

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes
Quarterly Servicing Report

Report Date: July 25, 2025
Collection Period: 04/01/2025 to 06/30/2025

| I. Series 2005-A Asset and Liability Summary | | | | | | | | | | | | |
|--|--|--|--|-----------|-----------------------|-------------------|----------------|-------------------------|------------------------|----------------|-----------------------|---------------------|
| A. | Student Loan Portfolio and Fund Balance | | | | | | | March 31, 2025 | | Change | June 30, 2025 | |
| | 1 Principal Balance | | | | | | | \$8,493,893.28 | | (\$832,841.05) | \$7,661,052.23 | |
| | 2 Accrued Interest | | | | | | | \$100,471.52 | | (\$4,693.86) | \$95,777.66 | |
| | 3 Total Principal And Accrued Interest Balance | | | | | | | \$8,594,364.80 | | (\$837,534.91) | \$7,756,829.89 | |
| | 4 Fund Accounts Balance | | | | | | | \$2,192,150.36 | | (\$64,014.57) | \$2,128,135.79 | |
| | 5 Total Student Loans And Fund Balance | | | | | | | \$10,786,515.16 | | (\$901,549.48) | \$9,884,965.68 | |
| | | | | | | | | | | | | |
| B. | Student Loan Portfolio and Fund Balance | | | | | | | March 31, 2025 | | Change | June 30, 2025 | |
| | 1 Weighted Average Coupon (WAC) | | | | | | | 7.76% | | -0.15% | 7.61% | |
| | 2 Weighted Average Remaining Maturity (WARM) [includes in-school period] | | | | | | | 49 | | (2) | 47 | |
| | 3 Number of Loans | | | | | | | 1,635 | | (79) | 1,556 | |
| | 4 Number of Borrowers | | | | | | | 1,558 | | (71) | 1,487 | |
| C. | | | | | | | | | | | | |
| | Notes and Certificates | | | CUSIP | Index | Spread Adjustment | Margin | 6/30/2025 Interest Rate | Balance March 31, 2025 | Balance Change | Balance June 30, 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% | 4.94338% | \$5,996,267.64 | (\$810,730.68) | \$5,185,536.96 | 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% | 5.34338% | \$1,251,961.38 | (\$169,272.54) | \$1,082,688.84 | 17.3% |
| | 5 Total Notes and Certificates | | | | | | | 5.01247% | \$7,248,229.02 | (\$980,003.22) | \$6,268,225.80 | 100.0% |
| D. | | | | | | | | | | | | |
| | Fund Accounts Balance | | | | | | | March 31, 2025 | | Change | June 30, 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 | | | | | | | \$1,192,150.36 | | (\$64,014.57) | \$1,128,135.79 | |
| 4 Total Fund Accounts Balance | | | | | | | \$2,192,150.36 | | (\$64,014.57) | \$2,128,135.79 | | |

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| II. Series 2005-A Notes Transactions and Accruals | | | |
|---|--|---------------|----------------|
| A. | Student Loan Cash Principal Activity | June 30, 2025 | |
| | | | |
| 1 | Borrower Payments - Total | | (\$784,402.21) |
| 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 | | (\$784,402.21) |
| B. | Student Loan Non-Cash Principal Activity | | |
| | | | |
| 1 | Capitalized Interest | | \$11,251.99 |
| 2 | New Acquisitions/Cancellations - Fees | | \$0.00 |
| 3 | Capitalized Guarantee Fees | | \$0.00 |
| | 4a Small Balance and Other Adjustments | (\$5,729.83) | |
| | 4b Adjustments - Write-offs | (\$53,961.00) | |
| 4 | Total Adjustments | | (\$59,690.83) |
| 5 | Total Non-Cash Principal Activity | | (\$48,438.84) |
| C. | Total Student Loan Principal Activity | | |
| | | | (\$832,841.05) |
| D. | Student Loan Interest Activity | | |
| | | | |
| 1 | Borrower Payments - Total | | (\$157,237.81) |
| 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 | | (\$157,237.81) |
| E. | Student Loan Non-Cash Interest Activity | | |
| | | | |
| 1 | Borrower Accruals | | \$158,212.10 |
| 2 | Capitalized Interest | | (\$11,251.99) |
| | 3a Small Balance and Other Adjustments | \$5,626.88 | |
| | 3b Adjustments - Write-offs | (\$1,356.33) | |
| 3 | Total Adjustments | | \$4,270.55 |
| 4 | Fee Accruals | | \$1,313.29 |
| 5 | Total Non-Cash Interest Adjustments | | \$152,543.95 |
| F. | Total Student Loan Interest Activity | | |
| | | | (\$4,693.86) |

