

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2025
Collection Period: 01/01/2025 to 03/31/2025

I. Series 2005-A Asset and Liability Summary											
A. Student Loan Portfolio and Fund Balance											
								December 31, 2024	Change	March 31, 2025	
1 Principal Balance								\$9,341,631.08	(\$847,737.80)	\$8,493,893.28	
2 Accrued Interest								\$103,897.50	(\$3,425.98)	\$100,471.52	
3 Total Principal And Accrued Interest Balance								\$9,445,528.58	(\$851,163.78)	\$8,594,364.80	
4 Fund Accounts Balance								\$2,196,252.88	(\$4,102.52)	\$2,192,150.36	
5 Total Student Loans And Fund Balance								\$11,641,781.46	(\$855,266.30)	\$10,786,515.16	
B. Student Loan Portfolio and Fund Balance											
								December 31, 2024	Change	March 31, 2025	
1 Weighted Average Coupon (WAC)								8.30%	-0.54%	7.76%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]								50	(1)	49	
3 Number of Loans								1,816	(181)	1,635	
4 Number of Borrowers								1,733	(175)	1,558	
C. Notes and Certificates											
		CUSIP	Index	Spread Adjustment	Margin	3/31/2025 Interest Rate	Balance December 31, 2024	Balance Change	Balance March 31, 2025	% 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%	4.96168%	\$6,787,568.49	(\$791,300.85)	\$5,996,267.64	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%	5.36168%	\$1,417,177.16	(\$165,215.78)	\$1,251,961.38	17.3%	
5 Total Notes and Certificates						5.03077%	\$8,204,745.65	(\$956,516.63)	\$7,248,229.02	100.0%	
D. Fund Accounts Balance											
								December 31, 2024	Change	March 31, 2025	
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								\$1,196,252.88	(\$4,102.52)	\$1,192,150.36	
4 Total Fund Accounts Balance								\$2,196,252.88	(\$4,102.52)	\$2,192,150.36	

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II. Series 2005-A Notes Transactions and Accruals		
A.	Student Loan Cash Principal Activity	March 31, 2025
1	Borrower Payments - Total	(\$837,355.75)
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	(\$837,355.75)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$3,087.47
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$722.32
	4b Adjustments - Write-offs	(\$14,191.84)
4	Total Adjustments	(\$13,469.52)
5	Total Non-Cash Principal Activity	(\$10,382.05)
C.	Total Student Loan Principal Activity	(\$847,737.80)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$176,165.27)
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	(\$176,165.27)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$175,968.32
2	Capitalized Interest	(\$3,087.47)
	3a Small Balance and Other Adjustments	(\$955.01)
	3b Adjustments - Write-offs	(\$560.36)
3	Total Adjustments	(\$1,515.37)
4	Fee Accruals	\$1,373.81
5	Total Non-Cash Interest Adjustments	\$172,739.29
F.	Total Student Loan Interest Activity	(\$3,425.98)

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Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2025

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III. Series 2005-A Collection Fund Activity				
A.	Collection Fund	March 31, 2025		
	Beginning Balance	\$1,096,806.99		
	Transfers to Other Funds	(\$1,096,806.99)		
	1a Amount received in the collection account related to the collection period	\$1,013,308.50		
	1b Earnings	\$20,479.81		
	1c Recoveries	\$58,703.64		
	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	\$1,092,491.95		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$23,354.08	\$23,354.08	\$0.00
	1b Annual Administration Fee	\$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 Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$72,726.04	\$72,726.04	\$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	\$16,408.62	\$16,408.62	\$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)	\$980,003.21	\$980,003.21	\$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	\$1,092,491.95	\$1,092,491.95	\$0.00

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Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

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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)	\$1,092,491.95	\$1,092,491.95	
B.	First	Administrative Allowance	\$23,354.08	\$1,069,137.87	\$0.00
C.	Second	Swap Payments	\$0.00	\$1,069,137.87	\$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	\$1,069,137.87	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$1,069,137.87	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$72,726.04	\$996,411.83	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$72,726.04		
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	\$996,411.83	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$996,411.83	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$996,411.83	\$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	\$16,408.62	\$980,003.21	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$980,003.21	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$980,003.21	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$980,003.21	\$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	\$980,003.21	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$980,003.21	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$810,730.68	\$169,272.53	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	169,272.54	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$980,003.22		
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

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V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$8,594,364.80	\$8,594,364.80
	2 Fund Balances	\$2,199,302.82	\$1,106,810.87
	3 Senior Notes Outstanding	\$5,996,267.64	\$5,185,536.96
	Senior Asset Percentage	180.01%	187.08%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$8,594,364.80	\$8,594,364.80
	2 Fund Balances	\$2,199,302.82	\$1,106,810.87
	3 All Notes Outstanding	\$7,248,229.02	\$6,268,225.81
	Total Asset Percentage	148.91%	154.77%

