

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2024  
Collection Period: 01/01/2024 to 03/31/2024

<b>I. Series 2005-A Asset and Liability Summary</b>												
<b>A. Student Loan Portfolio and Fund Balance</b>												
								<b>December 31, 2023</b>	<b>Change</b>	<b>March 31, 2024</b>		
1	Principal Balance							\$13,418,102.43	(\$1,175,794.82)	\$12,242,307.61		
2	Accrued Interest							\$146,458.84	(\$19,067.40)	\$127,391.44		
3	Total Principal And Accrued Interest Balance							<b>\$13,564,561.27</b>	<b>(\$1,194,862.22)</b>	<b>\$12,369,699.05</b>		
4	Fund Accounts Balance							<b>\$2,647,898.71</b>	<b>\$62,589.92</b>	<b>\$2,710,488.63</b>		
5	<b>Total Student Loans And Fund Balance</b>							<b>\$16,212,459.98</b>	<b>(\$1,132,272.30)</b>	<b>\$15,080,187.68</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>												
								<b>December 31, 2023</b>	<b>Change</b>	<b>March 31, 2024</b>		
1	Weighted Average Coupon (WAC)							8.70%	-0.03%	8.67%		
2	Weighted Average Remaining Maturity (WARM)							59	(2)	57	[includes in-school period]	
3	Number of Loans							2,253	(159)	2,094		
4	Number of Borrowers							2,139	(147)	1,992		
<b>C. Notes and Certificates</b>												
								<b>3/31/2024</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
									<b>December 31, 2023</b>	<b>Change</b>	<b>March 31, 2024</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%	5.98628%		\$10,926,608.66	(\$1,060,446.96)	\$9,866,161.70	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%	6.38628%		\$2,281,367.81	(\$221,410.84)	\$2,059,956.97	17.3%
5	<b>Total Notes and Certificates</b>								<b>\$13,207,976.47</b>	<b>(\$1,281,857.80)</b>	<b>\$11,926,118.67</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>												
								<b>December 31, 2023</b>	<b>Change</b>	<b>March 31, 2024</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							\$1,647,898.71	\$62,589.92	\$1,710,488.63		
4	<b>Total Fund Accounts Balance</b>							<b>\$2,647,898.71</b>	<b>\$62,589.92</b>	<b>\$2,710,488.63</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>March 31, 2024</b>
1	Borrower Payments - Total	(\$1,160,249.46)
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>(\$1,160,249.46)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	\$18,233.28
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$740.26)
	4b Adjustments - Write-offs	(\$33,038.38)
4	Total Adjustments	(\$33,778.64)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$15,545.36)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$1,175,794.82)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$286,523.14)
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>(\$286,523.14)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$284,747.42
2	Capitalized Interest	(\$18,233.28)
	3a Small Balance and Other Adjustments	\$503.42
	3b Adjustments - Write-offs	(\$1,205.69)
3	Total Adjustments	(\$702.27)
4	Fee Accruals	\$1,643.87
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$267,455.74</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$19,067.40)</b>

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III. Series 2005-A Collection Fund Activity				
<b>A.</b>	<b>Collection Fund</b>			
		<b>March 31, 2024</b>		
		Beginning Balance		
		\$1,524,218.25		
		Transfers to Other Funds		
		(\$1,524,218.25)		
	1a	Amount received in the collection account related to the collection period		
		\$1,440,747.98		
	1b	Earnings		
		\$29,819.38		
	1c	Recoveries		
		\$110,188.13		
	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>\$1,580,755.49</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	\$33,545.26	\$33,545.26	\$0.00
	1b	\$0.00	\$0.00	\$0.00
	2	\$0.00	\$0.00	\$0.00
	3a	\$0.00	\$0.00	\$0.00
	3b	\$0.00	\$0.00	\$0.00
	3c	\$149,294.62	\$149,294.62	\$0.00
	4a	\$0.00	\$0.00	\$0.00
	4b	\$0.00	\$0.00	\$0.00
	4c	\$0.00	\$0.00	\$0.00
	5	\$33,254.08	\$33,254.08	\$0.00
	6	\$0.00	\$0.00	\$0.00
	7	\$0.00	\$0.00	\$0.00
8	\$0.00	\$0.00	\$0.00	
9	\$1,364,661.53	\$1,364,661.53	\$0.00	
10	\$0.00	\$0.00	\$0.00	
11	\$0.00	\$0.00	\$0.00	
12	\$0.00	\$0.00	\$0.00	
	<b>Total Payments</b>	<b>\$1,580,755.49</b>	<b>\$1,580,755.49</b>	<b>\$0.00</b>