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| III. Series 2005-A Collection Fund Activity | | | |
|---|--|------------------|----------------------------|
| A. | Collection Fund | | |
| | Beginning Balance | June 30, 2025 | |
| | Transfers to Other Funds | \$1,092,491.95 | |
| | | (\$1,092,491.95) | |
| | 1a Amount received in the collection account related to the collection period | \$950,163.77 | |
| | 1b Earnings | \$20,280.43 | |
| | 1c Recoveries | \$66,556.94 | |
| | 2 Amount received from Swap counterparty with respect to the related interest period | \$0.00 | |
| | 3 Misc. Payments Received/Due | \$4,339,380.40 | |
| | 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 | \$1,000,000.00 | |
| | 6 Amount received in the collection account after last date of related collection period | \$0.00 | |
| B. | Ending Balance | \$6,376,381.54 | |
| | Required Payments Under Waterfall | Payment | Distribute from Collection |
| | 1a Administrative Allowance | \$21,234.73 | \$21,234.73 |
| | 1b Annual Administration Fee | \$7,500.00 | \$7,500.00 |
| | 2 Swap Payments | \$0.00 | \$0.00 |
| | 3a Payment of Interest Distribution Amount on Senior Notes; Class A-1 | \$0.00 | \$0.00 |
| | 3b Payment of Interest Distribution Amount on Senior Notes; Class A-2 | \$0.00 | \$0.00 |
| | 3c Payment of Interest Distribution Amount on Senior Notes; Class A-3 | \$64,797.26 | \$64,797.26 |
| | 4a Payment of Principal Distribution Amount on Senior Notes; Class A-1 | \$0.00 | \$0.00 |
| | 4b Payment of Principal Distribution Amount on Senior Notes; Class A-2 | \$0.00 | \$0.00 |
| | 4c Payment of Principal Distribution Amount on Senior Notes; Class A-3 | \$0.00 | \$0.00 |
| | 5 Payment of Interest Distribution Amount on Subordinate Note Class B | \$14,623.75 | \$14,623.75 |
| | 6 Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger) | \$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 |
| | 8 Payment to the Capitalized Interest account to increase the balance thereof set forth | \$0.00 | \$0.00 |
| | 9 Payment of principal with respect to the notes (Allocation of Principal Payments) | \$6,268,225.80 | \$6,268,225.80 |
| | 10 Payment of any swap termination payments due to swap counterparty | \$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 |
| | 12 Only on or after the Capitalized interest release date, any remainder to Access Group | \$0.00 | \$0.00 |
| | Total Payments | \$6,376,381.54 | \$6,376,381.54 |
| | | | |

ACCESS GROUP, INC.

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) | \$6,376,381.54 | \$6,376,381.54 | |
| B. | First | Administrative Allowance | \$28,734.73 | \$6,347,646.81 | \$0.00 |
| C. | Second | Swap Payments | \$0.00 | \$6,347,646.81 | \$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 | \$6,347,646.81 | \$0.00 |
| | | (b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN] | \$0.00 | \$6,347,646.81 | \$0.00 |
| | | (c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN] | \$64,797.26 | \$6,282,849.55 | \$0.00 |
| | | (d) Total Interest Distribution on Senior Notes or Obligations: | \$64,797.26 | | |
| 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 | \$6,282,849.55 | \$0.00 |
| | | (b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN] | \$0.00 | \$6,282,849.55 | \$0.00 |
| | | (c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN] | \$0.00 | \$6,282,849.55 | \$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 | \$14,623.75 | \$6,268,225.80 | \$0.00 |
| G. | Sixth | Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger) | \$0.00 | \$6,268,225.80 | \$0.00 |
| H. | Seventh | Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth | \$0.00 | \$6,268,225.80 | \$0.00 |
| I. | Eighth | Payment to the Capitalized Interest account to increase the balance thereof set forth | \$0.00 | \$6,268,225.80 | \$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 | \$6,268,225.80 | \$0.00 |
| | | (b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN] | \$0.00 | \$6,268,225.80 | \$0.00 |
| | | (c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN] | \$5,185,536.96 | \$1,082,688.84 | \$0.00 |
| | | (d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN] | 1,082,688.84 | \$0.00 | \$0.00 |
| | | (e) Total Principal Distribution on Notes or Obligations: | \$6,268,225.80 | | |
| 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 |

ACCESS GROUP, INC.

