

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: November 27, 2023
Collection Period: 08/01/2023 to 10/31/2023

I. Series 2007-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								July 31, 2023	Change	October 31, 2023		
1	Principal Balance							\$63,130,131.03	(\$5,138,388.58)	\$57,991,742.45		
2	Accrued Interest							\$546,873.52	(\$11,541.36)	\$535,332.16		
3	Total Principal And Accrued Interest Balance							\$63,677,004.55	(\$5,149,929.94)	\$58,527,074.61		
4	Fund Accounts Balance							\$9,226,208.95	(\$28,239.02)	\$9,197,969.93		
5	Total Student Loans And Fund Balance							\$72,903,213.50	(\$5,178,168.96)	\$67,725,044.54		
B. Student Loan Portfolio and Fund Balance												
								July 31, 2023	Change	October 31, 2023		
1	Weighted Average Coupon (WAC)							8.82%	0.19%	9.01%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]							63	(2)	61		
3	Number of Loans							9,407	(418)	8,989		
4	Number of Borrowers							7,937	(348)	7,589		
C. Notes and Certificates												
								10/31/2023	Balance	Balance	Balance	% of
			CUSIP	Index	Spread Adjustment	Margin	Interest. Rate	July 31, 2023	Change	October 31, 2023	O/S Securities	
1	Student Loan Asset Backed Series 2007-A Notes Senior Class		A-1 FRN	00432CDG3	3-Month SOFR	0.00000%	0.00000%	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	3-Month SOFR	0.00000%	0.00000%	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	3-Month SOFR	0.26161%	0.30000%	5.95266%	\$54,942,590.07	(\$4,480,281.53)	\$50,462,308.54	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class		B FRN	00432CDK4	3-Month SOFR	0.26161%	0.50000%	6.20266%	\$12,650,943.19	(\$1,031,618.41)	\$11,619,324.78	18.72%
5	Total Notes and Certificates							5.99945%	\$67,593,533.26	(\$5,511,899.94)	\$62,081,633.32	100.00%
D. Fund Accounts Balance												
								July 31, 2023	Change	October 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							\$7,226,208.95	(\$28,239.02)	\$7,197,969.93		
4	Total Fund Accounts Balance							\$9,226,208.95	(\$28,239.02)	\$9,197,969.93		

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II. Series 2007-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	October 31, 2023	
1 Borrower Payments - Total		(\$4,963,513.84)
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		(\$4,963,513.84)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$10,212.78
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$4,070.21)	
4b Adjustments - Write-offs	(\$181,017.31)	
4 Total Adjustments		(\$185,087.52)
5 Total Non-Cash Principal Activity		(\$174,874.74)
C. Total Student Loan Principal Activity		(\$5,138,388.58)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$1,392,439.98)
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		(\$1,392,439.98)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		1,390,740.53
2 Capitalized Interest		(\$10,212.78)
3a Small Balance and Other Adjustments	\$2,749.68	
3b Adjustments - Write-offs	(\$9,777.48)	
3 Total Adjustments		(\$7,027.80)
4 Fee Accruals		\$7,398.67
5 Total Non-Cash Interest Adjustments		\$1,380,898.62
F. Total Student Loan Interest Activity		(\$11,541.36)

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III. Series 2007-A Collection Fund Activity

