

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2023
Collection Period: 07/01/2023 to 09/30/2023

I. Series 2005-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								June 30, 2023	Change	September 30, 2023		
1	Principal Balance							\$15,816,674.53	(\$1,352,004.57)	\$14,464,669.96		
2	Accrued Interest							\$140,063.95	\$713.47	\$140,777.42		
3	Total Principal And Accrued Interest Balance							\$15,956,738.48	(\$1,351,291.10)	\$14,605,447.38		
4	Fund Accounts Balance							\$2,760,954.78	\$9,013.43	\$2,769,968.21		
5	Total Student Loans And Fund Balance							\$18,717,693.26	(\$1,342,277.67)	\$17,375,415.59		
B. Student Loan Portfolio and Fund Balance												
								June 30, 2023	Change	September 30, 2023		
1	Weighted Average Coupon (WAC)							7.97%	0.54%	8.51%		
2	Weighted Average Remaining Maturity (WARM)							63	(2)	61	[includes in-school period]	
3	Number of Loans							2,502	(158)	2,344		
4	Number of Borrowers							2,365	(142)	2,223		
C. Notes and Certificates												
								9/30/2023	Balance	Balance	Balance	
									June 30, 2023	Change	September 30, 2023	
											% of	
											O/S Securities	
1	Student Loan Asset Backed Series 2005-A Notes Senior Class	A-1	FRN	00432CCA7	3-Month CME Term SOFR	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 CME Term SOFR	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 CME Term SOFR	0.26161%	0.40000%	6.01282%	\$13,236,065.86	(\$1,200,391.85)	\$12,035,674.01	82.7%
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class B	FRN	00432CCC3	3-Month CME Term SOFR	0.26161%	0.80000%	6.41282%	\$2,763,559.62	(\$250,629.94)	\$2,512,929.68	17.3%	
5	Total Notes and Certificates							6.08191%	\$15,999,625.48	(\$1,451,021.79)	\$14,548,603.69	100.0%
D. Fund Accounts Balance												
								June 30, 2023	Change	September 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							\$1,760,954.78	\$9,013.43	\$1,769,968.21		
4	Total Fund Accounts Balance							\$2,760,954.78	\$9,013.43	\$2,769,968.21		

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2023
1	Borrower Payments - Total	(\$1,279,932.74)
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	(\$1,279,932.74)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$4,206.29
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$252.23)
	4b Adjustments - Write-offs	(\$76,025.89)
4	Total Adjustments	(\$76,278.12)
5	Total Non-Cash Principal Activity	(\$72,071.83)
C.	Total Student Loan Principal Activity	(\$1,352,004.57)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$328,720.35)
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	(\$328,720.35)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$334,704.56
2	Capitalized Interest	(\$4,206.29)
	3a Small Balance and Other Adjustments	\$159.89
	3b Adjustments - Write-offs	(\$3,096.63)
3	Total Adjustments	(\$2,936.74)
4	Fee Accruals	\$1,872.29
5	Total Non-Cash Interest Adjustments	\$329,433.82
F.	Total Student Loan Interest Activity	\$713.47

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III. Series 2005-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2023		
	Transfers to Other Funds	\$1,732,716.20		
	1a Amount received in the collection account related to the collection period	(\$1,732,716.20)		
	1b Earnings	\$1,473,216.38		
	1c Recoveries	\$28,994.13		
	2 Amount received from Swap counterparty with respect to the related interest period	\$104,082.41		
	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	\$1,606,292.92		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance			Transfer from Capitalized Fund	
1b Annual Administration Fee		\$39,541.69	\$39,541.69	\$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		\$184,941.32	\$184,941.32	\$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		\$41,182.69	\$41,182.69	\$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)	\$1,340,627.22	\$1,340,627.22	\$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	\$1,606,292.92	\$1,606,292.92	\$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)	\$1,606,292.92	\$1,606,292.92	
B.	First	Administrative Allowance	\$39,541.69	\$1,566,751.23	\$0.00
C.	Second	Swap Payments	\$0.00	\$1,566,751.23	\$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	\$1,566,751.23	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,566,751.23	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$184,941.32	\$1,381,809.91	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$184,941.32		
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	\$1,381,809.91	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,381,809.91	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,381,809.91	\$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	\$41,182.69	\$1,340,627.22	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$1,340,627.22	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,340,627.22	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,340,627.22	\$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	\$1,340,627.22	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,340,627.22	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$1,109,065.35	\$231,561.87	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$231,561.87	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,340,627.22		
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	\$14,605,447.38	\$14,605,447.38
	2 Fund Balances	\$2,780,363.93	\$1,174,071.01
	3 Senior Notes Outstanding	\$12,035,674.01	\$10,926,608.66
	Senior Asset Percentage	144.45%	144.41%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$14,605,447.38	\$14,605,447.38
	2 Fund Balances	\$2,780,363.93	\$1,174,071.01
	3 All Notes Outstanding	\$14,548,603.69	\$13,207,976.47
	Total Asset Percentage	119.50%	119.47%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,344	\$14,464,669.96	100.00%
	2 Total By Loan Type Distribution	2,344	\$14,464,669.96	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,348.00	0.14%
	2 Grace	2	\$34,320.00	0.24%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	8	\$116,090.56	0.80%
	5 Repayment	2,332	\$14,293,911.40	98.82%
	6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	2,344	\$14,464,669.96	100.00%	
C.	School Type Distribution:			
	1 Graduate	2,316	\$14,154,684.34	97.86%
	2 Undergraduate	28	\$309,985.62	2.14%
3 Total By Loan Type Distribution	2,344	\$14,464,669.96	100.00%	

