

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes Quarterly Servicing Report

Report Date: February 22, 2017
Collection Period: 11/01/16 to 01/31/17

I. Series 2005-2 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						October 31, 2016	Change	January 31, 2017	
1	Principal Balance					\$287,357,097.10	(\$9,715,677.40)	\$277,641,419.70	
2	Accrued Interest					\$5,064,180.38	(\$64,134.70)	\$5,000,045.68	
3	Accrued ISP					\$90,560.95	(\$5,036.10)	\$85,524.85	
4	Accrued SAP					(\$1,357,933.19)	\$173,265.53	(\$1,184,667.66)	
5	Total Principal And Accrued Interest Balance					\$291,153,905.24	(\$9,611,582.67)	\$281,542,322.57	
6	Fund Accounts Balance					\$13,671,069.44	(\$662,584.78)	\$13,008,484.66	
7	Total Student Loans And Fund Balance					\$304,824,974.68	(\$10,274,167.45)	\$294,550,807.23	
B. Student Loan Portfolio and Fund Balance									
						October 31, 2016	Change	January 31, 2017	
1	Weighted Average Coupon (WAC) [not including SAP]					4.08%	-0.01%	4.07%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					191	(2)	189	
3	Number of Loans					19,702	(701)	19,001	
4	Number of Borrowers					11,918	(423)	11,495	
C. Notes and Certificates									
						1/31/2017	Balance	Balance	% of
				Int. Rate		October 31, 2016	Change	January 31, 2017	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-1	FRN	00432CCK5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-2	FRN	00432CCL3	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-3	FRN	00432CCM1	1.09622%	\$78,161,291.53	(\$9,670,072.03)	\$68,491,219.50	23.50%
4	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-4	FRN	00432CCP4	1.13622%	\$204,967,000.00	\$0.00	\$204,967,000.00	70.34%
5	Student Loan Asset-Backed Notes, Senior Series 2005-2	B	FRN	00432CCR0	1.51622%	\$18,583,305.33	(\$634,701.32)	\$17,948,604.01	6.16%
6	Total Notes and Certificates					\$301,711,596.86	(\$10,304,773.35)	\$291,406,823.51	100.00%
D. Fund Balances									
						October 31, 2016	Change	January 31, 2017	
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00	
2	Collection Fund					\$12,691,569.44	(\$662,584.78)	\$12,028,984.66	
3	Revolving Fund					\$0.00	\$0.00	\$0.00	
4	Total Fund Accounts Balance					\$13,671,069.44	(\$662,584.78)	\$13,008,484.66	

Access Group, Inc.

