

# 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	<b>\$9,445,528.58</b>	<b>(\$851,163.78)</b>	<b>\$8,594,364.80</b>	
4 Fund Accounts Balance	<b>\$2,196,252.88</b>	<b>(\$4,102.52)</b>	<b>\$2,192,150.36</b>	
5 Total Student Loans And Fund Balance	<b>\$11,641,781.46</b>	<b>(\$855,266.30)</b>	<b>\$10,786,515.16</b>	

##### 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					<b>5.03077%</b>	<b>\$8,204,745.65</b>	<b>(\$956,516.63)</b>	<b>\$7,248,229.02</b>	<b>100.0%</b>

##### 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	<b>\$2,196,252.88</b>	<b>(\$4,102.52)</b>	<b>\$2,192,150.36</b>	

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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	<b>Total Cash Principal Activity</b>		<b>(\$837,355.75)</b>
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	<b>Total Non-Cash Principal Activity</b>		<b>(\$10,382.05)</b>
C. Total Student Loan Principal Activity			<b>(\$847,737.80)</b>
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	<b>Total Interest Collections</b>		<b>(\$176,165.27)</b>
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	<b>Total Non-Cash Interest Adjustments</b>		<b>\$172,739.29</b>
F. Total Student Loan Interest Activity			<b>(\$3,425.98)</b>

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#### III. Series 2005-A Collection Fund Activity

A.	Collection Fund	March 31, 2025		
	<b>Beginning Balance</b>	\$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		
	<b>Ending Balance</b>	<b>\$1,092,491.95</b>		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	<b>Administrative Allowance</b>	\$23,354.08	\$23,354.08	\$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>	\$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	<b>Payment of Interest Distribution Amount on Subordinate Note Class B</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 ( <b>Allocation of Principal Payments</b> )	\$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
	<b>Total Payments</b>	<b>\$1,092,491.95</b>	<b>\$1,092,491.95</b>	<b>\$0.00</b>

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## Student Loan Asset Backed Series 2005-A Notes

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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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## Student Loan Asset Backed Series 2005-A Notes

### Quarterly Servicing Report

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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
	<b>Senior Asset Percentage</b>	<b>180.01%</b>	<b>187.08%</b>
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
	<b>Total Asset Percentage</b>	<b>148.91%</b>	<b>154.77%</b>

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

VI. Series 2005-A Portfolio Characteristics				
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
		1,635	\$8,493,893.28	100.00%
		1,635	\$8,493,893.28	100.00%
B.	Borrower Status Distribution:			
		2	\$20,348.00	0.24%
		0	\$0.00	0.00%
		0	\$0.00	0.00%
		11	\$189,043.69	2.23%
		1,622	\$8,284,501.59	97.53%
		0	\$0.00	0.00%
		1,635	\$8,493,893.28	100.00%
C.	School Type Distribution:			
		1,612	\$8,279,101.16	97.47%
		23	\$214,792.12	2.53%
		1,635	\$8,493,893.28	100.00%

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## Student Loan Asset Backed Series 2005-A Notes

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01/01/2025 to 03/31/2025

VII. Series 2005-A Notes					Portfolio Status By Loan Type				
A.  B.  C.  D.     E.  F.  G.  H.  I.									
	Status		# of Loans		Amount (\$)		Percentage (%)		
	INTERIM:				Includes Accrued Int.				
	In-School								
	Current		2		\$45,852.63		0.53%		
	Grace								
	Current		0		\$0.00		0.00%		
	TOTAL INTERIM		2		\$45,852.63		0.53%		
	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%		
	Deferment:								
	Current		0		\$0.00		0.00%		
Forbearance:									
Current		11		\$221,073.03		2.57%			
Interim Charge-Offs		0		\$0.00		0.00%			
TOTAL REPAYMENT		1,633		\$8,548,512.17		99.47%			
TOTAL PORTFOLIO		1,635		\$8,594,364.80		100.00%			

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## Student Loan Asset Backed Series 2005-A Notes

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

<b>A.</b>	1 ABS Notes Outstanding	<b>\$7,248,229</b>
<b>B.</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
<b>C.</b>	1 Borrower Payments- Principal	\$837,356
	2 Borrower Payments- Interest	\$176,165
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$23,354
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	7.76%
	2 Weighted Average Remaining Maturity (WARM)	49
<b>F.</b>	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%



# ACCESS GROUP, INC.

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