

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes

Quarterly Servicing Report

Report Date: February 26, 2024
Collection Period: 11/01/2023 to 01/31/2024

I. Series 2007-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								October 31, 2023	Change	January 31, 2024		
1	Principal Balance							\$57,991,742.45	(\$4,879,982.11)	\$53,111,760.34		
2	Accrued Interest							\$535,332.16	(\$14,472.09)	\$520,860.07		
3	Total Principal And Accrued Interest Balance							\$58,527,074.61	(\$4,894,454.20)	\$53,632,620.41		
4	Fund Accounts Balance							\$9,197,969.93	(\$519,207.78)	\$8,678,762.15		
5	Total Student Loans And Fund Balance							\$67,725,044.54	(\$5,413,661.98)	\$62,311,382.56		
B. Student Loan Portfolio and Fund Balance												
								October 31, 2023	Change	January 31, 2024		
1	Weighted Average Coupon (WAC)							9.01%	-0.03%	8.98%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]							61	(2)	59		
3	Number of Loans							8,989	(374)	8,615		
4	Number of Borrowers							7,589	(310)	7,279		
C. Notes and Certificates												
								1/31/2024	Balance	Balance	Balance	% of
			CUSIP	Index	Spread Adjustment	Margin	Interest. Rate		October 31, 2023	Change	January 31, 2024	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%	5.94129%	\$50,462,308.54	(\$4,495,768.12)	\$45,966,540.42	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class		B FRN	00432CDK4	3-Month SOFR	0.26161%	0.50000%	6.19129%	\$11,619,324.78	(\$1,035,184.31)	\$10,584,140.47	18.72%
5	Total Notes and Certificates							5.98808%	\$62,081,633.32	(\$5,530,952.43)	\$56,550,680.89	100.00%
D. Fund Accounts Balance												
								October 31, 2023	Change	January 31, 2024		
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							\$7,197,969.93	(\$519,207.78)	\$6,678,762.15		
4	Total Fund Accounts Balance							\$9,197,969.93	(\$519,207.78)	\$8,678,762.15		

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II. Series 2007-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	January 31, 2024
1	Borrower Payments - Total	(\$4,625,465.39)
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	Total Cash Principal Activity	(\$4,625,465.39)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$17,359.04
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$3,034.28)
4b	Adjustments - Write-offs	(\$268,841.48)
4	Total Adjustments	(\$271,875.76)
5	Total Non-Cash Principal Activity	(\$254,516.72)
C.	Total Student Loan Principal Activity	(\$4,879,982.11)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$1,289,793.61)
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	(\$1,289,793.61)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	1,295,035.16
2	Capitalized Interest	(\$17,359.04)
3a	Small Balance and Other Adjustments	\$2,189.88
3b	Adjustments - Write-offs	(\$12,065.88)
3	Total Adjustments	(\$9,876.00)
4	Fee Accruals	\$7,521.40
5	Total Non-Cash Interest Adjustments	\$1,275,321.52
F.	Total Student Loan Interest Activity	(\$14,472.09)

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III. Series 2007-A Collection Fund Activity				
A. Collection Fund		January 31, 2024		
	Beginning Balance	\$6,664,636.52		
	Transfers to Other Funds	(\$6,664,636.52)		
	1a Amount received in the collection account related to the collection period	\$6,327,803.02		
	1b Recoveries	\$230,075.92		
	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)	\$59.96		
	4 Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$31.30		
	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	\$6,557,970.20			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$144,979.36	\$144,979.36	\$0.00
	1b Trustee Fees	\$0.00	\$0.00	\$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	\$690,337.49	\$690,337.49	\$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	\$165,643.97	\$165,643.97	\$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)	\$5,557,009.38	\$5,557,009.38	\$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	\$6,557,970.20	\$6,557,970.20	\$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)	\$6,557,970.20	\$6,557,970.20	\$0.00
B.	First	Administrative Allowance	\$144,979.36	\$6,412,990.84	\$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	\$6,412,990.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$6,412,990.84	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$690,337.49	\$5,722,653.35	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$690,337.49		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$5,722,653.35	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$165,643.97	\$5,557,009.38	\$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	\$5,557,009.38	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,557,009.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$5,557,009.38	\$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	\$5,557,009.38	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$5,557,009.38	\$0.00
I.	Eighth			\$5,557,009.38	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$5,557,009.38	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,557,009.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	4,516,948.20	\$1,040,061.18	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	1,040,061.18	(\$0.00)	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$5,557,009.38		
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	\$53,111,760.34
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$41,449,592.22
	Senior Asset Percentage	132.96%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$53,111,760.34
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$50,993,671.51
	Total Asset Percentage	108.08%
(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	8,615	\$53,111,760.34	100.00%
	2 Total By Loan Type Distribution	8,615	\$53,111,760.34	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$67,934.00	0.13%
	2 Grace	4	\$90,600.00	0.17%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	14	\$220,126.21	0.41%
	5 Repayment	8,593	\$52,721,659.77	99.27%
	6 Interim Charge-Offs	1	\$11,440.36	0.02%
7 Total By Borrower Status Distribution	8,615	\$53,111,760.34	100.00%	
C. School Type Distribution:				
	1 Graduate	8,542	\$52,503,859.85	98.86%
	2 Undergraduate	73	\$607,900.49	1.14%
3 Total By Loan Type Distribution	8,615	\$53,111,760.34	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	3	\$169,832.15	0.32%	
B. Grace				
Current	4	\$177,219.54	0.33%	
C. TOTAL INTERIM	7	\$ 347,052	0.65%	
D. REPAYMENT:				
Active				
Current	7,780	\$46,435,056.64	86.58%	
1-29 Days Delinquent	555	\$4,221,388.75	7.87%	
30-59 Days Delinquent	145	\$1,242,064.22	2.32%	
60-89 Days Delinquent	34	\$332,179.00	0.62%	
90-119 Days Delinquent	30	\$309,159.65	0.58%	
120-149 Days Delinquent	28	\$261,705.83	0.49%	
150-179 Days Delinquent	21	\$213,093.34	0.40%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	14	\$259,477.94	0.48%	
G. Claims	1	\$11,443.35	0.02%	
H. TOTAL REPAYMENT	8,608	\$ 53,285,568.72	99.35%	
I. TOTAL PORTFOLIO	8,615	\$ 53,632,620.41	100.00%	