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II. Series 2005-2 Transactions and Accruals				
	Totals	CONSOLIDATION	PLUS	STAFFORD
A. Student Loan Principal Collection Activity	1/31/2017	1/31/2017	1/31/2017	1/31/2017
1 Borrower Payments - Total	(\$9,735,306.57)	(\$4,616,451.49)	(\$1,091,391.24)	(\$4,027,463.84)
2 Claim Payments	(\$741,368.80)	(\$57,911.82)	(\$48,453.10)	(\$635,003.88)
3 Refunds	\$19,284.14	\$3,754.72	\$3,365.89	\$12,163.53
4 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
4a New Acquisitions - Principal	\$0.00	\$0.00	\$0.00	\$0.00
4b Cancellations - Principal	\$0.00	\$0.00	\$0.00	\$0.00
4c New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
4d New Acquisitions - Repurchases	\$94,298.82	\$84,416.88	\$0.00	\$9,881.94
5 New Acquisitions - Total	\$94,298.82	\$84,416.88	\$0.00	\$9,881.94
6 Total Cash Principal Activity	(\$10,363,092.41)	(\$4,586,191.71)	(\$1,136,478.45)	(\$4,640,422.25)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	\$655,854.77	\$105,409.70	\$207,851.34	\$342,593.73
2 New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00	\$0.00
3 Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00	\$0.00
3a Small Balance and Other Adjustments	\$9,166.93	\$5,516.91	(\$786.37)	\$4,436.39
3b Adjustments - Write-offs	(\$17,606.69)	(\$1,754.36)	(\$1,496.55)	(\$14,355.78)
4 Total Adjustments	(\$8,439.76)	\$3,762.55	(\$2,282.92)	(\$9,919.39)
5 Total Non-Cash Principal Activity	\$647,415.01	\$109,172.25	\$205,568.42	\$332,674.34
C. Total Student Loan Principal Activity	(\$9,715,677.40)	(\$4,477,019.46)	(\$930,910.03)	(\$4,307,747.91)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$2,211,029.25)	(\$1,265,826.91)	(\$301,379.59)	(\$643,822.75)
2 Claim Payments	(\$33,194.71)	(\$4,093.87)	(\$4,382.09)	(\$24,718.75)
3 Reversals	\$0.00	\$0.00	\$0.00	\$0.00
3a New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
3b New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00	\$0.00
4 New Acquisitions	\$0.00	\$0.00	\$0.00	\$0.00
5 Subsidized Gov't Interest Payments	(\$68,533.33)	(\$28,417.45)	\$0.00	(\$40,115.88)
6 Special Allowance Payments	\$1,022,377.51	\$280,739.52	\$364,888.29	\$376,749.70
7 Total Interest Collections	(\$1,290,379.78)	(\$1,017,598.71)	\$59,126.61	(\$331,907.68)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$2,835,909.23	\$1,407,840.27	\$535,145.17	\$892,923.79
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$63,919.37	\$27,034.85	\$0.00	\$36,884.52
3 Special Allowance Payments Accrual	(\$853,748.11)	(\$205,288.13)	(\$335,231.22)	(\$313,228.76)
4 Capitalized Interest	(\$655,854.77)	(\$105,409.70)	(\$207,851.34)	(\$342,593.73)
4a Small Balance and Other Adjustments	(\$19,487.82)	(\$10,493.53)	(\$1,900.71)	(\$7,093.58)
4b Adjustments - Write-offs	(\$6,426.96)	(\$520.65)	(\$417.47)	(\$5,488.84)
4c Other Adjustments - Subsidized Gov't Interest	(\$422.14)	(\$175.04)	\$0.00	(\$247.10)
4d Other Adjustments - Special Allowance	\$4,636.13	\$5,693.74	(\$2,656.25)	\$1,598.64
5 Total Adjustments	(\$21,700.79)	(\$5,495.48)	(\$4,974.43)	(\$11,230.88)
6 Fee Accruals	\$25,949.58	\$9,022.67	\$4,494.63	\$12,432.28
7 Total Non-Cash Interest Adjustments	\$1,394,474.51	\$1,127,704.48	(\$8,417.19)	\$275,187.22
F. Total Student Loan Interest Activity	\$104,094.73	\$110,105.77	\$50,709.42	(\$56,720.46)

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III. Series 2005-2 Collection Fund Activity				
A. Collection Fund		January 31, 2017		
	1 Beginning Balance	\$11,887,703.98		
	2 Transfers to Other Funds	(\$11,887,703.98)		
	3 Payments Received	\$12,309,161.95		
	4 Payments Due	(\$436,303.31)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$68,533.33		
	6 Federal Special Allowance Payments	(\$1,022,377.51)		
	7 Guarantee Payments of Principal	\$741,368.80		
	8 Guarantee Payments of Interest	\$33,194.71		
	9 Misc. Payments Received/Due	\$2,985.38		
	10 Sale Proceeds/Repurchases	(\$94,298.82)		
	11 Earnings	\$4,964.95		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	Ending Balance	\$11,607,229.48		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$438,374.64	\$438,374.64	\$0.00
	1b Indenture Trustee Fees	\$8,125.00	\$8,125.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$787,032.01	\$787,032.01	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$69,546.97	\$69,546.97	\$0.00
	5 Payment of Principal Distribution Amount			
	5a) During the Revolving Period, Allocation to the Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
	5b) After Revolving Period (or During Revolving Period With Sub Int Trigger in Effect) to Distribution of Principal	\$9,586,736.41	\$9,586,736.41	\$0.00
	6 Allocation to Capitalized Interest Account (maintain minimum balance)	\$0.00	\$0.00	\$0.00
	7 Allocation to Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
8 Cash Release to Access Group, Inc.	\$717,414.45	\$717,414.45	\$0.00	
	Total Payments	\$11,607,229.48	\$11,607,229.48	\$0.00

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IV. Series 2005-2 Notes Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$11,607,229.48	\$11,607,229.48	\$0.00
B.	Administration Funds	\$446,499.64	\$11,160,729.84	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$11,160,729.84	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$11,160,729.84	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$191,874.80	\$10,968,855.04	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$595,157.21	\$10,373,697.83	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$787,032.01		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$10,373,697.83	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$10,373,697.83	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$10,373,697.83	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$10,373,697.83	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$69,546.97	\$10,304,150.86	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$69,546.97		
F.	Payment of Principal Distribution Amount			
1	During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$10,304,150.86	\$0.00
	Allocation to Revolving Account for originations or refinancing	\$0.00		
2	After the Revolving Period, Principal Distribution			
a.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-1 [FRN]	\$0.00	\$10,304,150.86	\$0.00
b.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$10,304,150.86	\$0.00
c.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$8,996,261.10	\$1,307,889.76	\$0.00
d.	Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$1,307,889.76	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$8,996,261.10		
e.	Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$590,475.31	\$717,414.45	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$590,475.31		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$717,414.45	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$717,414.45	\$0.00
I.	Cash Release to Access Group, Inc.	\$717,414.45	\$0.00	\$0.00

