

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2007-A Notes
Quarterly Servicing Report

Report Date: February 25, 2025
Collection Period: 11/01/2024 to 01/31/2025

I. Series 2007-A Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								October 31, 2024	Change	January 31, 2025		
1	Principal Balance							\$40,471,781.28	(\$4,206,511.86)		\$36,265,269.42	
2	Accrued Interest							\$436,840.51	(\$23,797.20)		\$413,043.31	
3	Total Principal And Accrued Interest Balance							\$40,908,621.79	(\$4,230,309.06)		\$36,678,312.73	
4	Fund Accounts Balance							\$6,933,210.04	\$246,279.16		\$7,179,489.20	
5	Total Student Loans And Fund Balance							\$47,841,831.83	(\$3,984,029.90)		\$43,857,801.93	
B. Student Loan Portfolio and Fund Balance												
								October 31, 2024	Change	January 31, 2025		
1	Weighted Average Coupon (WAC)							8.63%	-0.55%		8.08%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]							53	(2)		51	
3	Number of Loans							7,588	(320)		7,268	
4	Number of Borrowers							6,411	(260)		6,151	
C. Notes and Certificates												
								1/31/2025	Balance	Balance	Balance	% of
									October 31, 2024	Change	January 31, 2025	O/S Securities
1	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-1	FRN	00432CDG3	3-Month SOFR	0.00000%	0.00000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-2	FRN	00432CDH1	3-Month SOFR	0.00000%	0.00000%	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset Backed Series 2007-A Notes Senior Class	A-3	FRN	00432CDJ7	3-Month SOFR	0.26161%	0.30000%	5.08245%	\$33,691,218.61	(\$3,335,380.94)	\$30,355,837.67	81.28%
4	Student Loan Asset Backed Series 2007-A Notes Subordinate Class	B	FRN	00432CDK4	3-Month SOFR	0.26161%	0.50000%	5.33245%	\$7,757,655.61	(\$767,996.46)	\$6,989,659.15	18.72%
5	Total Notes and Certificates							5.12924%	\$41,448,874.22	(\$4,103,377.40)	\$37,345,496.82	100.00%
D. Fund Accounts Balance												
								October 31, 2024	Change	January 31, 2025		
1	Main Account							\$0.00	\$0.00		\$0.00	
2	Capitalized Interest Account							\$2,000,000.00	\$0.00		\$2,000,000.00	
3	Collection Account							\$4,933,210.04	\$246,279.16		\$5,179,489.20	
4	Total Fund Accounts Balance							\$6,933,210.04	\$246,279.16		\$7,179,489.20	

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II. Series 2007-A Transactions and Accruals			
		January 31, 2025	
A. Student Loan Cash Principal Activity			
1	Borrower Payments - Total		(\$3,994,107.60)
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		(\$3,994,107.60)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$7,809.14
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$440.73)	
4b	Adjustments - Write-offs	(\$219,772.67)	
4	Total Adjustments		(\$220,213.40)
5	Total Non-Cash Principal Activity		(\$212,404.26)
C. Total Student Loan Principal Activity			(\$4,206,511.86)
D. Student Loan Interest Activity			
1	Borrower Payments - Total		(\$848,457.88)
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		(\$848,457.88)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		839,888.43
2	Capitalized Interest		(\$7,809.14)
3a	Small Balance and Other Adjustments	(\$315.06)	
3b	Adjustments - Write-offs	(\$13,788.26)	
3	Total Adjustments		(\$14,103.32)
4	Fee Accruals		\$6,684.71
5	Total Non-Cash Interest Adjustments		\$824,660.68
F. Total Student Loan Interest Activity			(\$23,797.20)

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III. Series 2007-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2025		
	Transfers to Other Funds	\$4,809,448.52		
	1a Amount received in the collection account related to the collection period	(\$4,809,448.52)		
	1b Recoveries	\$4,906,754.80		
	1c Misc. Payments Received/Due	\$213,090.49		
	2 Payments under interest rate cap (respect to related interest period)	\$0.00		
	3 Interest on the account balance invested under investment agreement (Earnings)	\$0.00		
	4 Accrued interest as of the end of the Collection Period received prior to the Quarterly Payment Date	\$46.40		
	5 Amount Remaining in the Capitalized interest account (only on a CAPI interest release date)	\$26.19		
	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	\$5,119,917.88			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$101,179.45	\$101,179.45	\$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	\$394,276.29	\$394,276.29	\$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	\$95,250.69	\$95,250.69	\$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)	\$4,529,211.45	\$4,529,211.45	\$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	\$5,119,917.88	\$5,119,917.88	\$0.00	

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IV. Series 2007-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Uses
A.		Total Available Funds (Collection Fund Account)	\$5,119,917.88	\$5,119,917.88	\$0.00
B.	First	Administrative Allowance	\$101,179.45	\$5,018,738.43	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$5,018,738.43	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$5,018,738.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$394,276.29	\$4,624,462.14	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$394,276.29		
D.	Third	Payment of any class Senior notes maturing on that quarterly payment date	\$0.00	\$4,624,462.14	\$0.00
E.	Fourth	Payment of current Interest on the Class B Notes, unless sub note Interest trigger in effect	\$95,250.69	\$4,529,211.45	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$4,529,211.45	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$4,529,211.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	\$0.00	\$4,529,211.45	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
G.	Sixth	Payment of Subordinate Class B note Principal Maturing on quarterly Payment date	\$0.00	\$4,529,211.45	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$4,529,211.45	\$0.00
I.	Eighth			\$4,529,211.45	\$0.00
	(a)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-1 [FRN]	\$0.00	\$4,529,211.45	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-2 [FRN]	\$0.00	\$4,529,211.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class A-3 [FRN]	3,681,515.02	\$847,696.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2007-A Class B [FRN]	847,696.43	(\$0.00)	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,529,211.45		
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
K.	Tenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

