

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 27, 2025  
Collection Period: 10/01/2024 to 12/31/2024

I. Series 2005-A Asset and Liability Summary										
<b>A. Student Loan Portfolio and Fund Balance</b>										
							September 30, 2024	Change	December 31, 2024	
1 Principal Balance							\$10,213,544.38	(\$871,913.30)	\$9,341,631.08	
2 Accrued Interest							\$99,061.76	\$4,835.74	\$103,897.50	
3 Total Principal And Accrued Interest Balance							\$10,312,606.14	(\$867,077.56)	\$9,445,528.58	
4 Fund Accounts Balance							\$2,390,846.71	(\$194,593.83)	\$2,196,252.88	
5 Total Student Loans And Fund Balance							\$12,703,452.85	(\$1,061,671.39)	\$11,641,781.46	
<b>B. Student Loan Portfolio and Fund Balance</b>										
							September 30, 2024	Change	December 31, 2024	
1 Weighted Average Coupon (WAC)							8.63%	-0.33%	8.30%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]							53	(3)	50	
3 Number of Loans							1,903	(87)	1,816	
4 Number of Borrowers							1,812	(79)	1,733	
<b>C. Notes and Certificates</b>										
		CUSIP	Index	Spread Adjustment	Margin	12/31/2024 Interest Rate	Balance September 30, 2024	Balance Change	Balance December 31, 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%	5.28748%	\$7,707,748.93	(\$920,180.44)	\$6,787,568.49	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%	5.68748%	\$1,609,301.73	(\$192,124.57)	\$1,417,177.16	17.3%
5 Total Notes and Certificates						5.35657%	\$9,317,050.66	(\$1,112,305.01)	\$8,204,745.65	100.0%
<b>D. Fund Accounts Balance</b>										
							September 30, 2024	Change	December 31, 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							\$1,390,846.71	(\$194,593.83)	\$1,196,252.88	
4 Total Fund Accounts Balance							\$2,390,846.71	(\$194,593.83)	\$2,196,252.88	

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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>December 31, 2024</b>
1	Borrower Payments - Total	(\$798,153.72)
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>(\$798,153.72)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
1	Capitalized Interest	(\$1,601.14)
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$267.66)
	4b Adjustments - Write-offs	(\$71,890.78)
4	Total Adjustments	(\$72,158.44)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$73,759.58)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$871,913.30)</b>
<b>D.</b>	<b>Student Loan Interest Activity</b>	
1	Borrower Payments - Total	(\$205,021.23)
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>(\$205,021.23)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
1	Borrower Accruals	\$210,090.25
2	Capitalized Interest	\$1,601.14
	3a Small Balance and Other Adjustments	(\$358.56)
	3b Adjustments - Write-offs	(\$2,979.66)
3	Total Adjustments	(\$3,338.22)
4	Fee Accruals	\$1,503.80
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$209,856.97</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$4,835.74</b>

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<b>III. Series 2005-A Collection Fund Activity</b>				
<b>A.</b>	<b>Collection Fund</b>	<b>December 31, 2024</b>		
	<b>Beginning Balance</b>	\$1,283,566.52		
	Transfers to Other Funds	(\$1,283,566.52)		
	1a Amount received in the collection account related to the collection period	\$1,011,009.25		
	1b Earnings	\$24,339.76		
	1c Recoveries	\$61,457.98		
	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>\$1,096,806.99</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 <b>Administrative Allowance</b>	\$25,533.86	\$25,533.86	\$0.00
	1b <b>Annual Administration Fee</b>	\$0.00	\$0.00	\$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 <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$93,710.51	\$93,710.51	\$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 <b>Payment of Interest Distribution Amount on Subordinate Note Class B</b>	\$21,045.99	\$21,045.99	\$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 ( <b>Allocation of Principal Payments</b> )	\$956,516.63	\$956,516.63	\$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	
<b>Total Payments</b>	<b>\$1,096,806.99</b>	<b>\$1,096,806.99</b>	<b>\$0.00</b>	