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V. Series 2005-2 Asset Percentages		
A	<p>Senior Asset Percentage</p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 Senior Note Outstanding (b)</p> <p style="text-align: right;">Senior Asset Percentage</p>	<p>\$281,542,322.57</p> <p>\$979,759.77</p> <p>\$264,461,958.40</p> <hr/> <p>106.83%</p>
B	<p>Total Asset Percentage</p> <p>1 Student Loan Portfolio Balance</p> <p>2 Fund Balances (a)</p> <p>3 All Notes Outstanding (b)</p> <p style="text-align: right;">Total Asset Percentage</p> <p>(a) Fund account balances are as of the distribution date and not the end of period collection date</p> <p>(b) Notes Outstanding balances are as of the distribution date, not the end of period collection date.</p>	<p>\$281,542,322.57</p> <p>\$979,759.77</p> <p>\$281,820,087.10</p> <hr/> <p>100.25%</p>

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Quarterly Servicing Report

Report Date: February 22, 2017

Collection Period: 11/01/16 to 01/31/17

VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	6,078	\$28,378,624.46	10.22%
	2 UnSubsidized Stafford	6,546	\$61,709,353.82	22.23%
	3 Consolidation	4,557	\$162,066,033.97	58.37%
	4 PLUS Loans	1,820	\$25,487,407.45	9.18%
	5 Total By Loan Type Distribution	19,001	\$277,641,419.70	100.00%
B.	Borrower Status Distribution:			
	1 In-School	116	\$832,870.71	0.30%
	In-School Consolidations	44	\$2,129,198.92	0.77%
	2 Grace	21	\$147,215.40	0.05%
	3 Deferment	818	\$7,848,481.27	2.83%
	4 Forbearance	770	\$10,814,142.04	3.90%
	5 Repayment	17,183	\$255,340,840.69	91.97%
	6 Claims	49	\$528,670.67	0.19%
7 Total By Borrower Status Distribution	19,001	\$277,641,419.70	100.00%	
C.	School Type Distribution:			
	1 Graduate	17,183	\$273,425,098.67	98.48%
	2 Undergraduate	1,819	\$4,216,321.03	1.52%
	3 Total By School Type Distribution	19,001	\$277,641,419.70	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: February 22, 2017

Collection Period: 11/01/16 to 01/31/17

VII. Series 2005-2 Notes				Portfolio Status By Loan Type											
Subsidized Stafford				Unsubsidized Stafford			Consolidations			PLUS Loans					
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)			
		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.				
A. In-School															
Current	51	\$301,506	1.05%	65	\$802,782	1.26%	44	\$2,298,539	1.41%	0	\$0	0.00%			
B. Grace															
Current	9	\$64,015	0.22%	12	\$124,599	0.20%	0	\$0	0.00%	0	\$0	0.00%			
C. TOTAL INTERIM	60	\$365,520	1.27%	77	\$927,381	1.46%	44	\$2,298,539	1.41%	0	\$0	0.00%			
D. REPAYMENT:															
Active															
Current	4,623	\$20,399,124	71.04%	4,982	\$45,676,405	71.97%	4,123	\$141,886,701	86.92%	1,365	\$18,967,412	69.69%			
1-29 Days Delinquent	411	\$2,078,030	7.24%	444	\$4,409,692	6.95%	193	\$8,447,781	5.17%	135	\$2,160,038	7.94%			
30-59 Days Delinquent	86	\$506,008	1.76%	122	\$1,270,319	2.00%	35	\$1,611,613	0.99%	42	\$771,475	2.83%			
60-89 Days Delinquent	52	\$284,358	0.99%	51	\$581,282	0.92%	19	\$772,655	0.47%	20	\$337,800	1.24%			
90-119 Days Delinquent	45	\$325,476	1.13%	43	\$553,183	0.87%	10	\$579,997	0.36%	14	\$308,048	1.13%			
>120 Days Delinquent	127	\$850,406	2.96%	147	\$1,743,077	2.75%	38	\$2,459,933	1.51%	56	\$1,254,141	4.61%			
E. Deferment:															
Current	365	\$1,798,076	6.26%	344	\$3,575,437	5.63%	25	\$1,465,536	0.90%	84	\$1,596,932	5.87%			
F. Forbearance															
Current	291	2,002,535	6.97%	313	\$4,445,888	7.01%	66	\$3,575,399	2.19%	100	\$1,794,991	6.59%			
G. Claims															
Current	18	\$105,102	0.37%	23	\$280,859	0.44%	4	\$147,171	0.09%	4	\$27,145	0.10%			
H. TOTAL REPAYMENT	6,018	\$28,349,116	98.73%	6,469	\$62,536,142	98.54%	4,513	\$160,946,787	98.59%	1,820	\$27,217,980	100.00%			
I. TOTAL PORTFOLIO	6,078	\$28,714,636	100.00%	6,546	\$63,463,523	100.00%	4,557	\$163,245,326	100.00%	1,820	\$27,217,980	100.00%			
J. GRAND TOTAL					\$282,641,465										

