

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: July 25, 2024
Collection Period: 04/01/2024 to 06/30/2024

I. Series 2005-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								March 31, 2024	Change	June 30, 2024		
1	Principal Balance							\$12,242,307.61	(\$1,028,002.22)	\$11,214,305.39		
2	Accrued Interest							\$127,391.44	(\$22,231.03)	\$105,160.41		
3	Total Principal And Accrued Interest Balance							\$12,369,699.05	(\$1,050,233.25)	\$11,319,465.80		
4	Fund Accounts Balance							\$2,710,488.63	(\$149,446.46)	\$2,561,042.17		
5	Total Student Loans And Fund Balance							\$15,080,187.68	(\$1,199,679.71)	\$13,880,507.97		
B. Student Loan Portfolio and Fund Balance												
								March 31, 2024	Change	June 30, 2024		
1	Weighted Average Coupon (WAC)							8.67%	-0.04%	8.63%		
2	Weighted Average Remaining Maturity (WARM)							57	(2)	55	[includes in-school period]	
3	Number of Loans							2,094	(105)	1,989		
4	Number of Borrowers							1,992	(100)	1,892		
C. Notes and Certificates												
								6/30/2024	Balance	Balance	Balance	
									March 31, 2024	Change	June 30, 2024	
											% 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%	5.98516%	\$9,866,161.70	(\$1,128,948.29)	\$8,737,213.41	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%	6.38516%	\$2,059,956.97	(\$235,713.24)	\$1,824,243.73	17.3%	
5	Total Notes and Certificates							6.05425%	\$11,926,118.67	(\$1,364,661.53)	\$10,561,457.14	100.0%
D. Fund Accounts Balance												
								March 31, 2024	Change	June 30, 2024		
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							\$1,710,488.63	(\$149,446.46)	\$1,561,042.17		
4	Total Fund Accounts Balance							\$2,710,488.63	(\$149,446.46)	\$2,561,042.17		

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	June 30, 2024
1	Borrower Payments - Total	(\$1,037,317.98)
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	(\$1,037,317.98)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$22,307.77
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$527.91)
	4b Adjustments - Write-offs	(\$12,464.10)
4	Total Adjustments	(\$12,992.01)
5	Total Non-Cash Principal Activity	\$9,315.76
C. Total Student Loan Principal Activity		
		(\$1,028,002.22)
D. Student Loan Interest Activity		
1	Borrower Payments - Total	(\$259,848.81)
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	(\$259,848.81)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$258,509.11
2	Capitalized Interest	(\$22,307.77)
	3a Small Balance and Other Adjustments	\$41.59
	3b Adjustments - Write-offs	(\$116.90)
3	Total Adjustments	(\$75.31)
4	Fee Accruals	\$1,491.75
5	Total Non-Cash Interest Adjustments	\$237,617.78
F. Total Student Loan Interest Activity		
		(\$22,231.03)

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III. Series 2005-A Collection Fund Activity					
A.	Collection Fund				
		June 30, 2024			
		Beginning Balance	\$1,580,755.49		
		Transfers to Other Funds	(\$1,580,755.49)		
	1a	Amount received in the collection account related to the collection period	\$1,310,000.44		
	1b	Earnings	\$30,234.36		
	1c	Recoveries	\$103,907.88		
	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		
		Ending Balance	\$1,444,142.68		
B.	Required Payments Under Waterfall				
		Payment	Distribute from Collection	Transfer from Capitalized Fund	
	1a	Administrative Allowance	\$30,605.77	\$30,605.77	\$0.00
	1b	Annual Administration Fee	\$7,500.00	\$7,500.00	\$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	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$132,186.65	\$132,186.65	\$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	\$29,443.78	\$29,443.78	\$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)	\$1,244,406.48	\$1,244,406.48	\$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	\$1,444,142.68	\$1,444,142.68	\$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)	\$1,444,142.68	\$1,444,142.68
B.	First	Administrative Allowance	\$38,105.77	\$1,406,036.91
C.	Second	Swap Payments	\$0.00	\$1,406,036.91
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	\$1,406,036.91
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,406,036.91
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$132,186.65	\$1,273,850.26
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$132,186.65	
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	\$1,273,850.26
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,273,850.26
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,273,850.26
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$29,443.78	\$1,244,406.48
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$1,244,406.48
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,244,406.48
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,244,406.48
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	\$1,244,406.48
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,244,406.48
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$1,029,464.48	\$214,942.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$214,942.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,244,406.48	
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$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
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00

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V. Series 2005-A Senior and Total Asset Percentages