A. Collection Fund		October 31, 2023		
	Beginning Balance		\$6,674,558.38	
	Transfers to Other Funds		(\$6,674,558.38)	
1a	Amount received in the collection account related to the collection period		\$6,374,164.98	
1b	Recoveries		\$290,377.10	
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)		\$60.58	
4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date		\$33.86	
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		\$6,664,636.52	
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$157,825.33	\$157,825.33	\$0.00
1b	Trustee Fees	\$3,335.58	\$3,335.58	\$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	\$784,338.52	\$784,338.52	\$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	\$188,184.66	\$188,184.66	\$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)	\$5,530,952.43	\$5,530,952.43	\$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.	\$0.00	\$0.00	\$0.00
	Total Payment	\$6,664,636.52	\$6,664,636.52	\$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)	\$6,664,636.52	\$6,664,636.52	\$0.00
B.	First	Administrative Allowance	\$161,160.91	\$6,503,475.61	\$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	\$6,503,475.61	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$6,503,475.61	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$784,338.52	\$5,719,137.09	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$784,338.52		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$5,719,137.09	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$188,184.66	\$5,530,952.43	\$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	\$5,530,952.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,530,952.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$5,530,952.43	\$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	\$5,530,952.43	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$5,530,952.43	\$0.00
I.	Eighth			\$5,530,952.43	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$5,530,952.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,530,952.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	4,495,768.12	\$1,035,184.31	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,035,184.31	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$5,530,952.43		
J.	Ninth	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
K.	Tenth	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 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$57,991,742.45
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$45,966,540.42
	Senior Asset Percentage	130.51%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$57,991,742.45
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$56,550,680.89
	Total Asset Percentage	106.08%
(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	8,989	\$57,991,742.45	100.00%
	2 Total By Loan Type Distribution	8,989	\$57,991,742.45	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$100,934.00	0.17%
	2 Grace	2	\$57,600.00	0.10%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	20	\$318,627.52	0.55%
	5 Repayment	8,959	\$57,485,888.57	99.13%
	6 Interim Charge-Offs	3	\$28,692.36	0.05%
	7 Total By Borrower Status Distribution	8,989	\$57,991,742.45	100.00%
C.	School Type Distribution:			
	1 Graduate	8,913	\$57,309,621.29	98.82%
	2 Undergraduate	76	\$682,121.16	1.18%
	3 Total By Loan Type Distribution	8,989	\$57,991,742.45	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	5	\$227,904.60	0.39%	
B. Grace				
Current	2	\$114,918.52	0.20%	
C. TOTAL INTERIM	7	\$ 342,823	0.59%	
D. REPAYMENT:				
Active				
Current	8,153	\$50,879,604.67	86.93%	
1-29 Days Delinquent	529	\$4,161,644.49	7.11%	
30-59 Days Delinquent	151	\$1,464,171.42	2.50%	
60-89 Days Delinquent	46	\$385,545.29	0.66%	
90-119 Days Delinquent	32	\$339,568.35	0.58%	
120-149 Days Delinquent	27	\$359,086.38	0.61%	
150-179 Days Delinquent	21	\$207,915.69	0.36%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	20	\$357,871.33	0.61%	
G. Claims	3	\$28,843.87	0.05%	
H. TOTAL REPAYMENT	8,982	\$ 58,184,251.49	99.41%	
I. TOTAL PORTFOLIO	8,989	\$ 58,527,074.61	100.00%	

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VIII. Series 2007-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$62,081,633
B.	1 Total Private Principal Outstanding Balance	\$57,991,742
	2 Total Fund Accounts Balance	\$9,197,970
	3 Total Principal and Accrued Interest Balance	\$58,527,075
	4 Number of Loans	8,989
	5 Number of Borrowers	7,589
C.	1 Borrower Payments- Principal	\$4,963,514
	2 Borrower Payments- Interest	\$1,392,440
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$157,825
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	9.01%
	2 Weighted Average Remaining Maturity (WARM)	61
F.	1 Senior Notes Outstanding	\$50,462,309
	2 Subordinate Note Outstanding	\$11,619,325
	3 Senior Principal Distribution Amount	\$4,480,282
	4 Subordinate Principal Distribution Amount	\$1,031,618
	5 Senior Asset Percentage	130.51%
	6 Total Asset Percentage	106.08%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
October 31, 2023

IX. Asset-Backed Securities Notes Series 2007-A

Collection Periods		October-22	January-23	April-23	July-23	October-23
Reporting Date		11/25/2022	2/27/2023	5/25/2023	8/25/2023	11/27/2023
A.	1 Asset Backed Securities	\$85,196,108	\$79,907,827	\$74,065,871	\$67,593,533	\$62,081,633
B.	1 Total Private Principal Balance	\$80,305,062	\$74,287,847	\$68,271,427	\$63,130,131	\$57,991,742
	2 Total Fund Accounts Balance	\$9,260,140	\$10,006,820	\$10,186,791	\$9,226,209	\$9,197,970
	3 Total Principal and Accrued Interest Balance	\$80,858,001	\$74,898,768	\$68,880,288	\$63,677,005	\$58,527,075
	4 Number of Loans	10,727	10,300	9,808	9,407	8,989
	5 Number of Borrowers	9,008	8,668	8,268	7,937	7,589
C.	1 Borrower Payments- Principal	\$5,279,410	\$5,745,701	\$5,848,195	\$4,967,799	\$4,963,514
	2 Borrower Payments- Interest	\$1,128,871	\$1,348,068	\$1,447,514	\$1,418,628	\$1,392,440
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$214,380	\$200,763	\$185,720	\$170,679	\$157,825
	3 Cash Release to Access Group	\$402,044	\$304,421	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	6.39%	8.07%	8.28%	8.82%	9.01%
	2 Weighted Average Remaining Maturity (WARM)	71	68	66	63	61
F.	1 Senior Notes Outstanding	\$69,250,631	\$64,952,115	\$60,203,552	\$54,942,590	\$50,462,309
	2 Subordinate Note Outstanding	\$15,945,477	\$14,955,711	\$13,862,319	\$12,650,943	\$11,619,325
	3 Senior Principal Distribution Amount	\$4,395,346	\$4,298,515	\$4,748,564	\$5,260,962	\$4,480,282
	4 Subordinate Principal Distribution Amount	\$1,012,061	\$989,765	\$1,093,392	\$1,211,376	\$1,031,618
	5 Senior Asset Percentage	126.72%	126.72%	127.90%	129.07%	130.51%
	6 Total Asset Percentage	103.00%	103.00%	103.96%	104.91%	106.08%