

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2006-1 Notes

Quarterly Servicing Report

Report Date: February 25, 2019
Collection Period: 11/01/2018 to 01/31/2019

I. Series 2006-1 Asset and Liability Summary

A.	Student Loan Portfolio and Fund Balance					October 31, 2018	Change	January 31, 2019	
	1 Principal Balance					\$341,576,995.54	(\$10,268,083.01)	\$331,308,912.53	
	2 Accrued Interest					\$5,218,766.43	\$284,597.94	\$5,503,364.37	
	3 Accrued ISP					\$87,018.49	(\$319.48)	\$86,699.01	
	4 Accrued SAP					\$79,319.89	\$365,239.94	\$444,559.83	
	5 Total Principal And Accrued Interest Balance					\$346,962,100.35	(\$9,618,564.61)	\$337,343,535.74	
	6 Fund Accounts Balance					\$16,840,021.59	(\$1,713,665.29)	\$15,126,356.30	
	7 Total Student Loans And Fund Balance					\$363,802,121.94	(\$11,332,229.90)	\$352,469,892.04	
B.	Student Loan Portfolio and Fund Balance					October 31, 2018	Change	January 31, 2019	
	1 Weighted Average Coupon (WAC) [not including SAP]					4.59%	-0.35%	4.24%	
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					192	(5)	187	
	3 Number of Loans					24,958	(876)	24,082	
	4 Number of Borrowers					12,638	(442)	12,196	
C.	Notes and Certificates					Balance		Balance	% of
						10/31/2018	Change	1/31/2019	O/S Securities
	1 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-1 FRN 00432CDA6 0.00000%					\$0.00	\$0.00	\$0.00	0.00%
	2 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-2 FRN 00432CDB4 0.00000%					\$0.00	\$0.00	\$0.00	0.00%
	3 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-3 FRN 00432CDC2 2.87694%					\$332,367,573.13	(\$10,661,289.42)	\$321,706,283.71	93.24%
	4 Student Loan Asset-Backed Notes, Subordinate Series 2006-1 B FRN 00432CDE8 3.12694%					\$24,107,042.44	(\$773,276.87)	\$23,333,765.57	6.76%
	5 Total Notes and Certificates					2.89385%	\$356,474,615.57	(\$11,434,566.29)	\$345,040,049.28
D.	Fund Balances					10/31/2018	Change	1/31/2019	
	1 Capitalized Interest Fund					\$1,525,815.00	\$0.00	\$1,525,815.00	
	2 Collection Fund					\$15,314,206.59	(\$1,713,665.29)	13,600,541.30	
	3 Revolving Fund					\$0.00	\$0.00	\$0.00	
	4 Total Fund Accounts Balance					\$16,840,021.59	(\$1,713,665.29)	\$15,126,356.30	