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:				
A. In-School		Includes Accrued Int.		
Current	2	\$43,409.01	0.30%	
B. Grace				
Current	2	\$69,045.36	0.47%	
C. TOTAL INTERIM	4	\$112,454.37	0.77%	
REPAYMENT:				
D. Active				
Current	2,106	\$12,798,584.61	87.63%	
1-29 Days Delinquent	157	\$985,400.09	6.75%	
30-59 Days Delinquent	35	\$361,175.44	2.47%	
60-89 Days Delinquent	19	\$107,092.76	0.73%	
90-119 Days Delinquent	3	\$31,962.61	0.22%	
120-149 Days Delinquent	3	\$13,998.52	0.10%	
150-179 Days Delinquent	9	\$61,769.77	0.42%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	8	\$133,009.21	0.91%	
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	2,340	\$14,492,993.01	99.23%	
I. TOTAL PORTFOLIO	2,344	\$14,605,447.38	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$14,548,604
B.	1 Total Private Principal Outstanding Balance	\$14,464,670
	2 Total Fund Accounts Balance	\$2,769,968
	3 Total Principal and Accrued Interest Balance	\$14,605,447
	4 Number of Loans	2,344
	5 Number of Borrowers	2,223
C.	1 Borrower Payments- Principal	\$1,279,933
	2 Borrower Payments- Interest	\$328,720
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$39,542
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.51%
	2 Weighted Average Remaining Maturity (WARM)	61
F.	1 Senior Notes Outstanding	\$12,035,674
	2 Subordinate Note Outstanding	\$2,512,930
	3 Senior Principal Distribution Amount	\$1,200,392
	4 Subordinate Principal Distribution Amount	\$250,630
	5 Senior Asset Percentage	144.41%
	6 Total Asset Percentage	119.47%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
September 30, 2023

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	September-22	December-22	March-23	June-23	September-23
	Reporting Date	10/25/2022	1/25/2023	4/25/2023	7/25/2023	10/25/2023
A.	1 Asset Backed Securities	\$21,197,870	\$19,429,690	\$17,817,440	\$15,999,625	\$14,548,604
B.	1 Total Private Principal Balance	\$20,284,015	\$18,751,147	\$17,074,599	\$15,816,675	\$14,464,670
	2 Total Fund Accounts Balance	\$3,023,915	\$2,934,873	\$3,120,574	\$2,760,955	\$2,769,968
	3 Total Principal and Accrued Interest Balance	\$20,411,088	\$18,898,191	\$17,232,833	\$15,956,738	\$14,605,447
	4 Number of Loans	3,407	3,226	2,673	2,502	2,344
	5 Number of Borrowers	3,150	2,989	2,517	2,365	2,223
C.	1 Borrower Payments- Principal	\$1,643,560	\$1,481,175	\$1,581,459	\$1,271,651	\$1,279,933
	2 Borrower Payments- Interest	\$253,072	\$295,532	\$342,700	\$333,219	\$328,720
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$54,985	\$50,710	\$46,878	\$42,687	\$39,542
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.62%	6.11%	7.77%	7.97%	8.51%
	2 Weighted Average Remaining Maturity (WARM)	69	67	65	63	61
F.	1 Senior Notes Outstanding	\$17,536,436	\$16,073,667	\$14,739,896	\$13,236,066	\$12,035,674
	2 Subordinate Note Outstanding	\$3,661,434	\$3,356,023	\$3,077,544	\$2,763,560	\$2,512,930
	3 Senior Principal Distribution Amount	\$1,616,570	\$1,462,769	\$1,333,771	\$1,503,830	\$1,200,392
	4 Subordinate Principal Distribution Amount	\$337,524	\$305,412	\$278,478	\$313,985	\$250,630
	5 Senior Asset Percentage	133.39%	135.27%	137.99%	141.21%	144.41%
	6 Subordinate Asset Percentage	110.35%	111.91%	114.15%	116.82%	119.47%