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<b>IV. Series 2005-A Waterfall for Distributions</b>				
			Remaining Funds Balance	CAPI Account Balance Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$1,580,755.49</b>	<b>\$1,580,755.49</b>
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$33,545.26	\$1,547,210.23
<b>C.</b>	<b>Second</b>	<b>Swap Payments</b>	\$0.00	\$1,547,210.23
<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	\$1,547,210.23
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,547,210.23
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$149,294.62	\$1,397,915.61
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$149,294.62</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	\$1,397,915.61
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,397,915.61
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,397,915.61
	(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>	\$33,254.08	\$1,364,661.53
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)</b>	\$0.00	\$1,364,661.53
<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	\$1,364,661.53
<b>I.</b>	<b>Eighth</b>	<b>Payment to the Capitalized Interest account to increase the balance thereof set forth</b>	\$0.00	\$1,364,661.53
<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	\$1,364,661.53
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,364,661.53
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$1,128,948.29	\$235,713.24
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$235,713.24	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,364,661.53</b>	
<b>K.</b>	<b>Tenth</b>	<b>Payment of any swap termination payments due to swap counterparty</b>	\$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
<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

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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	\$12,369,699.05	\$12,369,699.05
	2 Fund Balances	\$2,721,301.38	\$1,140,545.89
	3 Senior Notes Outstanding	\$9,866,161.70	\$8,737,213.41
	<b>Senior Asset Percentage</b>	<b>152.96%</b>	<b>154.63%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$12,369,699.05	\$12,369,699.05
	2 Fund Balances	\$2,721,301.38	\$1,140,545.89
	3 All Notes Outstanding	\$11,926,118.67	\$10,561,457.14
	<b>Total Asset Percentage</b>	<b>126.54%</b>	<b>127.92%</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	2,094	\$12,242,307.61	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>2,094</b>	<b>\$12,242,307.61</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,348.00	0.17%
	2 Grace	1	\$18,420.00	0.15%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	6	\$108,400.00	0.89%
	5 Repayment	2,085	\$12,095,139.61	98.80%
	6 Interim Charge-Offs	0	\$0.00	0.00%
<b>7 Total By Borrower Status Distribution</b>	<b>2,094</b>	<b>\$12,242,307.61</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	2,068	\$11,980,599.88	97.86%
	2 Undergraduate	26	\$261,707.73	2.14%
<b>3 Total By Loan Type Distribution</b>	<b>2,094</b>	<b>\$12,242,307.61</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>INTERIM:</b>				
<b>A.</b> In-School		Includes Accrued Int.		
Current	2	\$44,260.95	0.36%	
<b>B.</b> Grace				
Current	1	\$37,906.36	0.31%	
<b>C.</b> TOTAL INTERIM	3	\$82,167.31	0.66%	
<b>REPAYMENT:</b>				
<b>D.</b> Active				
Current	1,889	\$10,806,030.75	87.36%	
1-29 Days Delinquent	127	\$839,317.98	6.79%	
30-59 Days Delinquent	41	\$233,793.51	1.89%	
60-89 Days Delinquent	11	\$113,336.43	0.92%	
90-119 Days Delinquent	6	\$36,096.40	0.29%	
120-149 Days Delinquent	5	\$49,634.53	0.40%	
150-179 Days Delinquent	6	\$80,352.95	0.65%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	6	\$128,969.19	1.04%	
<b>G.</b> Interim Charge-Offs	0	\$0.00	0.00%	
<b>H.</b> TOTAL REPAYMENT	2,091	\$12,287,531.74	99.34%	
<b>I.</b> TOTAL PORTFOLIO	2,094	\$12,369,699.05	100.00%	