		Pre-Distribution	Post-Distribution
A. Senior Asset Percentage	1 Student Loan Portfolio Balance	\$11,319,465.80	\$11,319,465.80
	2 Fund Balances	\$2,571,052.76	\$1,126,910.08
	3 Senior Notes Outstanding	\$8,737,213.41	\$7,707,748.93
	Senior Asset Percentage	158.98%	161.48%
B. Total Asset Percentage	1 Student Loan Portfolio Balance	\$11,319,465.80	\$11,319,465.80
	2 Fund Balances	\$2,571,052.76	\$1,126,910.08
	3 All Notes Outstanding	\$10,561,457.14	\$9,317,050.66
	Total Asset Percentage	131.52%	133.59%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	1,989	\$11,214,305.39	100.00%
	2 Total By Loan Type Distribution	1,989	\$11,214,305.39	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,348.00	0.18%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	8	\$151,734.28	1.35%
	5 Repayment	1,978	\$11,013,171.92	98.21%
	6 Interim Charge-Offs	1	\$29,051.19	0.26%
7 Total By Borrower Status Distribution	1,989	\$11,214,305.39	100.00%	
C.	School Type Distribution:			
	1 Graduate	1,963	\$10,960,803.44	97.74%
	2 Undergraduate	26	\$253,501.95	2.26%
3 Total By Loan Type Distribution	1,989	\$11,214,305.39	100.00%	

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	2	\$44,680.40	0.39%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$44,680.40	0.39%	
D. REPAYMENT:				
Active				
Current	1,882	\$10,334,795.48	91.30%	
1-29 Days Delinquent	33	\$193,901.42	1.71%	
30-59 Days Delinquent	29	\$254,420.76	2.25%	
60-89 Days Delinquent	12	\$122,264.62	1.08%	
90-119 Days Delinquent	10	\$50,255.11	0.44%	
120-149 Days Delinquent	6	\$34,182.54	0.30%	
150-179 Days Delinquent	6	\$80,304.99	0.71%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	8	\$175,259.83	1.55%	
G. Interim Charge-Offs	1	\$29,400.65	0.26%	
H. TOTAL REPAYMENT	1,987	\$11,274,785.40	99.61%	
I. TOTAL PORTFOLIO	1,989	\$11,319,465.80	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$10,561,457
B.	1 Total Private Principal Outstanding Balance	\$11,214,305
	2 Total Fund Accounts Balance	\$2,561,042
	3 Total Principal and Accrued Interest Balance	\$11,319,466
	4 Number of Loans	1,989
	5 Number of Borrowers	1,892
C.	1 Borrower Payments- Principal	\$1,037,318
	2 Borrower Payments- Interest	\$259,849
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$30,606
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.63%
	2 Weighted Average Remaining Maturity (WARM)	55
F.	1 Senior Notes Outstanding	\$8,737,213
	2 Subordinate Note Outstanding	\$1,824,244
	3 Senior Principal Distribution Amount	\$1,128,948
	4 Subordinate Principal Distribution Amount	\$235,713
	5 Senior Asset Percentage	161.48%
	6 Total Asset Percentage	133.59%

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Portfolio Trend Analysis Report
June 30, 2024

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	June-23	September-23	December-23	March-24	June-24
	Reporting Date	7/25/2023	10/25/2023	1/25/2024	4/25/2024	7/25/2024
A.	1 Asset Backed Securities	\$15,999,625	\$14,548,604	\$13,207,976	\$11,926,119	\$10,561,457
B.	1 Total Private Principal Balance	\$15,816,675	\$14,464,670	\$13,418,102	\$12,242,308	\$11,214,305
	2 Total Fund Accounts Balance	\$2,760,955	\$2,769,968	\$2,647,899	\$2,710,489	\$2,561,042
	3 Total Principal and Accrued Interest Balance	\$15,956,738	\$14,605,447	\$13,564,561	\$12,369,699	\$11,319,466
	4 Number of Loans	2,502	2,344	2,253	2,094	1,989
	5 Number of Borrowers	2,365	2,223	2,139	1,992	1,892
C.	1 Borrower Payments- Principal	\$1,271,651	\$1,279,933	\$1,027,649	\$1,160,249	\$1,037,318
	2 Borrower Payments- Interest	\$333,219	\$328,720	\$307,899	\$286,523	\$259,849
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$42,687	\$39,542	\$36,162	\$33,545	\$30,606
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	7.97%	8.51%	8.70%	8.67%	8.63%
	2 Weighted Average Remaining Maturity (WARM)	63	61	59	57	55
F.	1 Senior Notes Outstanding	\$13,236,066	\$12,035,674	\$10,926,609	\$9,866,162	\$8,737,213
	2 Subordinate Note Outstanding	\$2,763,560	\$2,512,930	\$2,281,368	\$2,059,957	\$1,824,244
	3 Senior Principal Distribution Amount	\$1,503,830	\$1,200,392	\$1,109,065	\$1,060,447	\$1,128,948
	4 Subordinate Principal Distribution Amount	\$313,985	\$250,630	\$231,562	\$221,411	\$235,713
	5 Senior Asset Percentage	141.21%	144.41%	148.98%	154.63%	161.48%
	6 Subordinate Asset Percentage	116.82%	119.47%	123.25%	127.92%	133.59%