Student Loan Asset Backed Series 2007-A Notes

**Quarterly Servicing Report** 

#### Report Date: November 25, 2024 Collection Period: 08/01/2024 to 10/31/2024

	ent Loan Portfolio and Fund Balance							July 31, 2024	Change	October 31, 2024	
	incipal Balance							\$44,395,090.75	(\$3,923,309.47)	\$40,471,781.28	
2 Ac	ccrued Interest							\$448,719.69	(\$11,879.18)	\$436,840.51	
	ntal Principal And Accrued Interest Balance							\$44,843,810.44 \$7,758,840.68	(\$3,935,188.65) (\$825,630.64)	\$40,908,621.79 \$6,933,210.04	
5 <b>Tc</b>	otal Student Loans And Fund Balance							\$52,602,651.12	(\$4,760,819.29)	\$47,841,831.83	
Stude	ent Loan Portfolio and Fund Balance							July 31, 2024	Change	October 31, 2024	
2 W 3 Nu	eighted Average Coupon (WAC) eighted Average Remaining Maturity (WARM) umber of Loans umber of Borrowers	[includes	in-school pe	eriod]				8.95% 55 7,863 6,649	-0.32% (2) (275) (238)	8.63% 53 7,588 6.411	
					Spread		10/31/2024	Balance	Balance	Balance	% of
Notes	s and Certificates		CUSIP	Index	Adjustment	Margin	Interest. Rate	July 31, 2024	Change	October 31, 2024	O/S Securit
	udent Loan Asset Backed Series 2007-A Notes Senior Class			3-Month SOFR		0.00000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
	udent Loan Asset Backed Series 2007-A Notes Senior Class udent Loan Asset Backed Series 2007-A Notes Senior Class			3-Month SOFR 3-Month SOFR		0.00000% 0.30000%	0.00000% 5.63292%	\$0.00 \$37,642,427.01	\$0.00 (\$3,951,208.40)	\$0.00 \$33.691.218.61	0.00% 81.28%
0.01	udent Loan Asset Backed Series 2007-A Notes Subordinate Class			3-Month SOFR		0.50000%	5.88292%	\$8,667,450.96	(\$909,795.35)	\$7,757,655.61	18.72%
4 St	otal Notes and Certificates					-	5.67971%	\$46,309,877.97	(\$4,861,003.75)	\$41,448,874.22	100.00%
5 <b>Tc</b>	Accounts Balance							July 31 2024	Change	October 31, 2024	
5 To	Accounts Balance							<b>July 31, 2024</b> \$0.00	Change \$0.00	October 31, 2024 \$0.00	

#### Student Loan Asset Backed Series 2007-A Notes

**Quarterly Servicing Report** 

#### Report Date: November 25, 2024 Collection Period: 08/01/2024 to 10/31/2024

II.	Series 2007-A Transactions and Accruals		
Α.	Student Loan Cash Principal Activity	October 31, 2	2024
	<ol> <li>Borrower Payments - Total</li> <li>Claim Payments</li> <li>Refunds</li> <li>Reversals</li> <li>New Acquisitions - Principal</li> <li>Cancellations - Principal</li> <li>New Acquisitions - Sale Transfers</li> <li>New Acquisitions - Repurchases</li> </ol>	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	(\$3,669,860.66 \$0.00 \$0.00 \$0.00
	<ul> <li>5 New Acquisitions - Total</li> <li>6 Total Cash Principal Activity</li> </ul>		\$0.00 (\$3,669,860.66
В.	Student Loan Non-Cash Principal Activity1Capitalized Interest2New Acquisitions/Cancellations - Fees3Capitalized Guarantee Fees4aSmall Balance and Other Adjustments4bAdjustments - Write-offs4Total Adjustments5Total Non-Cash Principal Activity	(\$6,026.56) (\$260,763.61)	\$13,341.36 \$0.00 \$0.00 (\$266,790.17 <b>(\$253,448.8</b> 1
C.	Total Student Loan Principal Activity		(\$3,923,309.47)
D.	Student Loan Interest Activity1Borrower Payments - Total2Claim Payments3aNew Acquisitions - Sale Transfers3bNew Acquisitions - Repurchases3New Acquisitions4Other Adjustments5Total Interest Collections	\$0.00 \$0.00	(\$974,066.97) \$0.00 \$0.00 \$0.00 <b>(\$974,066.97</b> )
E.	Student Loan Non-Cash Interest Activity         1       Borrower Accruals         2       Capitalized Interest         3a       Small Balance and Other Adjustments         3b       Adjustments - Write-offs         3       Total Adjustments         4       Fee Accruals	\$5,339.32 (\$8,921.39)	971,926.63 (\$13,341.36) (\$3,582.07) \$7,184.59
F.	5 Total Non-Cash Interest Adjustments Total Student Loan Interest Activity		(\$11,879.18)