# ACCESS GROUP, INC.

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

<b>A.</b>	1 ABS Notes Outstanding	\$11,926,119
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$12,242,308
	2 Total Fund Accounts Balance	\$2,710,489
	3 Total Principal and Accrued Interest Balance	\$12,369,699
	4 Number of Loans	2,094
	5 Number of Borrowers	1,992
<b>C.</b>	1 Borrower Payments- Principal	\$1,160,249
	2 Borrower Payments- Interest	\$286,523
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$33,545
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.67%
	2 Weighted Average Remaining Maturity (WARM)	57
<b>F.</b>	1 Senior Notes Outstanding	\$9,866,162
	2 Subordinate Note Outstanding	\$2,059,957
	3 Senior Principal Distribution Amount	\$1,060,447
	4 Subordinate Principal Distribution Amount	\$221,411
	5 Senior Asset Percentage	154.63%
	6 Total Asset Percentage	127.92%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-A Notes

### Portfolio Trend Analysis Report

March 31, 2024

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	<b>Collection Periods</b>	<b>March-23</b>	<b>June-23</b>	<b>September-23</b>	<b>December-23</b>	<b>March-24</b>
	<b>Reporting Date</b>	<b>4/25/2023</b>	<b>7/25/2023</b>	<b>10/25/2023</b>	<b>1/25/2024</b>	<b>4/25/2024</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$17,817,440</b>	<b>\$15,999,625</b>	<b>\$14,548,604</b>	<b>\$13,207,976</b>	<b>\$11,926,119</b>
<b>B.</b>	1 Total Private Principal Balance	\$17,074,599	\$15,816,675	\$14,464,670	\$13,418,102	\$12,242,308
	2 Total Fund Accounts Balance	\$3,120,574	\$2,760,955	\$2,769,968	\$2,647,899	\$2,710,489
	3 Total Principal and Accrued Interest Balance	\$17,232,833	\$15,956,738	\$14,605,447	\$13,564,561	\$12,369,699
	4 Number of Loans	2,673	2,502	2,344	2,253	2,094
	5 Number of Borrowers	2,517	2,365	2,223	2,139	1,992
<b>C.</b>	1 Borrower Payments- Principal	\$1,581,459	\$1,271,651	\$1,279,933	\$1,027,649	\$1,160,249
	2 Borrower Payments- Interest	\$342,700	\$333,219	\$328,720	\$307,899	\$286,523
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$46,878	\$42,687	\$39,542	\$36,162	\$33,545
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	7.77%	7.97%	8.51%	8.70%	8.67%
	2 Weighted Average Remaining Maturity (WARM)	65	63	61	59	57
<b>F.</b>	1 Senior Notes Outstanding	\$14,739,896	\$13,236,066	\$12,035,674	\$10,926,609	\$9,866,162
	2 Subordinate Note Outstanding	\$3,077,544	\$2,763,560	\$2,512,930	\$2,281,368	\$2,059,957
	3 Senior Principal Distribution Amount	\$1,333,771	\$1,503,830	\$1,200,392	\$1,109,065	\$1,060,447
	4 Subordinate Principal Distribution Amount	\$278,478	\$313,985	\$250,630	\$231,562	\$221,411
	5 Senior Asset Percentage	137.99%	141.21%	144.41%	148.98%	154.63%
	6 Subordinate Asset Percentage	114.15%	116.82%	119.47%	123.25%	127.92%