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V. Series 2007-A Asset Percentages		
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$36,265,269.42
	2 Capitalized Fund Balance	\$2,000,000.00
	3 Senior Notes Outstanding (a)	\$26,674,322.65
	Senior Asset Percentage	143.45%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$36,265,269.42
	2 Capitalized Fund Balance	\$2,000,000.00
	3 All Notes Outstanding (a)	\$32,816,285.37
	Total Asset Percentage	116.60%
(a) Notes outstanding as of distribution date		

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VI. Series 2007-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:			
1 Private Loans	7,268	\$36,265,269.42	100.00%
2 Total By Loan Type Distribution	7,268	\$36,265,269.42	100.00%
B. Borrower Status Distribution:			
1 In-School	5	\$100,934.00	0.28%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	25	\$539,164.98	1.49%
5 Repayment	7,233	\$35,583,076.16	98.12%
6 Interim Charge-Offs	5	\$42,094.28	0.12%
7 Total By Borrower Status Distribution	7,268	\$36,265,269.42	100.00%
C. School Type Distribution:			
1 Graduate	7,212	\$35,824,287.94	98.78%
2 Undergraduate	56	\$440,981.48	1.22%
3 Total By Loan Type Distribution	7,268	\$36,265,269.42	100.00%

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VII. Series 2007-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	5	\$241,995.74	0.66%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	5	\$ 241,996	0.66%	
D. REPAYMENT:				
Active				
Current	6,595	\$31,274,112.76	85.27%	
1-29 Days Delinquent	406	\$2,656,521.09	7.24%	
30-59 Days Delinquent	118	\$860,997.31	2.35%	
60-89 Days Delinquent	46	\$350,428.61	0.96%	
90-119 Days Delinquent	29	\$264,351.82	0.72%	
120-149 Days Delinquent	19	\$207,172.07	0.56%	
150-179 Days Delinquent	20	\$173,330.00	0.47%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	25	\$606,128.09	1.65%	
G. Claims	5	\$43,275.24	0.12%	
H. TOTAL REPAYMENT	7,263	\$ 36,436,316.99	99.34%	
I. TOTAL PORTFOLIO	7,268	\$ 36,678,312.73	100.00%	

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VIII. Series 2007-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$37,345,497
B.	1 Total Private Principal Outstanding Balance	\$36,265,269
	2 Total Fund Accounts Balance	\$7,179,489
	3 Total Principal and Accrued Interest Balance	\$36,678,313
	4 Number of Loans	7,268
	5 Number of Borrowers	6,151
C.	1 Borrower Payments- Principal	\$3,994,108
	2 Borrower Payments- Interest	\$848,458
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$101,179
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.08%
	2 Weighted Average Remaining Maturity (WARM)	51
F.	1 Senior Notes Outstanding	\$30,355,838
	2 Subordinate Note Outstanding	\$6,989,659
	3 Senior Principal Distribution Amount	\$3,335,381
	4 Subordinate Principal Distribution Amount	\$767,996
	5 Senior Asset Percentage	143.45%
	6 Total Asset Percentage	116.60%

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Portfolio Trend Analysis Report

January 31, 2025

IX. Asset-Backed Securities Notes Series 2007-A

Collection Periods		January-24	April-24	July-24	October-24	January-25
Reporting Date		2/26/2024	5/28/2024	8/26/2024	11/25/2024	2/25/2025
A.	1 Asset Backed Securities	\$56,550,681	\$50,993,672	\$46,309,878	\$41,448,874	\$37,345,497
B.	1 Total Private Principal Balance	\$53,111,760	\$48,485,230	\$44,395,091	\$40,471,781	\$36,265,269
	2 Total Fund Accounts Balance	\$8,678,762	\$8,152,583	\$7,758,841	\$6,933,210	\$7,179,489
	3 Total Principal and Accrued Interest Balance	\$53,632,620	\$48,927,379	\$44,843,810	\$40,908,622	\$36,678,313
	4 Number of Loans	8,615	8,194	7,863	7,588	7,268
	5 Number of Borrowers	7,279	6,914	6,649	6,411	6,151
C.	1 Borrower Payments- Principal	\$4,625,465	\$4,609,774	\$3,911,548	\$3,669,861	\$3,994,108
	2 Borrower Payments- Interest	\$1,289,794	\$1,165,616	\$1,058,422	\$974,067	\$848,458
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$144,979	\$132,779	\$121,213	\$110,988	\$101,179
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.98%	8.94%	8.95%	8.63%	8.08%
	2 Weighted Average Remaining Maturity (WARM)	59	57	55	53	51
F.	1 Senior Notes Outstanding	\$45,966,540	\$41,449,592	\$37,642,427	\$33,691,219	\$30,355,838
	2 Subordinate Note Outstanding	\$10,584,140	\$9,544,079	\$8,667,451	\$7,757,656	\$6,989,659
	3 Senior Principal Distribution Amount	\$4,495,768	\$4,516,948	\$3,807,165	\$3,951,208	\$3,335,381
	4 Subordinate Principal Distribution Amount	\$1,035,184	\$1,040,061	\$876,628	\$909,795	\$767,996
	5 Senior Asset Percentage	132.96%	134.12%	137.71%	139.91%	143.45%
	6 Total Asset Percentage	108.08%	109.02%	111.93%	113.73%	116.60%