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 | \$7,756,829.89 | \$7,756,829.89 |
| | 2 Fund Balances | \$2,134,903.09 | \$1,097,901.95 |
| | 3 Senior Notes Outstanding | \$5,185,536.96 | \$0.00 |
| | Senior Asset Percentage | 190.76% | 0.00% |
| B. | Total Asset Percentage | Pre-Distribution | Post-Distribution |
| | | | |
| | 1 Student Loan Portfolio Balance | \$7,756,829.89 | \$7,756,829.89 |
| | 2 Fund Balances | \$2,134,903.09 | \$1,097,901.95 |
| | 3 All Notes Outstanding | \$6,268,225.80 | \$0.00 |
| | Total Asset Percentage | 157.81% | 0.00% |

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| VI. Series 2005-A Portfolio Characteristics | | | | |
|---|---|-----------------|----------------|----------------|
| | | Number of Loans | Dollar Amount | % of Portfolio |
| A. | Loan Type Distribution: | | | |
| | 1 Private Loans | 1,556 | \$7,661,052.23 | 100.00% |
| | 2 Total By Loan Type Distribution | 1,556 | \$7,661,052.23 | 100.00% |
| B. | Borrower Status Distribution: | | | |
| | 1 In-School | 2 | \$20,348.00 | 0.27% |
| | 2 Grace | 0 | \$0.00 | 0.00% |
| | 3 Deferment | 0 | \$0.00 | 0.00% |
| | 4 Forbearance | 3 | \$91,590.15 | 1.20% |
| | 5 Repayment | 1,550 | \$7,520,331.25 | 98.16% |
| | 6 Interim Charge-Offs | 1 | \$28,782.83 | 0.38% |
| | 7 Total By Borrower Status Distribution | 1,556 | \$7,661,052.23 | 100.00% |
| C. | School Type Distribution: | | | |
| | 1 Graduate | 1,535 | \$7,475,041.02 | 97.57% |
| | 2 Undergraduate | 21 | \$186,011.21 | 2.43% |
| | 3 Total By Loan Type Distribution | 1,556 | \$7,661,052.23 | 100.00% |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

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04/01/2025 to 06/30/2025

| VII. Series 2005-A Notes | | | | |
|-------------------------------|-------------------------|------------|-----------------------|----------------|
| Portfolio Status By Loan Type | | | | |
| | Status | # of Loans | Amount (\$) | Percentage (%) |
| A. | INTERIM: | | Includes Accrued Int. | |
| | In-School | | | |
| | Current | 2 | \$46,218.09 | 0.60% |
| B. | Grace | | | |
| | Current | 0 | \$0.00 | 0.00% |
| C. | TOTAL INTERIM | 2 | \$46,218.09 | 0.60% |
| D. | REPAYMENT: | | | |
| | Active | | | |
| | Current | 1,408 | \$6,622,111.04 | 85.37% |
| | 1-29 Days Delinquent | 90 | \$548,439.24 | 7.07% |
| | 30-59 Days Delinquent | 30 | \$197,484.03 | 2.55% |
| | 60-89 Days Delinquent | 11 | \$116,471.78 | 1.50% |
| | 90-119 Days Delinquent | 5 | \$30,643.11 | 0.40% |
| | 120-149 Days Delinquent | 2 | \$8,509.12 | 0.11% |
| | 150-179 Days Delinquent | 4 | \$35,228.77 | 0.45% |
| | > 180 Days Delinquent | 0 | \$0.00 | 0.00% |
| E. | Deferment: | | | |
| | Current | 0 | \$0.00 | 0.00% |
| F. | Forbearance: | | | |
| | Current | 3 | \$121,470.66 | 1.57% |
| G. | Interim Charge-Offs | 1 | \$30,254.05 | 0.39% |
| H. | TOTAL REPAYMENT | 1,554 | \$7,710,611.80 | 99.40% |
| I. | TOTAL PORTFOLIO | 1,556 | \$7,756,829.89 | 100.00% |

ACCESS GROUP, INC.

