Counterparty Swap Payments				\$0.00
14	Transfers from Other Funds				\$0.00
	Ending Balance				\$5,236,309.82
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds	
1a	Administration Fund Distributions	\$212,383.06	\$212,383.06		\$0.00
1b	Indenture Trustee Fees	\$0.00	\$0.00		\$0.00
2	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,510,769.39	\$1,510,769.39		\$0.00
3	Payment of Principal Distribution Amount on Maturing Senior Notes	\$0.00	\$0.00		\$0.00
4	Payment of Interest Distribution Amount on Subordinate Note	\$129,501.19	\$129,501.19		\$0.00
5	Payment of Principal Distribution Amount on Maturing Subordinate Note	\$0.00	\$0.00		\$0.00
6	Payment of Interest Distribution Amount on Junior Subordinate Note	\$93,937.58	\$93,937.58		\$0.00
7	Payment of Principal Distribution Amount on Maturing Junior Subordinate Note	\$0.00	\$0.00		\$0.00
8	Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00		\$0.00
9	Payment of Principal up to the Principal Distribution Amount with respect to the notes (Allocation of Principal Payments)	\$3,071,936.28	\$3,071,936.28		\$0.00
10	Payment of Interest Distribution Amount on Subordinate Note if trigger is in effect	\$0.00	\$0.00		\$0.00
11	Payment of Interest Distribution Amount on Junior Subordinate Note if trigger is in effect	\$0.00	\$0.00		\$0.00
12	Cash Release to Access Group, Inc.	\$217,782.32	\$217,782.32		\$0.00
	Total Payments	\$5,236,309.82	\$5,236,309.82		\$0.00

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IV. Series 2007-1 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Balance
A.	Total Available Funds	\$5,236,309.82	\$5,236,309.82	\$0.00
B.	Administration Funds	\$212,383.06	\$5,023,926.76	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN	\$0.00	\$5,023,926.76	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN	\$0.00	\$5,023,926.76	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN	\$0.00	\$5,023,926.76	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN	\$0.00	\$5,023,926.76	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN	\$1,510,769.39	\$3,513,157.37	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,510,769.39		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN	\$0.00	\$3,513,157.37	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN	\$0.00	\$3,513,157.37	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN	\$0.00	\$3,513,157.37	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN	\$0.00	\$3,513,157.37	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN	\$0.00	\$3,513,157.37	\$0.00
	Total Principal Distribution on Maturing Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN	\$129,501.19	\$3,383,656.18	\$0.00
	Total Interest Distribution on Subordinate Note:	\$129,501.19		
F.	Payment of Principal Distribution Amount on Maturing Subordinate Note:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN	\$0.00	\$3,383,656.18	\$0.00
	Total Principal Distribution on Maturing Subordinate Note:	\$0.00		
G.	Payment of Interest Distribution Amount on Junior Subordinate Note:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN	\$93,937.58	\$3,289,718.60	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$93,937.58		
H.	Payment of Principal Distribution Amount on Maturing Junior Subordinate Note:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN	\$0.00	\$3,289,718.60	\$0.00
	Total Principal Distribution on Maturing Junior Subordinate Note:	\$0.00		
I.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$3,289,718.60	\$0.00
J.	Payment of Principal up to the Principal Distribution Amount with respect to the notes:			
	1 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-1 FRN	\$0.00	\$3,289,718.60	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-2 FRN	\$0.00	\$3,289,718.60	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-3 FRN	\$0.00	\$3,289,718.60	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-4 FRN	\$0.00	\$3,289,718.60	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2007-1 A-5 FRN	\$2,688,662.79	\$601,055.81	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2007-1 B FRN	\$225,455.00	\$375,600.81	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2007-1 C FRN	\$157,818.49	\$217,782.32	\$0.00
	Total Principal Distribution on Notes or Obligations:	\$3,071,936.28		
K.	Payment of Interest Distribution Amount on Subordinate Note if not already previously paid	\$0.00	\$217,782.32	\$0.00
L.	Payment of Interest Distribution Amount on Junior Subordinate Note if not already previously paid	\$0.00	\$217,782.32	\$0.00
M.	Cash Release to Access Group, Inc.	\$217,782.32	\$0.00	\$0.00

