

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024
Collection Period: 07/01/2024 to 09/30/2024

I. Series 2005-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								June 30, 2024	Change	September 30, 2024		
1	Principal Balance							\$11,214,305.39	(\$1,000,761.01)	\$10,213,544.38		
2	Accrued Interest							\$105,160.41	(\$6,098.65)	\$99,061.76		
3	Total Principal And Accrued Interest Balance							\$11,319,465.80	(\$1,006,859.66)	\$10,312,606.14		
4	Fund Accounts Balance							\$2,561,042.17	(\$170,195.46)	\$2,390,846.71		
5	Total Student Loans And Fund Balance							\$13,880,507.97	(\$1,177,055.12)	\$12,703,452.85		
B. Student Loan Portfolio and Fund Balance												
								June 30, 2024	Change	September 30, 2024		
1	Weighted Average Coupon (WAC)							8.63%	0.00%	8.63%		
2	Weighted Average Remaining Maturity (WARM)							55	(2)	53	[includes in-school period]	
3	Number of Loans							1,989	(86)	1,903		
4	Number of Borrowers							1,892	(80)	1,812		
C. Notes and Certificates												
								9/30/2024	Balance	Balance	Balance	% of
									June 30, 2024	Change	September 30, 2024	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%	5.94621%		\$8,737,213.41	(\$1,029,464.48)	\$7,707,748.93	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%	6.34621%		\$1,824,243.73	(\$214,942.00)	\$1,609,301.73	17.3%
5	Total Notes and Certificates								\$10,561,457.14	(\$1,244,406.48)	\$9,317,050.66	100.0%
D. Fund Accounts Balance												
								June 30, 2024	Change	September 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							\$1,561,042.17	(\$170,195.46)	\$1,390,846.71		
4	Total Fund Accounts Balance							\$2,561,042.17	(\$170,195.46)	\$2,390,846.71		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	September 30, 2024
1	Borrower Payments - Total	(\$941,563.51)
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	(\$941,563.51)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$11,960.75
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$4,452.01)
	4b Adjustments - Write-offs	(\$66,706.24)
4	Total Adjustments	(\$71,158.25)
5	Total Non-Cash Principal Activity	(\$59,197.50)
C.	Total Student Loan Principal Activity	(\$1,000,761.01)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$236,773.12)
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	(\$236,773.12)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$238,783.94
2	Capitalized Interest	(\$11,960.75)
	3a Small Balance and Other Adjustments	\$4,483.87
	3b Adjustments - Write-offs	(\$2,206.13)
3	Total Adjustments	\$2,277.74
4	Fee Accruals	\$1,573.54
5	Total Non-Cash Interest Adjustments	\$230,674.47
F.	Total Student Loan Interest Activity	(\$6,098.65)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

III. Series 2005-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2024		
	Transfers to Other Funds	\$1,444,142.68		
	1a Amount received in the collection account related to the collection period	(\$1,444,142.68)		
	1b Earnings	\$1,187,955.93		
	1c Recoveries	\$28,698.28		
	2 Amount received from Swap counterparty with respect to the related interest period	\$66,912.31		
	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	\$1,283,566.52		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance			Transfer from Capitalized Fund	
1b Annual Administration Fee		\$28,035.76	\$28,035.76	\$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		\$117,125.95	\$117,125.95	\$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		\$26,099.80	\$26,099.80	\$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)	\$1,112,305.01	\$1,112,305.01	\$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	\$1,283,566.52	\$1,283,566.52	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

IV. Series 2005-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$1,283,566.52	\$1,283,566.52	
B.	First	Administrative Allowance	\$28,035.76	\$1,255,530.76	\$0.00
C.	Second	Swap Payments	\$0.00	\$1,255,530.76	\$0.00
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	\$1,255,530.76	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,255,530.76	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$117,125.95	\$1,138,404.81	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$117,125.95		
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	\$1,138,404.81	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,138,404.81	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$1,138,404.81	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$26,099.80	\$1,112,305.01	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$1,112,305.01	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,112,305.01	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,112,305.01	\$0.00
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	\$1,112,305.01	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,112,305.01	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$920,180.44	\$192,124.57	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$192,124.57	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,112,305.01		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$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	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