Student Loan Asset Backed Series 2007-A Notes

**Quarterly Servicing Report** 

Report Date: November 25, 2024

III.	Se	ries 2007-A Collection Fund Activity			
Α.		Collection Fund	October 31, 2024		
		Beginning Balance	\$5,670,415.24		
		Transfers to Other Funds	(\$5,670,415.24)		
	1a	Amount received in the collection account related to the collection period	\$4,608,594.70		
	1b	Recoveries	\$200,779.77		
	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)	\$48.74		
	4	Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$25.31		
	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	\$4,809,448.52		
В.		Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a	Administrative Allowance	\$110,987.73	\$110,987.73	\$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	\$479,721.51	\$479,721.51	\$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	\$115,361.88	\$115,361.88	\$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)	\$4,103,377.40	\$4,103,377.40	\$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	\$4,809,448.52	\$4,809,448.52	\$0.00

Student Loan Asset Backed Series 2007-A Notes

**Quarterly Servicing Report** 

Report Date: November 25, 2024

IV	Sorios	2007-A Waterfall for Distributions			
1 V .	Series			Remaining Funds Balance	CAPI Account Uses
Α.		Total Available Funds (Collection Fund Account)	\$4,809,448.52	\$4,809,448.52	\$0.00
В.	First	Administrative Allowance	\$110,987.73	\$4,698,460.79	\$0.00
C.	(a) (b) (c)	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations: Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN] <b>Total Interest Distribution on Senior Notes or Obligations:</b>	\$0.00 \$0.00 \$479,721.51 \$479,721.51	\$4,698,460.79 \$4,698,460.79 \$4,218,739.28	\$0.00 \$0.00 \$0.00
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$4,218,739.28	\$0.00
Е.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$115,361.88	\$4,103,377.40	\$0.00
F.	(a) (b) (c)	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations: Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN] Total Principal Distribution on Senior Notes or Obligations:	\$0.00 \$0.00 \$0.00 \$0.00	\$4,103,377.40 \$4,103,377.40 \$4,103,377.40	\$0.00 \$0.00 \$0.00
G.	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$4,103,377.40	\$0.00
Н.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$4,103,377.40	\$0.00
I.	(b) (c) (d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN] Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN] <b>Total Principal Distribution on Notes or Obligations:</b>	\$0.00 \$0.00 3,335,380.94 767,996.46 <b>\$4,103,377.40</b>	\$4,103,377.40 \$4,103,377.40 \$4,103,377.40 \$767,996.46 (\$0.00)	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
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
к.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

**Student Loan Asset Backed Series 2007-A Notes** 

**Quarterly Servicing Report** 

Report Date: November 25, 2024

<b>A</b> .	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$40,471,781.28
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$30,355,837.67
	Senior Asset Percentage	139.91%
В.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$40,471,781.28
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$37,345,496.82
	Total Asset Percentage	113.73%

#### Student Loan Asset Backed Series 2007-A Notes

#### **Quarterly Servicing Report**

#### Report Date: November 25, 2024

		Number of Loans	Dollar Amount	% of Portfolio
Α.	Loan Type Distribution:			
	1 Private Loans	7,588	\$40,471,781.28	100.00%
	2 Total By Loan Type Distribution	7,588	\$40,471,781.28	100.00%
В.	Borrower Status Distribution:			
	1 In-School	4	\$77,934.00	0.19%
	2 Grace	1	\$23,000.00	0.06%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	32	\$555,194.25	1.37%
	5 Repayment	7,548	\$39,787,074.31	98.31%
	6 Interim Charge-Offs	3	\$28,578.72	0.07%
	7 Total By Borrower Status Distribution	7,588	\$40,471,781.28	100.00%
C.	School Type Distribution:			
	1 Graduate	7,529	\$39,996,946.50	98.83%
	2 Undergraduate	59	\$474,834.78	1.17%
	3 Total By Loan Type Distribution	7,588	\$40,471,781.28	100.00%

