

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 25, 2024  
Collection Period: 10/01/2023 to 12/31/2023

<b>I. Series 2005-A Asset and Liability Summary</b>												
<b>A. Student Loan Portfolio and Fund Balance</b>												
								<b>September 30, 2023</b>	<b>Change</b>	<b>December 31, 2023</b>		
1	Principal Balance							\$14,464,669.96	(\$1,046,567.53)	\$13,418,102.43		
2	Accrued Interest							\$140,777.42	\$5,681.42	\$146,458.84		
3	Total Principal And Accrued Interest Balance							<b>\$14,605,447.38</b>	<b>(\$1,040,886.11)</b>	<b>\$13,564,561.27</b>		
4	Fund Accounts Balance							<b>\$2,769,968.21</b>	<b>(\$122,069.50)</b>	<b>\$2,647,898.71</b>		
5	<b>Total Student Loans And Fund Balance</b>							<b>\$17,375,415.59</b>	<b>(\$1,162,955.61)</b>	<b>\$16,212,459.98</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>												
								<b>September 30, 2023</b>	<b>Change</b>	<b>December 31, 2023</b>		
1	Weighted Average Coupon (WAC)							8.51%	0.19%	8.70%		
2	Weighted Average Remaining Maturity (WARM)							61	(2)	59	[includes in-school period]	
3	Number of Loans							2,344	(91)	2,253		
4	Number of Borrowers							2,223	(84)	2,139		
<b>C. Notes and Certificates</b>												
								<b>12/31/2023</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
									<b>September 30, 2023</b>	<b>Change</b>	<b>December 31, 2023</b>	<b>O/S Securities</b>
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%	6.03983%		\$12,035,674.01	(\$1,109,065.35)	\$10,926,608.66	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%	6.43983%		\$2,512,929.68	(\$231,561.87)	\$2,281,367.81	17.3%
5	<b>Total Notes and Certificates</b>								<b>\$14,548,603.69</b>	<b>(\$1,340,627.22)</b>	<b>\$13,207,976.47</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>												
								<b>September 30, 2023</b>	<b>Change</b>	<b>December 31, 2023</b>		
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							\$1,769,968.21	(\$122,069.50)	\$1,647,898.71		
4	<b>Total Fund Accounts Balance</b>							<b>\$2,769,968.21</b>	<b>(\$122,069.50)</b>	<b>\$2,647,898.71</b>		

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<b>II. Series 2005-A Notes Transactions and Accruals</b>		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>December 31, 2023</b>
1	Borrower Payments - Total	(\$1,027,649.39)
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	<b>Total Cash Principal Activity</b>	<b>(\$1,027,649.39)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$1,041.77
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$660.30
	4b Adjustments - Write-offs	(\$20,620.21)
4	Total Adjustments	(\$19,959.91)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$18,918.14)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$1,046,567.53)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$307,899.33)
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	<b>Total Interest Collections</b>	<b>(\$307,899.33)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$314,316.78
2	Capitalized Interest	(\$1,041.77)
	3a Small Balance and Other Adjustments	(\$698.18)
	3b Adjustments - Write-offs	(\$748.27)
3	Total Adjustments	(\$1,446.45)
4	Fee Accruals	\$1,752.19
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$313,580.75</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$5,681.42</b>

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III. Series 2005-A Collection Fund Activity					
<b>A.</b>	<b>Collection Fund</b>				
		<b>December 31, 2023</b>			
		Beginning Balance			
		\$1,606,292.92			
		Transfers to Other Funds			
		(\$1,606,292.92)			
	1a	Amount received in the collection account related to the collection period	\$1,375,515.49		
	1b	Earnings	\$30,104.15		
	1c	Recoveries	\$118,598.61		
	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			
	<b>Ending Balance</b>	<b>\$1,524,218.25</b>			
<b>B.</b>	<b>Required Payments Under Waterfall</b>				
		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>	
	1a	Administrative Allowance	\$36,161.67	\$36,161.67	\$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	<b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$168,653.53	\$168,653.53	\$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	<b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>	\$37,545.25	\$37,545.25	\$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 ( <b>Allocation of Principal Payments</b> )	\$1,281,857.80	\$1,281,857.80	\$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	
	<b>Total Payments</b>	<b>\$1,524,218.25</b>	<b>\$1,524,218.25</b>	<b>\$0.00</b>	

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<b>IV. Series 2005-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		<b>Total Available Funds (Collection Fund Account)</b>	<b>\$1,524,218.25</b>	<b>\$1,524,218.25</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$36,161.67	\$1,488,056.58	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$1,488,056.58	\$0.00
<b>D.</b>	<b>Third</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$1,488,056.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,488,056.58	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$168,653.53	\$1,319,403.05	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$168,653.53</b>		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$1,319,403.05	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,319,403.05	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,319,403.05	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes Class B FRN</b>	\$37,545.25	\$1,281,857.80	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>	\$0.00	\$1,281,857.80	\$0.00
<b>H.</b>	<b>Seventh</b>	<b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>	\$0.00	\$1,281,857.80	\$0.00
<b>I.</b>	<b>Eighth</b>	<b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$1,281,857.80	\$0.00
<b>J.</b>	<b>Ninth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-1 [FRN]	\$0.00	\$1,281,857.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,281,857.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$1,060,446.96	\$221,410.84	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$221,410.84	\$0.00	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,281,857.80</b>		
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$0.00	\$0.00	\$0.00
<b>L.</b>	<b>Eleventh</b>	<b>Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month)</b>	\$0.00	\$0.00	\$0.00
<b>M.</b>	<b>Twelfth</b>	<b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$0.00	\$0.00	\$0.00