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V. Series 2007-1 Asset Percentages		
A.	<p>Senior Asset Percentage</p> <p>1 Aggregate Student Loan Principal Balance</p> <p>2 Borrower Interest to be capitalized upon repayment</p> <p>3 Fund Balances (a)</p> <p>4 Senior Notes Outstanding (b)</p> <p style="text-align: right;">Senior Asset Percentage</p>	<p>\$119,528,795.12</p> <p>\$1,106,032.27</p> <p>\$1,770,000.00</p> <p>\$106,865,690.99</p> <hr/> <p>114.54%</p>
B.	<p>Subordinate Asset Percentage</p> <p>1 Aggregate Student Loan Principal Balance</p> <p>2 Borrower Interest to be capitalized upon repayment</p> <p>3 Fund Balances (a)</p> <p>4 Senior Notes and Subordinate Note Outstanding (b)</p> <p style="text-align: right;">Subordinate Asset Percentage</p>	<p>\$119,528,795.12</p> <p>\$1,106,032.27</p> <p>\$1,770,000.00</p> <p>\$115,826,801.32</p> <hr/> <p>105.68%</p>
C.	<p>Total Asset Percentage</p> <p>1 Aggregate Student Loan Principal Balance</p> <p>2 Borrower Interest to be capitalized upon repayment</p> <p>3 Fund Balances (a)</p> <p>4 All Notes Outstanding (b)</p> <p style="text-align: right;">Total Asset Percentage</p>	<p>\$119,528,795.12</p> <p>\$1,106,032.27</p> <p>\$1,770,000.00</p> <p>\$122,099,578.44</p> <hr/> <p>100.25%</p>
	<p>(a) Fund account balances are as of the distribution date and not the end of period collection date</p> <p>(b) Notes Outstanding balances are as of the distribution date and not the end of period collection date</p>	

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VI. Series 2007-1 Portfolio Characteristics		9/30/2023		
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	2,200	\$13,700,172.85	11.46%
	2 UnSubsidized Stafford	2,214	\$22,929,938.84	19.18%
	3 Consolidation	3,002	\$49,184,766.44	41.15%
	4 PLUS Loans	1,262	\$33,713,916.99	28.21%
	5 Total By Loan Type Distribution (a)	8,678	\$119,528,795.12	100.00%
B.	Borrower Status Distribution:			
	1 In-School	14	\$129,473.00	0.11%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	4	\$20,667.00	0.02%
	3 Deferment	167	\$2,019,434.99	1.69%
	4 Forbearance	241	\$4,661,979.40	3.90%
	5 Repayment	8,232	\$112,419,454.71	94.05%
	6 Claims	20	\$277,786.02	0.23%
	7 Total By Borrower Status Distribution	8,678	\$119,528,795.12	100.00%
C.	School Type Distribution:			
	1 Graduate	8,450	\$118,353,993.38	99.02%
	2 Undergraduate	228	\$1,174,801.74	0.98%
	3 Total By School Type Distribution	8,678	\$119,528,795.12	100.00%

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VII. Series 2007-1 Notes				Portfolio Status By Loan Type								
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations			PLUS Loans		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School Current	7	\$50,856	0.35%	7	\$168,789	0.68%	14	\$166,206	0.33%	0	\$0	0.00%
B. Grace Current	1	\$5,667	0.04%	3	\$32,473	0.13%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	8	\$56,523	0.39%	10	\$201,262	0.81%	14	\$166,206	0.33%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	1,787	\$11,261,526	77.59%	1,801	\$18,905,955	76.36%	2,710	\$43,212,244	85.34%	1,013	\$28,988,365	74.84%
1-29 Days Delinquent	158	\$1,139,410	7.85%	167	\$2,040,418	8.24%	133	\$3,219,359	6.36%	95	\$3,444,351	8.89%
30-59 Days Delinquent	28	\$221,829	1.53%	27	\$360,139	1.45%	30	\$1,029,237	2.03%	18	\$524,702	1.35%
60-89 Days Delinquent	25	\$166,206	1.15%	24	\$330,151	1.33%	4	\$92,864	0.18%	14	\$771,767	1.99%
90-119 Days Delinquent	12	\$120,333	0.83%	13	\$196,018	0.79%	6	\$78,817	0.16%	12	\$475,472	1.23%
> 120 Days Delinquent	45	\$422,355	2.91%	45	\$686,132	2.77%	37	\$1,343,422	2.65%	28	\$1,375,208	3.55%
E. Deferment: Current	64	\$489,266	3.37%	55	\$831,441	3.36%	12	\$199,262	0.39%	22	\$667,158	1.72%
F. Forbearance: Current	67	\$586,288	4.04%	66	\$1,150,968	4.65%	53	\$1,246,425	2.46%	55	\$2,355,086	6.08%
G. Claims Filed	6	\$49,478	0.34%	6	\$56,981	0.23%	3	\$49,445	0.10%	5	\$130,298	0.34%
H. TOTAL REPAYMENT	2,192	\$14,456,691	99.61%	2,204	\$24,558,203	99.19%	2,988	\$50,471,076	99.67%	1,262	\$38,732,407	100.00%
I. TOTAL PORTFOLIO	2,200	\$14,513,214	100.00%	2,214	\$24,759,465	100.00%	3,002	\$50,637,282	100.00%	1,262	\$38,732,407	100.00%
J. GRAND TOTAL					\$128,642,368							

