

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: April 25, 2018

Collection Period: 01/01/2018 to 03/31/2018

I. Series 2005-A Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance		December 31, 2017	Change	March 31, 2018
1 Principal Balance		\$84,766,903.91	(\$5,626,732.59)	\$79,140,171.32
2 Accrued Interest		\$341,673.73	(\$10,584.85)	\$331,088.88
3 Total Principal And Accrued Interest Balance		\$85,108,577.64	(\$5,637,317.44)	\$79,471,260.20
4 Fund Accounts Balance		\$6,915,693.49	\$936,057.06	\$7,851,750.55
5 Total Student Loans And Fund Balance		\$92,024,271.13	(\$4,701,260.38)	\$87,323,010.75

B. Student Loan Portfolio and Fund Balance		December 31, 2017	Change	March 31, 2018
1 Weighted Average Coupon (WAC)		4.42%	0.23%	4.65%
2 Weighted Average Remaining Maturity (WARM)	[includes in-school period]	105	(3)	102
3 Number of Loans		10,585	(381)	10,204
4 Number of Borrowers		8,608	(293)	8,315

C. Notes and Certificates		CUSIP	3/31/2018 Interest Rate	Balance December 31, 2017	Balance Change	Balance March 31, 2018	% of O/S Securities
1 Student Loan Asset Backed Series 2005-A Notes Senior Class	A-1 FRN	00432CCA7	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	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	2.14520%	\$73,210,629.30	(\$3,685,409.73)	\$69,525,219.57	82.7%
4 Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B FRN	00432CCC3	2.54520%	\$15,285,655.21	(\$769,477.10)	\$14,516,178.11	17.3%
5 Total Notes and Certificates			2.21429%	\$88,496,284.51	(\$4,454,886.83)	\$84,041,397.68	100.0%

D. Fund Accounts Balance		December 31, 2017	Change	March 31, 2018
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		\$5,915,693.49	\$936,057.06	\$6,851,750.55
4 Total Fund Accounts Balance		\$6,915,693.49	\$936,057.06	\$7,851,750.55

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	March 31, 2018	
1	Borrower Payments - Total		(\$5,293,277.20)
2	Claim Payments		\$0.00
3	Refunds		\$10,489.95
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		(\$5,282,787.25)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$15,711.56
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	\$5,201.69	
	4b Adjustments - Write-offs	(\$364,858.59)	
4	Total Adjustments		(\$359,656.90)
5	Total Non-Cash Principal Activity		(\$343,945.34)
C.	Total Student Loan Principal Activity		(\$5,626,732.59)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$931,847.48)
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		(\$931,847.48)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$939,383.88
2	Capitalized Interest		(\$15,711.56)
	3a Small Balance and Other Adjustments	(\$5,723.07)	
	3b Adjustments - Write-offs	(\$6,965.79)	
3	Total Adjustments		(\$12,688.86)
4	Fee Accruals		\$10,279.17
5	Total Non-Cash Interest Adjustments		\$921,262.63
F.	Total Student Loan Interest Activity		(\$10,584.85)

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III. Series 2005-A Collection Fund Activity

A. Collection Fund		March 31, 2018		
	Beginning Balance	\$5,466,829.32		
	Transfers to Other Funds	(\$5,466,829.32)		
1a	Amount received in the collection account related to the collection period	\$6,503,337.58		
1b	Earnings	\$15,502.24		
1c	Recoveries	\$172,749.41		
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	\$6,691,589.23		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$211,917.26	\$211,917.26	\$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	\$372,863.75	\$372,863.75	\$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	\$92,366.44	\$92,366.44	\$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)	\$5,751,149.94	\$5,751,149.94	\$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.	\$263,291.84	\$263,291.84	\$0.00
	Total Payments	\$6,691,589.23	\$6,691,589.23	\$0.00

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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)	\$6,691,589.23	\$6,691,589.23	
B.	First	Administrative Allowance	\$211,917.26	\$6,479,671.97	\$0.00
C.	Second	Swap Payments	\$0.00	\$6,479,671.97	\$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	\$6,479,671.97	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$6,479,671.97	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$372,863.75	\$6,106,808.22	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$372,863.75		
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	\$6,106,808.22	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$6,106,808.22	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$6,106,808.22	\$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	\$92,366.44	\$6,014,441.78	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$6,014,441.78	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$6,014,441.78	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$6,014,441.78	\$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	\$6,014,441.78	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$6,014,441.78	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	4,757,773.83	\$1,256,667.95	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	993,376.11	\$263,291.84	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$5,751,149.94		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$263,291.84	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$263,291.84	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$263,291.84	\$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	\$79,471,260.20	\$79,471,260.20
	2 Fund Balances	\$7,859,284.20	\$1,167,694.97
	3 Senior Notes Outstanding	\$69,525,219.57	\$64,767,445.74
	Senior Asset Percentage	125.61%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$79,471,260.20	\$79,471,260.20
	2 Fund Balances	\$7,859,284.20	\$1,167,694.97
	3 All Notes Outstanding	\$84,041,397.68	\$78,290,247.74
	Total Asset Percentage	103.91%	103.00%