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<b>V. Series 2005-A Senior and Total Asset Percentages</b>			
<b>A.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$13,564,561.27	\$13,564,561.27
	2 Fund Balances	\$2,658,502.04	\$1,134,283.79
	3 Senior Notes Outstanding	\$10,926,608.66	\$9,866,161.70
	<b>Senior Asset Percentage</b>	<b>148.47%</b>	<b>148.98%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$13,564,561.27	\$13,564,561.27
	2 Fund Balances	\$2,658,502.04	\$1,134,283.79
	3 All Notes Outstanding	\$13,207,976.47	\$11,926,118.67
	<b>Total Asset Percentage</b>	<b>122.83%</b>	<b>123.25%</b>

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## VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	2,253	\$13,418,102.43	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>2,253</b>	<b>\$13,418,102.43</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,348.00	0.15%
	2 Grace	2	\$34,320.00	0.26%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	7	\$136,740.75	1.02%
	5 Repayment	2,241	\$13,216,563.47	98.50%
	6 Interim Charge-Offs	1	\$10,130.21	0.08%
<b>7 Total By Borrower Status Distribution</b>	<b>2,253</b>	<b>\$13,418,102.43</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	2,227	\$13,146,759.89	97.98%
	2 Undergraduate	26	\$271,342.54	2.02%
<b>3 Total By Loan Type Distribution</b>	<b>2,253</b>	<b>\$13,418,102.43</b>	<b>100.00%</b>	

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	2	\$43,839.17	0.32%	
<b>B. Grace</b>				
Current	2	\$69,857.51	0.52%	
<b>C. TOTAL INTERIM</b>	<b>4</b>	<b>\$113,696.68</b>	<b>0.84%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	2,017	\$11,850,056.45	87.36%	
1-29 Days Delinquent	147	\$885,385.59	6.53%	
30-59 Days Delinquent	34	\$242,135.47	1.79%	
60-89 Days Delinquent	11	\$76,147.72	0.56%	
90-119 Days Delinquent	18	\$133,810.50	0.99%	
120-149 Days Delinquent	4	\$15,781.83	0.12%	
150-179 Days Delinquent	10	\$82,280.89	0.61%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	7	\$155,129.16	1.14%	
<b>G. Interim Charge-Offs</b>	<b>1</b>	<b>\$10,136.98</b>	<b>0.07%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>2,249</b>	<b>\$13,450,864.59</b>	<b>99.16%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>2,253</b>	<b>\$13,564,561.27</b>	<b>100.00%</b>	

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#### VIII. Series 2005-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	\$13,207,976
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$13,418,102
	2 Total Fund Accounts Balance	\$2,647,899
	3 Total Principal and Accrued Interest Balance	\$13,564,561
	4 Number of Loans	2,253
	5 Number of Borrowers	2,139
<b>C.</b>	1 Borrower Payments- Principal	\$1,027,649
	2 Borrower Payments- Interest	\$307,899
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$36,162
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.70%
	2 Weighted Average Remaining Maturity (WARM)	59
<b>F.</b>	1 Senior Notes Outstanding	\$10,926,609
	2 Subordinate Note Outstanding	\$2,281,368
	3 Senior Principal Distribution Amount	\$1,109,065
	4 Subordinate Principal Distribution Amount	\$231,562
	5 Senior Asset Percentage	148.98%
	6 Total Asset Percentage	123.25%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2005-A Notes**  
**Portfolio Trend Analysis Report**  
**December 31, 2023**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	Collection Periods	December-22	March-23	June-23	September-23	December-23
	Reporting Date	1/25/2023	4/25/2023	7/25/2023	10/25/2023	1/25/2024
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$19,429,690</b>	<b>\$17,817,440</b>	<b>\$15,999,625</b>	<b>\$14,548,604</b>	<b>\$13,207,976</b>
<b>B.</b>	1 Total Private Principal Balance	\$18,751,147	\$17,074,599	\$15,816,675	\$14,464,670	\$13,418,102
	2 Total Fund Accounts Balance	\$2,934,873	\$3,120,574	\$2,760,955	\$2,769,968	\$2,647,899
	3 Total Principal and Accrued Interest Balance	\$18,898,191	\$17,232,833	\$15,956,738	\$14,605,447	\$13,564,561
	4 Number of Loans	3,226	2,673	2,502	2,344	2,253
	5 Number of Borrowers	2,989	2,517	2,365	2,223	2,139
<b>C.</b>	1 Borrower Payments- Principal	\$1,481,175	\$1,581,459	\$1,271,651	\$1,279,933	\$1,027,649
	2 Borrower Payments- Interest	\$295,532	\$342,700	\$333,219	\$328,720	\$307,899
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$50,710	\$46,878	\$42,687	\$39,542	\$36,162
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	6.11%	7.77%	7.97%	8.51%	8.70%
	2 Weighted Average Remaining Maturity (WARM)	67	65	63	61	59
<b>F.</b>	1 Senior Notes Outstanding	\$16,073,667	\$14,739,896	\$13,236,066	\$12,035,674	\$10,926,609
	2 Subordinate Note Outstanding	\$3,356,023	\$3,077,544	\$2,763,560	\$2,512,930	\$2,281,368
	3 Senior Principal Distribution Amount	\$1,462,769	\$1,333,771	\$1,503,830	\$1,200,392	\$1,109,065
	4 Subordinate Principal Distribution Amount	\$305,412	\$278,478	\$313,985	\$250,630	\$231,562
	5 Senior Asset Percentage	135.27%	137.99%	141.21%	144.41%	148.98%
	6 Subordinate Asset Percentage	111.91%	114.15%	116.82%	119.47%	123.25%