**Student Loan Asset Backed Series 2007-A Notes** 

**Quarterly Servicing Report** 

Report Date: November 25, 2024

VII.	Series 2007-A Notes	Por	Portfolio Status By Loan Type				
	Status	# of Loans	Amount (\$)	Percentage (%)			
	INTERIM:		Includes Accrued Int.				
Α.	In-School						
	Current	4	\$197,113.46	0.48%			
В.	Grace						
	Current	1	\$42,155.54	0.10%			
C.	TOTAL INTERIM	5	\$ 239,269	0.58%			
D.							
שן.	REPAYMENT: Active						
	Current	6,787	\$34,667,750.20	84.74%			
	1-29 Days Delinguent	471	\$3,083,609.45	7.54%			
	30-59 Days Delinquent	159	\$1,147,610.67	2.81%			
	60-89 Days Delinquent	47	\$362,291.02	0.89%			
	90-119 Days Delinquent	29	\$262,755.41	0.64%			
	120-149 Days Delinquent	31	\$281,362.69	0.69%			
	150-179 Days Delinquent <ul> <li>&gt; 180 Days Delinquent</li> </ul>	24 0	\$220,052.78 \$0.00	0.54% 0.00%			
E.	Deferment:						
	Current	0	\$0.00	0.00%			
F.	Forbearance:						
	Current	32	\$615,269.77	1.50%			
G.	Claims	3	\$28,650.80	0.07%			
н.	TOTAL REPAYMENT	7,583	\$ 40,669,352.79	99.42%			
١.	TOTAL PORTFOLIO	7,588	\$ 40,908,621.79	100.00%			

**Student Loan Asset Backed Series 2007-A Notes** 

**Quarterly Servicing Report** 

### Report Date: November 25, 2024

Α.	1 ABS Notes Outstanding	\$41,448,874
В.	1 Total Private Principal Outstanding Balance	\$40,471,781
	2 Total Fund Accounts Balance	\$6,933,210
	3 Total Principal and Accrued Interest Balance	\$40,908,622
	4 Number of Loans	7,588
	5 Number of Borrowers	6,411
C.	1 Borrower Payments- Principal	\$3,669,861
	2 Borrower Payments- Interest	\$974,067
D.	1 Necessary Funds Transfer to Meet Obligations	\$C
	2 Administrative Allowance	\$110,988
	3 Cash Release to Access Group Inc	\$C
Е.	1 Weighted Average Coupon (WAC)	8.63%
	2 Weighted Average Remaining Maturity (WARM)	53
F.	1 Senior Notes Outstanding	\$33,691,219
	2 Subordinate Note Outstanding	\$7,757,656
	3 Senior Principal Distribution Amount	\$3,951,208
	4 Subordinate Principal Distribution Amount	\$909,795
	5 Senior Asset Percentage	139.91%
	6 Total Asset Percentage	113.73%

#### Student Loan Asset Backed Series 2007-A Notes

#### Portfolio Trend Analysis Report

October 31, 2024

	Collection Periods	October-23	January-24	April-24	July-24	October-24
	Reporting Date	11/27/2023	2/26/2024	5/28/2024	8/26/2024	11/25/2024
A.	1 Asset Backed Securities	\$62,081,633	\$56,550,681	\$50,993,672	\$46,309,878	\$41,448,874
В.	1 Total Private Principal Balance	\$57,991,742	\$53,111,760	\$48,485,230	\$44,395,091	\$40,471,78 <sup>,</sup>
	2 Total Fund Accounts Balance	\$9,197,970	\$8,678,762	\$8,152,583	\$7,758,841	\$6,933,210
	3 Total Principal and Accrued Interest Balance	\$58,527,075	\$53,632,620	\$48,927,379	\$44,843,810	\$40,908,622
	4 Number of Loans	8,989	8,615	8,194	7,863	7,58
	5 Number of Borrowers	7,589	7,279	6,914	6,649	6,41
C.	1 Borrower Payments- Principal	\$4,963,514	\$4,625,465	\$4,609,774	\$3,911,548	\$3,669,86
	2 Borrower Payments- Interest	\$1,392,440	\$1,289,794	\$1,165,616	\$1,058,422	\$974,06
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$
	2 Administrative Allowance	\$157,825	\$144,979	\$132,779	\$121,213	\$110,98
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$
E.	1 Weighted Average Coupon (WAC)	9.01%	8.98%	8.94%	8.95%	8.63%
	2 Weighted Average Remaining Maturity (WARM)	61	59	57	55	53
F.	1 Senior Notes Outstanding	\$50,462,309	\$45,966,540	\$41,449,592	\$37,642,427	\$33,691,21
	2 Subordinate Note Outstanding	\$11,619,325	\$10,584,140	\$9,544,079	\$8,667,451	\$7,757,65
	3 Senior Principal Distribution Amount	\$4,480,282	\$4,495,768	\$4,516,948	\$3,807,165	\$3,951,20
	4 Subordinate Principal Distribution Amount	\$1,031,618	\$1,035,184	\$1,040,061	\$876,628	\$909,79
	5 Senior Asset Percentage	130.51%	132.96%	134.12%	137.71%	139.91%
	6 Total Asset Percentage	106.08%	108.08%	109.02%	111.93%	113.73%