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VI. Series 2005-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	10,204	\$79,140,171.32	100.00%
	2 Total By Loan Type Distribution	10,204	\$79,140,171.32	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$55,649.41	0.07%
	2 Grace	2	\$20,348.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	67	\$827,764.27	1.05%
	5 Repayment	10,131	\$78,236,409.64	98.86%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	10,204	\$79,140,171.32	100.00%
C.	School Type Distribution:			
	1 Graduate	10,144	\$78,239,798.87	98.86%
	2 Undergraduate	60	\$900,372.45	1.14%
	3 Total By Loan Type Distribution	10,204	\$79,140,171.32	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	4	\$92,649.15	0.12%	
B. Grace				
Current	2	\$38,260.12	0.05%	
C. TOTAL INTERIM	6	\$130,909.27	0.16%	
D. REPAYMENT:				
Active				
Current	9,052	\$69,742,088.09	87.76%	
1-29 Days Delinquent	762	\$5,882,043.67	7.40%	
30-59 Days Delinquent	185	\$1,421,643.33	1.79%	
60-89 Days Delinquent	53	\$496,801.21	0.63%	
90-119 Days Delinquent	25	\$225,866.30	0.28%	
120-149 Days Delinquent	35	\$430,316.81	0.54%	
150-179 Days Delinquent	19	\$257,793.63	0.32%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	67	\$883,797.89	1.11%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	10,198	\$79,340,350.93	99.84%	
I. TOTAL PORTFOLIO	10,204	\$79,471,260.20	100.00%	

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$84,041,398
B.	1 Total Private Principal Outstanding Balance	\$79,140,171
	2 Total Fund Accounts Balance	\$7,851,751
	3 Total Principal and Accrued Interest Balance	\$79,471,260
	4 Number of Loans	10,204
	5 Number of Borrowers	8,315
C.	1 Borrower Payments- Principal	\$5,293,277
	2 Borrower Payments- Interest	\$931,847
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$211,917
	3 Cash Release to Access Group Inc	\$263,292
E.	1 Weighted Average Coupon (WAC)	4.65%
	2 Weighted Average Remaining Maturity (WARM)	102
F.	1 Senior Notes Outstanding	\$69,525,220
	2 Subordinate Note Outstanding	\$14,516,178
	3 Senior Principal Distribution Amount	\$3,685,410
	4 Subordinate Principal Distribution Amount	\$769,477
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
March 31, 2018

IX. Asset-Backed Securities Notes Series 2005-A						
	Collection Periods	March-17	June-17	September-17	December-17	March-18
	Reporting Date	4/25/2017	7/25/2017	10/25/2017	1/25/2018	4/25/2018
A.	1 Asset Backed Securities	\$102,993,995	\$97,671,156	\$92,687,021	\$88,496,285	\$84,041,398
B.	1 Total Private Principal Balance	\$99,180,630	\$94,011,484	\$89,387,316	\$84,766,904	\$79,140,171
	2 Total Fund Accounts Balance	\$7,465,373	\$7,150,966	\$6,752,993	\$6,915,693	\$7,851,751
	3 Total Principal and Accrued Interest Balance	\$99,534,866	\$94,348,212	\$89,722,066	\$85,108,578	\$79,471,260
	4 Number of Loans	11,604	11,237	10,894	10,585	10,204
	5 Number of Borrowers	9,373	9,097	8,849	8,608	8,315
C.	1 Borrower Payments- Principal	\$5,122,097	\$4,916,179	\$4,458,847	\$4,358,411	\$5,293,277
	2 Borrower Payments- Interest	\$1,016,735	\$994,608	\$978,476	\$935,131	\$931,847
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$261,348	\$247,952	\$235,029	\$223,468	\$211,917
	3 Cash Release to Access Group	\$429,271	\$394,062	\$479,691	\$373,134	\$263,292
E.	1 Weighted Average Coupon (WAC)	4.00%	4.16%	4.33%	4.42%	4.65%
	2 Weighted Average Remaining Maturity (WARM)	113	112	108	105	102
F.	1 Senior Notes Outstanding	\$85,204,201	\$80,800,757	\$76,677,515	\$73,210,629	\$69,525,220
	2 Subordinate Note Outstanding	\$17,789,794	\$16,870,399	\$16,009,507	\$15,285,655	\$14,516,178
	3 Senior Principal Distribution Amount	\$4,043,784	\$4,403,444	\$4,123,243	\$3,466,885	\$3,685,410
	4 Subordinate Principal Distribution Amount	\$844,302	\$919,396	\$860,892	\$723,851	\$769,477
	5 Senior Asset Percentage	124.51%	124.51%	124.51%	124.51%	124.51%
	6 Subordinate Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.00%