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II. Series 2006-1 Transactions and Accruals							
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	PLUS	STAFFORD		
		1/31/2019	1/31/2019	1/31/2019	1/31/2019		
1	Borrower Payments - Total	(\$10,444,823.53)	(\$6,498,093.78)	(\$414,287.11)	(\$3,532,442.64)		
2	Claim Payments	(\$570,546.48)	(\$192,781.88)	(\$23,145.72)	(\$354,618.88)		
3	Refunds	\$0.00	\$0.00	\$0.00	\$0.00		
4	Reversals	\$0.00	\$0.00	\$0.00	\$0.00		
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00	\$0.00		
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00	\$0.00		
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00		
5d	New Acquisitions - Repurchases	\$414,728.06	\$406,702.11	\$0.00	\$8,025.95		
5	New Acquisitions - Total	\$414,728.06	\$406,702.11	\$0.00	\$8,025.95		
6	Total Cash Principal Activity	(\$10,600,641.95)	(\$6,284,173.55)	(\$437,432.83)	(\$3,879,035.57)		
B.	Student Loan Non-Cash Principal Activity						
		1	Capitalized Interest	\$422,567.24	\$168,050.23	\$27,156.03	\$227,360.98
		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
		4a	Small Balance and Other Adjustments	(\$78,565.62)	(\$16.78)	(\$68,110.64)	(\$10,438.20)
		4b	Adjustments - Write-offs	(\$11,442.68)	(\$2,326.69)	(\$1,098.22)	(\$8,017.77)
		4	Total Adjustments	(\$90,008.30)	(\$2,343.47)	(\$69,208.86)	(\$18,455.97)
5	Total Non-Cash Principal Activity	\$332,558.94	\$165,706.76	(\$42,052.83)	\$208,905.01		
C.	Total Student Loan Principal Activity						
		(\$10,268,083.01)	(\$6,118,466.79)	(\$479,485.66)	(\$3,670,130.56)		
D.	Student Loan Cash Interest Activity						
		1	Borrower Payments - Total	(\$2,813,869.01)	(\$1,873,754.90)	(\$165,327.34)	(\$774,786.77)
		2	Claim Payments	(\$34,870.98)	(\$8,183.48)	(\$6,814.32)	(\$19,873.18)
		3	Reversals	\$0.00	\$0.00	\$0.00	\$0.00
		4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00	\$0.00
		4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00	\$0.00
		4	New Acquisitions	\$0.00	\$0.00	\$0.00	\$0.00
		5	Other Adjustments	\$0.00	\$0.00	\$0.00	\$0.00
		6	Subsidized Gov't Interest Payments (ISP)	(\$83,800.43)	(\$33,051.98)	\$0.00	(\$50,748.45)
		7	Special Allowance Payments (SAP)	\$5,435.11	(\$380,135.66)	\$140,203.61	\$245,367.16
8	Total Cash Interest Activity	(\$2,927,105.31)	(\$2,295,126.02)	(\$31,938.05)	(\$600,041.24)		
E.	Student Loan Non-Cash Interest Activity						
		1	Borrower Accruals	\$3,532,999.55	\$2,197,146.37	\$274,081.37	\$1,061,771.81
		2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$64,535.55	\$30,369.47	\$0.00	\$34,166.08
		3	Special Allowance Payments - Accrued	\$389,272.85	\$590,061.76	(\$128,373.72)	(\$72,415.19)
		4	Capitalized Interest	(\$422,567.24)	(\$168,050.23)	(\$27,156.03)	(\$227,360.98)
		5a	Small Balance and Other Adjustments	(\$3,582.29)	(\$2,898.22)	(\$7,413.02)	\$6,728.95
		5b	Adjustments - Write-offs	(\$30.20)	(\$0.03)	(\$0.54)	(\$29.63)
		5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$18,945.40	\$1,621.27	\$0.00	\$17,324.13
		5d	Other Adjustments - Special Allowance Payments (SAP)	(\$29,468.02)	(\$24,013.18)	(\$1,810.49)	(\$3,644.35)
		5	Total Adjustments	(\$14,135.11)	(\$25,290.16)	(\$9,224.05)	\$20,379.10
		6	Fee Accruals	\$26,518.11	\$13,474.02	\$1,819.91	\$11,224.18
		7	Total Non-Cash Interest Activity	\$3,576,623.71	\$2,637,711.23	\$111,147.48	\$827,765.00
		F.	Total Student Loan Interest Activity				
\$649,518.40	\$342,585.21			\$79,209.43	\$227,723.76		

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III. Series 2006-1 Collection Fund Activity

A. Collection Fund		January 31, 2019		
1	Beginning Balance	\$14,738,404.87		
2	Transfers to Other Funds	(\$14,738,404.87)		
3	Payments Received	\$13,574,605.88		
4	Payments Due	(\$637,815.27)		
5	Federal Interest Subsidy Payments (net adjustments)	\$83,800.43		
6	Federal Special Allowance Payments	(\$5,435.11)		
7	Guarantee Payments of Principal	\$570,546.48		
8	Guarantee Payments of Interest	\$34,870.98		
9	Misc. Payments Received/Due	\$0.00		
10	Sale Proceeds/Repurchases	(\$414,728.06)		
11	Earnings	\$62,419.43		
12	Counterparty Swap Payments	\$0.00		
13	Transfers from Other Funds	\$0.00		
14	Ending Balance	\$13,268,264.76		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
1a	Administration Fund Distributions	\$464,787.40	\$464,787.40	\$0.00
1b	Indenture Trustee Fees	-	\$0.00	\$0.00
2	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$2,339,533.35	\$2,339,533.35	\$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	\$184,434.97	\$184,434.97	\$0.00
5	Payment of Principal Distribution Amount			
a)	During the Revolving Period, Allocation to the Revolving Account for originations or refinancing	\$0.00	\$0.00	\$0.00
b)	After Revolving Period (or During Revolving Period With Sub Int Trigger in Effect) to Distribution of Principal	\$9,522,984.46	\$9,522,984.46	\$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.	\$756,524.58	\$756,524.58	\$0.00
9	Total Payments	\$13,268,264.76	\$13,268,264.76	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2006-1 Notes Quarterly Servicing Report