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Quarterly Servicing Report

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VIII. Series 2005-A Portfolio Summary Report

| | | |
|-----------|--|--------------------|
| A. | 1 ABS Notes Outstanding | \$6,268,226 |
| B. | 1 Total Private Principal Outstanding Balance | \$7,661,052 |
| | 2 Total Fund Accounts Balance | \$2,128,136 |
| | 3 Total Principal and Accrued Interest Balance | \$7,756,830 |
| | 4 Number of Loans | 1,556 |
| | 5 Number of Borrowers | 1,487 |
| C. | 1 Borrower Payments- Principal | \$784,402 |
| | 2 Borrower Payments- Interest | \$157,238 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$21,235 |
| | 3 Cash Release to Access Group Inc | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 7.61% |
| | 2 Weighted Average Remaining Maturity (WARM) | 47 |
| F. | 1 Senior Notes Outstanding | \$5,185,537 |
| | 2 Subordinate Note Outstanding | \$1,082,689 |
| | 3 Senior Principal Distribution Amount | \$810,731 |
| | 4 Subordinate Principal Distribution Amount | \$169,273 |
| | 5 Senior Asset Percentage | 0.00% |
| | 6 Total Asset Percentage | 0.00% |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Portfolio Trend Analysis Report

June 30, 2025

IX. Asset-Backed Securities Notes Series 2005-A

| Collection Periods | | June-24 | September-24 | December-24 | March-25 | June-25 |
|--------------------|--|---------------------|--------------------|--------------------|--------------------|--------------------|
| Reporting Date | | 7/25/2024 | 10/25/2024 | 1/27/2025 | 4/25/2025 | 7/25/2025 |
| A. | 1 Asset Backed Securities | \$10,561,457 | \$9,317,051 | \$8,204,746 | \$7,248,229 | \$6,268,226 |
| B. | 1 Total Private Principal Balance | \$11,214,305 | \$10,213,544 | \$9,341,631 | \$8,493,893 | \$7,661,052 |
| | 2 Total Fund Accounts Balance | \$2,561,042 | \$2,390,847 | \$2,196,253 | \$2,192,150 | \$2,128,136 |
| | 3 Total Principal and Accrued Interest Balance | \$11,319,466 | \$10,312,606 | \$9,445,529 | \$8,594,365 | \$7,756,830 |
| | 4 Number of Loans | 1,989 | 1,903 | 1,816 | 1,635 | 1,556 |
| | 5 Number of Borrowers | 1,892 | 1,812 | 1,733 | 1,558 | 1,487 |
| C. | 1 Borrower Payments- Principal | \$1,037,318 | \$941,564 | \$798,154 | \$837,356 | \$784,402 |
| | 2 Borrower Payments- Interest | \$259,849 | \$236,773 | \$205,021 | \$176,165 | \$157,238 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administrative Allowance | \$30,606 | \$28,036 | \$25,534 | \$23,354 | \$21,235 |
| | 3 Cash Release to Access Group | \$0 | \$0 | \$0 | \$0 | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 8.63% | 8.63% | 8.30% | 7.76% | 7.61% |
| | 2 Weighted Average Remaining Maturity (WARM) | 55 | 53 | 50 | 49 | 47 |
| F. | 1 Senior Notes Outstanding | \$8,737,213 | \$7,707,749 | \$6,787,568 | \$5,996,268 | \$5,185,537 |
| | 2 Subordinate Note Outstanding | \$1,824,244 | \$1,609,302 | \$1,417,177 | \$1,251,961 | \$1,082,689 |
| | 3 Senior Principal Distribution Amount | \$1,128,948 | \$1,029,464 | \$920,180 | \$791,301 | \$810,731 |
| | 4 Subordinate Principal Distribution Amount | \$235,713 | \$214,942 | \$192,125 | \$165,216 | \$169,273 |
| | 5 Senior Asset Percentage | 161.48% | 168.38% | 175.99% | 187.08% | 0.00% |
| | 6 Subordinate Asset Percentage | 133.59% | 139.30% | 145.59% | 154.77% | 0.00% |