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VI. Series 2005-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	1,635	\$8,493,893.28	100.00%
	2 Total By Loan Type Distribution	1,635	\$8,493,893.28	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,348.00	0.24%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	11	\$189,043.69	2.23%
	5 Repayment	1,622	\$8,284,501.59	97.53%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	1,635	\$8,493,893.28	100.00%
C.	School Type Distribution:			
	1 Graduate	1,612	\$8,279,101.16	97.47%
	2 Undergraduate	23	\$214,792.12	2.53%
	3 Total By Loan Type Distribution	1,635	\$8,493,893.28	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	\$45,852.63	0.53%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$45,852.63	0.53%	
D. REPAYMENT:				
Active				
Current	1,484	\$7,451,565.58	86.70%	
1-29 Days Delinquent	84	\$482,775.64	5.62%	
30-59 Days Delinquent	26	\$148,018.61	1.72%	
60-89 Days Delinquent	8	\$76,140.27	0.89%	
90-119 Days Delinquent	3	\$16,339.90	0.19%	
120-149 Days Delinquent	7	\$31,374.61	0.37%	
150-179 Days Delinquent	10	\$121,224.53	1.41%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	11	\$221,073.03	2.57%	
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	1,633	\$8,548,512.17	99.47%	
I. TOTAL PORTFOLIO	1,635	\$8,594,364.80	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$7,248,229
B.	1 Total Private Principal Outstanding Balance	\$8,493,893
	2 Total Fund Accounts Balance	\$2,192,150
	3 Total Principal and Accrued Interest Balance	\$8,594,365
	4 Number of Loans	1,635
	5 Number of Borrowers	1,558
C.	1 Borrower Payments- Principal	\$837,356
	2 Borrower Payments- Interest	\$176,165
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$23,354
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.76%
	2 Weighted Average Remaining Maturity (WARM)	49
F.	1 Senior Notes Outstanding	\$5,996,268
	2 Subordinate Note Outstanding	\$1,251,961
	3 Senior Principal Distribution Amount	\$791,301
	4 Subordinate Principal Distribution Amount	\$165,216
	5 Senior Asset Percentage	187.08%
	6 Total Asset Percentage	154.77%

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Student Loan Asset Backed Series 2005-A Notes
Portfolio Trend Analysis Report
March 31, 2025

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	March-24	June-24	September-24	December-24	March-25
	Reporting Date	4/25/2024	7/25/2024	10/25/2024	1/27/2025	4/25/2025
A.	1 Asset Backed Securities	\$11,926,119	\$10,561,457	\$9,317,051	\$8,204,746	\$7,248,229
B.	1 Total Private Principal Balance	\$12,242,308	\$11,214,305	\$10,213,544	\$9,341,631	\$8,493,893
	2 Total Fund Accounts Balance	\$2,710,489	\$2,561,042	\$2,390,847	\$2,196,253	\$2,192,150
	3 Total Principal and Accrued Interest Balance	\$12,369,699	\$11,319,466	\$10,312,606	\$9,445,529	\$8,594,365
	4 Number of Loans	2,094	1,989	1,903	1,816	1,635
	5 Number of Borrowers	1,992	1,892	1,812	1,733	1,558
C.	1 Borrower Payments- Principal	\$1,160,249	\$1,037,318	\$941,564	\$798,154	\$837,356
	2 Borrower Payments- Interest	\$286,523	\$259,849	\$236,773	\$205,021	\$176,165
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$33,545	\$30,606	\$28,036	\$25,534	\$23,354
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.67%	8.63%	8.63%	8.30%	7.76%
	2 Weighted Average Remaining Maturity (WARM)	57	55	53	50	49
F.	1 Senior Notes Outstanding	\$9,866,162	\$8,737,213	\$7,707,749	\$6,787,568	\$5,996,268
	2 Subordinate Note Outstanding	\$2,059,957	\$1,824,244	\$1,609,302	\$1,417,177	\$1,251,961
	3 Senior Principal Distribution Amount	\$1,060,447	\$1,128,948	\$1,029,464	\$920,180	\$791,301
	4 Subordinate Principal Distribution Amount	\$221,411	\$235,713	\$214,942	\$192,125	\$165,216
	5 Senior Asset Percentage	154.63%	161.48%	168.38%	175.99%	187.08%
	6 Subordinate Asset Percentage	127.92%	133.59%	139.30%	145.59%	154.77%