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IV. Series 2006-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds	\$13,268,264.76	\$13,268,264.76	\$0.00
B.	Administration Funds	\$464,787.40	\$12,803,477.36	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-1 [FRN]	\$0.00	\$12,803,477.36	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-2 [FRN]	\$0.00	\$12,803,477.36	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-3 [FRN]	\$2,339,533.35	\$10,463,944.01	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$2,339,533.35		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-1 [FRN]	\$0.00	\$10,463,944.01	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-2 [FRN]	\$0.00	\$10,463,944.01	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2006-1 A-3 [FRN]	\$0.00	\$10,463,944.01	\$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, Subordinate Series 2006-1 B [FRN]	\$184,434.97	\$10,279,509.04	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$184,434.97		
F.	Payment of Principal Distribution Amount			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$10,279,509.04	\$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 2006-1 A-1 [FRN]	\$0.00	\$10,279,509.04	\$0.00
	b. Student Loan Asset-Backed Notes, Senior Series 2006-1 A-2 [FRN]	\$0.00	\$10,279,509.04	\$0.00
	c. Student Loan Asset-Backed Notes, Senior Series 2006-1 A-3 [FRN]	\$8,878,980.71	\$1,400,528.33	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$8,878,980.71		
	d. Student Loan Asset-Backed Notes, Subordinate Series 2006-1 B [FRN]	\$644,003.75	\$756,524.58	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$644,003.75		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$756,524.58	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$756,524.58	\$0.00
I.	Cash Release to Access Group, Inc.	\$756,524.58	\$0.00	(\$0.00)

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V. Series 2006-1 Asset Percentages

A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$337,343,535.74
	2 Fund Balances (a)	\$1,528,699.73
	3 Senior Notes Outstanding (b)	\$312,827,303.00
	Senior Asset Percentage	108.33%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$337,343,535.74
	2 Fund Balances (a)	\$1,528,699.73
	3 All Notes Outstanding (b)	\$335,517,064.82
	Total Asset Percentage	101.00%
(a) Fund account balances are as of the distribution date and not the end of period collection date		
(b) Notes Outstanding balances are as of the distribution date, not the end of period collection date		

ACCESS GROUP, INC.

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VI. Series 2006-1 Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	5,320	\$29,437,509.02	8.89%
	2 UnSubsidized Stafford	5,178	\$52,023,066.97	15.70%
	3 Consolidation	12,681	\$236,890,204.79	71.50%
	4 PLUS Loans	903	\$12,958,131.75	3.91%
	5 Total By Loan Type Distribution	24,082	\$331,308,912.53	100.00%
B.	Borrower Status Distribution:			
	1 In-School	22	\$133,532.89	0.04%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	7	\$29,500.00	0.01%
	3 Deferment	574	\$7,477,068.96	2.26%
	4 Forbearance	492	\$7,895,615.67	2.38%
	5 Repayment	22,914	\$314,202,266.11	94.84%
	6 Claims	73	\$1,570,928.90	0.47%
	7 Total By Borrower Status Distribution	24,082	\$331,308,912.53	100.00%
C.	School Type Distribution:			
	1 Graduate	23,295	\$328,899,897.56	99.27%
	2 Undergraduate	787	\$2,409,014.97	0.73%
	3 Total By School Type Distribution	24,082	\$331,308,912.53	100.00%

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VII. Series 2006-1 Portfolio Status By Loan Type												
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations			PLUS Loans		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:												
In-School												
Current	11	\$61,344.00	0.20%	11	\$103,941.66	0.19%	116	\$2,650,488.36	1.11%	0	\$0.00	0.00%
B. Grace												
Current	3	\$9,799.00	0.03%	4	\$29,293.14	0.05%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	14	\$71,143.00	0.24%	15	\$133,234.80	0.25%	116	\$2,650,488.36	1.11%	0	\$0.00	0.00%
D. REPAYMENT:												
Active												
Current	4,428	\$24,328,769.30	80.98%	4,322	\$43,504,327.55	81.12%	11,699	\$214,070,950.76	89.54%	739	\$10,985,421.58	78.12%
1-29 Days Delinquent	262	\$1,513,724.83	5.04%	253	\$2,756,559.19	5.14%	409	\$9,340,474.24	3.91%	52	\$794,415.02	5.65%
30-59 Days Delinquent	92	\$606,106.44	2.02%	89	\$1,031,724.51	1.92%	91	\$2,411,670.93	1.01%	16	\$203,668.28	1.45%
60-89 Days Delinquent	45	\$288,765.73	0.96%	45	\$446,988.15	0.83%	49	\$909,770.13	0.38%	3	\$25,353.03	0.18%
90-119 Days Delinquent	26	\$171,994.55	0.57%	23	\$340,189.00	0.63%	18	\$679,360.57	0.28%	6	\$120,469.99	0.86%
> 120 Days Delinquent	67	\$502,801.75	1.67%	77	\$996,536.38	1.86%	88	\$2,279,499.67	0.95%	15	\$373,365.06	2.65%
E. Deferment:												
Current	212	\$1,273,336.77	4.24%	180	\$2,062,086.38	3.85%	32	\$1,364,227.00	0.57%	34	\$673,786.31	4.79%
F. Forbearance:												
Current	156	\$1,164,106.01	3.87%	159	\$2,135,798.43	3.98%	143	\$4,098,109.48	1.71%	34	\$849,588.86	6.04%
G. Claims	18	\$122,747.74	0.41%	15	\$222,275.94	0.41%	36	\$1,271,753.32	0.53%	4	\$36,687.86	0.26%
H. TOTAL REPAYMENT	5,306	\$29,972,353.12	99.76%	5,163	\$53,496,485.53	99.75%	12,565	\$236,425,816.10	98.89%	903	\$14,062,755.99	100.00%
I. TOTAL PORTFOLIO	5,320	\$30,043,496.12	100.00%	5,178	\$53,629,720.33	100.00%	12,681	\$239,076,304.46	100.00%	903	\$14,062,755.99	100.00%
J. GRAND TOTAL					\$336,812,276.90							