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VIII. Series 2007-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/2023 to 09/30/2023 10/25/2023
A.	1 ABS Notes Outstanding	\$125,171,515
B.	1 Total Principal Balance	\$119,528,795
	2 Total Fund Accounts Balance	\$7,475,321
	3 Total Principal and Accrued Interest Balance	\$129,303,303
	4 Number of Loans	8,678
	5 Number of Borrowers	4,241
C.	1 Borrower Payments- Principal	\$3,545,167
	2 Borrower Payments- Interest	\$1,269,222
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$212,383
	3 Cash Release to Access Group, Inc.	\$217,782
E.	1 Weighted Average Coupon (WAC)	5.91%
	2 Weighted Average Remaining Maturity (WARM)	163
F.	1 Senior Notes Outstanding	\$109,554,354
	2 Subordinate Note Outstanding	\$9,186,565
	3 Junior Subordinate Note Outstanding	\$6,430,596
	4 Senior Notes Principal Distribution	\$3,425,904
	5 Subordinate Note Principal Distribution	\$287,276
	6 Junior Subordinate Note Principal Distribution	\$201,093
	7 Senior Asset Percentage	114.54%
	8 Subordinate Asset Percentage	105.68%
	9 Total Asset Percentage	100.25%

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Access Group Student Loan Asset Backed Series 2007-1 Notes

Trend Analysis Report

September 30, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2007-1 - PORTFOLIO TREND ANALYSIS REPORT						
Collection Period		September-22	December-22	March-23	June-23	September-23
Reporting Date		10/25/22	1/25/23	4/25/23	7/25/23	10/25/23
A.	1 Asset Backed Securities	\$158,772,245	\$149,815,905	\$135,249,134	\$129,085,787	\$125,171,515
B.	1 Total Principal Balance	\$147,125,432	\$132,808,607	\$126,467,863	\$122,597,299	\$119,528,795
	2 Total Fund Accounts Balance	\$12,679,449	\$19,010,099	\$10,706,804	\$8,334,686	\$7,475,321
	3 Total Principal and Accrued Interest Balance	\$157,774,991	\$143,083,452	\$136,516,060	\$132,628,451	\$129,303,303
	4 Number of Loans	10,366	9,473	9,116	8,896	8,678
	5 Number of Borrowers	5,058	4,639	4,458	4,347	4,241
C.	1 Borrower Payments- Principal	\$9,194,117	\$13,936,580	\$5,398,317	\$4,128,584	\$3,545,167
	2 Borrower Payments- Interest	\$2,026,110	\$2,351,209	\$1,558,678	\$1,299,569	\$1,269,222
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$269,194	\$165,516	\$229,457	\$218,404	\$212,383
	3 Cash Release to Access Group, Inc.	\$143,612	\$703,746	\$551,334	\$681,912	\$217,782
E.	1 Weighted Average Coupon (WAC)	5.89%	5.89%	5.88%	5.89%	5.91%
	2 Weighted Average Remaining Maturity (WARM)	164	163	163	163	163
F.	1 Senior Notes Outstanding	\$138,962,852	\$131,123,960	\$118,374,628	\$112,980,258	\$109,554,354
	2 Subordinate Note Outstanding	\$11,652,584	\$10,995,262	\$9,926,180	\$9,473,841	\$9,186,565
	3 Junior Subordinate Note Outstanding	\$8,156,809	\$7,696,683	\$6,948,326	\$6,631,689	\$6,430,596
	4 Senior Notes Principal Distribution	\$7,570,455	\$7,838,892	\$12,749,332	\$5,394,370	\$3,425,904
	5 Subordinate Note Principal Distribution	\$634,813	\$657,322	\$1,069,082	\$452,339	\$287,276
	6 Junior Subordinate Note Principal Distribution	\$444,369	\$460,125	\$748,357	\$316,637	\$201,093
	7 Senior Asset Percentage	114.54%	114.54%	114.54%	114.54%	114.54%
	8 Subordinate Asset Percentage	105.68%	105.68%	105.68%	105.68%	105.68%
	9 Total Asset Percentage	100.25%	100.25%	100.25%	100.25%	100.25%