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VIII. Series 2007-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$56,550,681
B.	1 Total Private Principal Outstanding Balance	\$53,111,760
	2 Total Fund Accounts Balance	\$8,678,762
	3 Total Principal and Accrued Interest Balance	\$53,632,620
	4 Number of Loans	8,615
	5 Number of Borrowers	7,279
C.	1 Borrower Payments- Principal	\$4,625,465
	2 Borrower Payments- Interest	\$1,289,794
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$144,979
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.98%
	2 Weighted Average Remaining Maturity (WARM)	59
F.	1 Senior Notes Outstanding	\$45,966,540
	2 Subordinate Note Outstanding	\$10,584,140
	3 Senior Principal Distribution Amount	\$4,495,768
	4 Subordinate Principal Distribution Amount	\$1,035,184
	5 Senior Asset Percentage	132.96%
	6 Total Asset Percentage	108.08%

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Portfolio Trend Analysis Report
January 31, 2024

IX. Asset-Backed Securities Notes Series 2007-A

Collection Periods		January-23	April-23	July-23	October-23	January-24
Reporting Date		2/27/2023	5/25/2023	8/25/2023	11/27/2023	2/26/2024
A.	1 Asset Backed Securities	\$79,907,827	\$74,065,871	\$67,593,533	\$62,081,633	\$56,550,681
B.	1 Total Private Principal Balance	\$74,287,847	\$68,271,427	\$63,130,131	\$57,991,742	\$53,111,760
	2 Total Fund Accounts Balance	\$10,006,820	\$10,186,791	\$9,226,209	\$9,197,970	\$8,678,762
	3 Total Principal and Accrued Interest Balance	\$74,898,768	\$68,880,288	\$63,677,005	\$58,527,075	\$53,632,620
	4 Number of Loans	10,300	9,808	9,407	8,989	8,615
	5 Number of Borrowers	8,668	8,268	7,937	7,589	7,279
C.	1 Borrower Payments- Principal	\$5,745,701	\$5,848,195	\$4,967,799	\$4,963,514	\$4,625,465
	2 Borrower Payments- Interest	\$1,348,068	\$1,447,514	\$1,418,628	\$1,392,440	\$1,289,794
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$200,763	\$185,720	\$170,679	\$157,825	\$144,979
	3 Cash Release to Access Group	\$304,421	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.07%	8.28%	8.82%	9.01%	8.98%
	2 Weighted Average Remaining Maturity (WARM)	68	66	63	61	59
F.	1 Senior Notes Outstanding	\$64,952,115	\$60,203,552	\$54,942,590	\$50,462,309	\$45,966,540
	2 Subordinate Note Outstanding	\$14,955,711	\$13,862,319	\$12,650,943	\$11,619,325	\$10,584,140
	3 Senior Principal Distribution Amount	\$4,298,515	\$4,748,564	\$5,260,962	\$4,480,282	\$4,495,768
	4 Subordinate Principal Distribution Amount	\$989,765	\$1,093,392	\$1,211,376	\$1,031,618	\$1,035,184
	5 Senior Asset Percentage	126.72%	127.90%	129.07%	130.51%	132.96%
	6 Total Asset Percentage	103.00%	103.96%	104.91%	106.08%	108.08%