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VIII. Series 2006-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/2018 to 01/31/2019 02/25/19
A.	1 ABS Notes Outstanding	\$345,040,049
B.	1 Total Principal Balance	\$331,308,913
	2 Total Fund Accounts Balance	\$15,126,356
	3 Total Principal and Accrued Interest Balance	\$337,343,536
	4 Number of Loans	24,082
	5 Number of Borrowers	12,196
C.	1 Borrower Payments- Principal	\$10,444,824
	2 Borrower Payments- Interest	\$2,813,869
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$464,787
	3 Cash Release to Access Group, Inc.	\$756,525
E.	1 Weighted Average Coupon (WAC)	4.24%
	2 Weighted Average Remaining Maturity (WARM)	187
F.	1 Senior Notes Outstanding	\$321,706,284
	2 Subordinate Note Outstanding	\$23,333,766
	3 Senior Notes Principal Distribution	\$10,661,289
	4 Subordinate Note Principal Distribution	\$773,277
	5 Senior Asset Percentage	108.33%
	6 Total Asset Percentage	101.00%

ACCESS GROUP, INC.
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Trend Analysis Report
January 31, 2019

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2006-1 - PORTFOLIO TREND ANALYSIS REPORT						
	Collection Period	January-18	April-18	July-18	October-18	January-19
	Reporting Date	2/26/18	5/25/18	8/27/18	11/26/18	2/25/19
A.	1 Asset Backed Securities	\$389,773,792	\$378,414,435	\$368,084,055	\$356,474,616	\$345,040,049
B.	1 Total Principal Balance	\$376,187,041	\$365,212,097	\$353,371,091	\$341,576,996	\$331,308,913
	2 Total Fund Accounts Balance	\$15,984,597	\$15,328,474	\$17,226,095	\$16,840,022	\$15,126,356
	3 Total Principal and Accrued Interest Balance	\$380,671,258	\$370,082,410	\$358,511,301	\$346,962,100	\$337,343,536
	4 Number of Loans	21,341	26,976	25,865	24,958	24,082
	5 Number of Borrowers	14,098	13,594	13,054	12,638	12,196
C.	1 Borrower Payments- Principal	\$11,383,657	\$10,564,337	\$12,018,737	\$11,029,992	\$10,444,824
	2 Borrower Payments- Interest	\$3,231,849	\$2,983,384	\$2,951,085	\$2,941,845	\$2,813,869
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$536,188	\$518,086	\$501,007	\$486,060	\$464,787
	3 Cash Release to Access Group, Inc.	\$568,023	\$0	\$608,379	\$539,568	\$756,525
E.	1 Weighted Average Coupon (WAC)	4.18%	4.30%	4.38%	4.59%	4.24%
	2 Weighted Average Remaining Maturity (WARM)	190	195	199	192	187
F.	1 Senior Notes Outstanding	\$363,414,851	\$352,823,684	\$343,191,910	\$332,367,573	\$321,706,284
	2 Subordinate Notes Outstanding	\$26,358,941	\$25,590,750	\$24,892,145	\$24,107,042	\$23,333,766
	4 Senior Notes Principal Distribution	\$10,663,672	\$10,591,166	\$9,631,774	\$10,824,337	\$10,661,289
	5 Subordinate Note Principal Distribution	\$836,188	\$768,191	\$698,605	\$785,103	\$773,277
	3 Senior Asset Percentage	108.33%	108.28%	108.33%	108.33%	108.33%
	6 Total Asset Percentage	101.00%	100.96%	101.00%	101.00%	101.00%
* Due to a servicing change in April 2018, unsubsidized and subsidized consolidation loans are counted seperately and are reflected as 2 loans in loan count.						