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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)	\$1,096,806.99	\$1,096,806.99
B.	First	Administrative Allowance	\$25,533.86	\$1,071,273.13
C.	Second	Swap Payments	\$0.00	\$1,071,273.13
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	\$1,071,273.13
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,071,273.13
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$93,710.51	\$977,562.62
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$93,710.51	\$0.00
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	\$977,562.62
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$977,562.62
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$977,562.62
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B FRN	\$21,045.99	\$956,516.63
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$956,516.63
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$956,516.63
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$956,516.63
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	\$956,516.63
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$956,516.63
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$791,300.85	\$165,215.78
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$165,215.78	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$956,516.63	\$0.00
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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<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	\$9,445,528.58	\$9,445,528.58
	2 Fund Balances	\$2,203,847.31	\$1,107,040.32
	3 Senior Notes Outstanding	\$6,787,568.49	\$5,996,267.64
	<b>Senior Asset Percentage</b>	<b>171.63%</b>	<b>175.99%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$9,445,528.58	\$9,445,528.58
	2 Fund Balances	\$2,203,847.31	\$1,107,040.32
	3 All Notes Outstanding	\$8,204,745.65	\$7,248,229.02
	<b>Total Asset Percentage</b>	<b>141.98%</b>	<b>145.59%</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	1,816	\$9,341,631.08	100.00%
	2 Total By Loan Type Distribution	<b>1,816</b>	<b>\$9,341,631.08</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,348.00	0.22%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$100,711.93	1.08%
	5 Repayment	1,809	\$9,220,571.15	98.70%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	<b>1,816</b>	<b>\$9,341,631.08</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	1,792	\$9,113,667.08	97.56%
	2 Undergraduate	24	\$227,964.00	2.44%
	3 Total By Loan Type Distribution	<b>1,816</b>	<b>\$9,341,631.08</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>A. INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	2	\$45,489.88	0.48%	
<b>B. Grace</b>				
Current	0	\$0.00	0.00%	
<b>C. TOTAL INTERIM</b>	<b>2</b>	<b>\$45,489.88</b>	<b>0.48%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	1,638	\$8,162,551.95	86.42%	
1-29 Days Delinquent	103	\$573,174.75	6.07%	
30-59 Days Delinquent	28	\$221,145.80	2.34%	
60-89 Days Delinquent	18	\$147,957.39	1.57%	
90-119 Days Delinquent	9	\$77,974.16	0.83%	
120-149 Days Delinquent	8	\$68,158.60	0.72%	
150-179 Days Delinquent	5	\$21,917.43	0.23%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	5	\$127,158.62	1.35%	
<b>G. Interim Charge-Offs</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>1,814</b>	<b>\$9,400,038.70</b>	<b>99.52%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>1,816</b>	<b>\$9,445,528.58</b>	<b>100.00%</b>	

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

<b>A.</b>	1 ABS Notes Outstanding	<b>\$8,204,746</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$9,341,631
	2 Total Fund Accounts Balance	\$2,196,253
	3 Total Principal and Accrued Interest Balance	\$9,445,529
	4 Number of Loans	1,816
	5 Number of Borrowers	1,733
<b>C.</b>	1 Borrower Payments- Principal	\$798,154
	2 Borrower Payments- Interest	\$205,021
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$25,534
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.30%
	2 Weighted Average Remaining Maturity (WARM)	50
<b>F.</b>	1 Senior Notes Outstanding	\$6,787,568
	2 Subordinate Note Outstanding	\$1,417,177
	3 Senior Principal Distribution Amount	\$920,180
	4 Subordinate Principal Distribution Amount	\$192,125
	5 Senior Asset Percentage	175.99%
	6 Total Asset Percentage	145.59%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2005-A Notes**  
**Portfolio Trend Analysis Report**  
**December 31, 2024**

<b>IX. Asset-Backed Securities Notes Series 2005-A</b>						
	Collection Periods	December-23	March-24	June-24	September-24	December-24
	Reporting Date	1/25/2024	4/25/2024	7/25/2024	10/25/2024	1/27/2025
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$13,207,976</b>	<b>\$11,926,119</b>	<b>\$10,561,457</b>	<b>\$9,317,051</b>	<b>\$8,204,746</b>
<b>B.</b>	1 Total Private Principal Balance	\$13,418,102	\$12,242,308	\$11,214,305	\$10,213,544	<b>\$9,341,631</b>
	2 Total Fund Accounts Balance	\$2,647,899	\$2,710,489	\$2,561,042	\$2,390,847	<b>\$2,196,253</b>
	3 Total Principal and Accrued Interest Balance	\$13,564,561	\$12,369,699	\$11,319,466	\$10,312,606	<b>\$9,445,529</b>
	4 Number of Loans	2,253	2,094	1,989	1,903	<b>1,816</b>
	5 Number of Borrowers	2,139	1,992	1,892	1,812	<b>1,733</b>
<b>C.</b>	1 Borrower Payments- Principal	\$1,027,649	\$1,160,249	\$1,037,318	\$941,564	<b>\$798,154</b>
	2 Borrower Payments- Interest	\$307,899	\$286,523	\$259,849	\$236,773	<b>\$205,021</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$36,162	\$33,545	\$30,606	\$28,036	<b>\$25,534</b>
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	<b>\$0</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	8.70%	8.67%	8.63%	8.63%	<b>8.30%</b>
	2 Weighted Average Remaining Maturity (WARM)	59	57	55	53	<b>50</b>
<b>F.</b>	1 Senior Notes Outstanding	\$10,926,609	\$9,866,162	\$8,737,213	\$7,707,749	<b>\$6,787,568</b>
	2 Subordinate Note Outstanding	\$2,281,368	\$2,059,957	\$1,824,244	\$1,609,302	<b>\$1,417,177</b>
	3 Senior Principal Distribution Amount	\$1,109,065	\$1,060,447	\$1,128,948	\$1,029,464	<b>\$920,180</b>
	4 Subordinate Principal Distribution Amount	\$231,562	\$221,411	\$235,713	\$214,942	<b>\$192,125</b>
	5 Senior Asset Percentage	148.98%	154.63%	161.48%	168.38%	<b>175.99%</b>
	6 Subordinate Asset Percentage	123.25%	127.92%	133.59%	139.30%	<b>145.59%</b>