ACCESS GROUP, INC.

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Report Date: February 22, 2017

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VIII. Series 2005-2 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/16 to 01/31/17 02/22/17
A.	1 ABS Notes Outstanding	\$291,406,824
B.	1 Total Principal Balance	\$277,641,420
	2 Total Fund Accounts Balance	\$13,008,485
	3 Total Principal and Accrued Interest Balance	\$281,542,323
	4 Number of Loans	19,001
	5 Number of Borrowers	11,495
C.	1 Borrower Payments- Principal	\$9,735,307
	2 Borrower Payments- Interest	\$2,211,029
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$438,375
	3 Cash Release to Access Group, Inc.	\$717,414
E.	1 Weighted Average Coupon (WAC)	4.07%
	2 Weighted Average Remaining Maturity (WARM)	189
F.	1 Senior Notes Outstanding	\$273,458,220
	2 Subordinate Note Outstanding	\$17,948,604
	3 Senior Notes Principal Distribution	\$9,670,072
	4 Subordinate Note Principal Distribution	\$634,701
	5 Senior Asset Percentage	106.83%
	6 Total Asset Percentage	100.25%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Trend Analysis Report

January 31, 2017

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2005-2 - PORTFOLIO TREND ANALYSIS REPORT

		Collection Period	January-16	April-16	July-16	October-16	January-17
		Reporting Date	2/22/16	5/23/16	8/22/16	11/22/16	2/22/17
A.	1 Asset Backed Securities		\$331,260,905	\$322,297,206	\$311,954,837	\$301,711,597	\$291,406,824
B.	1 Total Principal Balance		\$318,118,642	\$307,694,966	\$297,694,025	\$287,357,097	\$277,641,420
	2 Total Fund Accounts Balance		\$11,813,508.71	\$13,703,951	\$13,488,626	\$13,671,069	\$13,008,485
	3 Total Principal and Accrued Interest Balance		\$321,499,770	\$311,018,561	\$301,230,839	\$291,033,575	\$281,542,323
	4 Number of Loans		21,852	21,069	20,394	19,702	19,001
	5 Number of Borrowers		13,141	12,678	12,294	11,918	11,495
C.	1 Borrower Payments- Principal		\$8,944,120	\$10,292,644	\$9,548,312	\$9,769,162	\$9,735,307
	2 Borrower Payments- Interest		\$2,372,443	\$2,382,344	\$2,288,711	\$2,261,174	\$2,211,029
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$507,508	\$491,405	\$0	\$456,250	\$438,375
	3 Cash Release to Access Group, Inc.		\$0	\$488,172	\$0	\$819,080	\$717,414
E.	1 Weighted Average Coupon (WAC)		4.04%	4.03%	4.08%	4.08%	4.07%
	2 Weighted Average Remaining Maturity (WARM)		195	193	193	191	189
F.	1 Senior Notes Outstanding		\$310,857,571	\$302,445,972	\$292,740,620	\$283,128,292	\$273,458,220
	2 Subordinate Notes Outstanding		\$20,403,334	\$19,851,234	\$19,214,217	\$18,583,305	\$17,948,604
	3 Senior Notes Principal Distribution		\$8,479,060	\$8,411,599	\$9,705,352	\$9,612,329	\$9,670,072
	4 Subordinate Note Principal Distribution		\$556,528	\$552,101	(\$637,017)	\$630,911	\$634,701
	5 Senior Asset Percentage		106.82%	106.83%	106.83%	106.83%	106.83%
	6 Total Asset Percentage		100.24%	100.25%	100.25%	100.25%	100.25%