V. Series 2005-A Senior and Total Asset Percentages

		Pre-Distribution	Post-Distribution
A. Senior Asset Percentage	1 Student Loan Portfolio Balance	\$10,312,606.14	\$10,312,606.14
	2 Fund Balances	\$2,399,903.52	\$1,116,337.00
	3 Senior Notes Outstanding	\$7,707,748.93	\$6,787,568.49
	Senior Asset Percentage	164.93%	168.38%
B. Total Asset Percentage	1 Student Loan Portfolio Balance	\$10,312,606.14	\$10,312,606.14
	2 Fund Balances	\$2,399,903.52	\$1,116,337.00
	3 All Notes Outstanding	\$9,317,050.66	\$8,204,745.65
	Total Asset Percentage	136.44%	139.30%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	1,903	\$10,213,544.38	100.00%
	2 Total By Loan Type Distribution	1,903	\$10,213,544.38	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,348.00	0.20%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	7	\$139,503.24	1.37%
	5 Repayment	1,893	\$10,024,880.30	98.15%
	6 Interim Charge-Offs	1	\$28,812.84	0.28%
7 Total By Borrower Status Distribution	1,903	\$10,213,544.38	100.00%	
C.	School Type Distribution:			
	1 Graduate	1,877	\$9,969,077.49	97.61%
	2 Undergraduate	26	\$244,466.89	2.39%
3 Total By Loan Type Distribution	1,903	\$10,213,544.38	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

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	\$45,104.73	0.44%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$45,104.73	0.44%	
D. REPAYMENT:				
Active				
Current	1,715	\$8,948,741.17	86.77%	
1-29 Days Delinquent	122	\$617,953.71	5.99%	
30-59 Days Delinquent	32	\$355,825.20	3.45%	
60-89 Days Delinquent	8	\$57,016.87	0.55%	
90-119 Days Delinquent	5	\$27,244.85	0.26%	
120-149 Days Delinquent	3	\$10,176.95	0.10%	
150-179 Days Delinquent	8	\$60,971.47	0.59%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	7	\$160,519.67	1.56%	
G. Interim Charge-Offs	1	\$29,051.52	0.28%	
H. TOTAL REPAYMENT	1,901	\$10,267,501.41	99.56%	
I. TOTAL PORTFOLIO	1,903	\$10,312,606.14	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 25, 2024

Collection Period: 07/01/2024 to 09/30/2024

VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$9,317,051
B.	1 Total Private Principal Outstanding Balance	\$10,213,544
	2 Total Fund Accounts Balance	\$2,390,847
	3 Total Principal and Accrued Interest Balance	\$10,312,606
	4 Number of Loans	1,903
	5 Number of Borrowers	1,812
C.	1 Borrower Payments- Principal	\$941,564
	2 Borrower Payments- Interest	\$236,773
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$28,036
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.63%
	2 Weighted Average Remaining Maturity (WARM)	53
F.	1 Senior Notes Outstanding	\$7,707,749
	2 Subordinate Note Outstanding	\$1,609,302
	3 Senior Principal Distribution Amount	\$1,029,464
	4 Subordinate Principal Distribution Amount	\$214,942
	5 Senior Asset Percentage	168.38%
	6 Total Asset Percentage	139.30%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-A Notes
Portfolio Trend Analysis Report
September 30, 2024

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	September-23	December-23	March-24	June-24	September-24
	Reporting Date	10/25/2023	1/25/2024	4/25/2024	7/25/2024	10/25/2024
A.	1 Asset Backed Securities	\$14,548,604	\$13,207,976	\$11,926,119	\$10,561,457	\$9,317,051
B.	1 Total Private Principal Balance	\$14,464,670	\$13,418,102	\$12,242,308	\$11,214,305	\$10,213,544
	2 Total Fund Accounts Balance	\$2,769,968	\$2,647,899	\$2,710,489	\$2,561,042	\$2,390,847
	3 Total Principal and Accrued Interest Balance	\$14,605,447	\$13,564,561	\$12,369,699	\$11,319,466	\$10,312,606
	4 Number of Loans	2,344	2,253	2,094	1,989	1,903
	5 Number of Borrowers	2,223	2,139	1,992	1,892	1,812
C.	1 Borrower Payments- Principal	\$1,279,933	\$1,027,649	\$1,160,249	\$1,037,318	\$941,564
	2 Borrower Payments- Interest	\$328,720	\$307,899	\$286,523	\$259,849	\$236,773
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$39,542	\$36,162	\$33,545	\$30,606	\$28,036
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.51%	8.70%	8.67%	8.63%	8.63%
	2 Weighted Average Remaining Maturity (WARM)	61	59	57	55	53
F.	1 Senior Notes Outstanding	\$12,035,674	\$10,926,609	\$9,866,162	\$8,737,213	\$7,707,749
	2 Subordinate Note Outstanding	\$2,512,930	\$2,281,368	\$2,059,957	\$1,824,244	\$1,609,302
	3 Senior Principal Distribution Amount	\$1,200,392	\$1,109,065	\$1,060,447	\$1,128,948	\$1,029,464
	4 Subordinate Principal Distribution Amount	\$250,630	\$231,562	\$221,411	\$235,713	\$214,942
	5 Senior Asset Percentage	144.41%	148.98%	154.63%	161.48%	168.38%
	6 Subordinate Asset Percentage	119.47%	123.25%	127.92%	133.59%	139.30%