

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: January 25, 2018
Collection Period: 10/01/17 to 12/31/17

I. Series 2005-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						September 30, 2017	Change	December 31, 2017		
1	Principal Balance					\$89,387,316.46	(\$4,620,412.55)	\$84,766,903.91		
2	Accrued Interest					\$334,749.73	\$6,924.00	\$341,673.73		
3	Total Principal And Accrued Interest Balance					\$89,722,066.19	(\$4,613,488.55)	\$85,108,577.64		
4	Fund Accounts Balance					\$6,752,992.70	\$162,700.79	\$6,915,693.49		
5	Total Student Loans And Fund Balance					\$96,475,058.89	(\$4,450,787.76)	\$92,024,271.13		
B. Student Loan Portfolio and Fund Balance										
						September 30, 2017	Change	December 31, 2017		
1	Weighted Average Coupon (WAC)					4.33%	0.10%	4.42%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					108	(3)	105		
3	Number of Loans					10,894	(309)	10,585		
4	Number of Borrowers					8,849	(241)	8,608		
C. Notes and Certificates										
						12/31/2017	Balance	Balance	Balance	% of
			CUSIP	Interest Rate		September 30, 2017	Change	December 31, 2017	D/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	1.76742%	\$76,677,514.50	(\$3,466,885.20)	\$73,210,629.30	82.7%	
4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class		B FRN	00432CCC3	2.16742%	\$16,009,506.54	(\$723,851.33)	\$15,285,655.21	17.3%	
5	Total Notes and Certificates				1.83651%	\$92,687,021.04	(\$4,190,736.53)	\$88,496,284.51	100.0%	
D. Fund Accounts Balance										
						September 30, 2017	Change	December 31, 2017		
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					\$5,752,992.70	\$162,700.79	\$5,915,693.49		
4	Total Fund Accounts Balance					\$6,752,992.70	\$162,700.79	\$6,915,693.49		

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II. Series 2005-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	December 31, 2017
	1 Borrower Payments - Total	(\$4,358,410.86)
	2 Claim Payments	\$0.00
	3 Refunds	\$8,238.00
	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	(\$4,350,172.86)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$29,649.76
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	\$3,915.20
	4b Adjustments - Write-offs	(\$303,804.65)
	4 Total Adjustments	(\$299,889.45)
	5 Total Non-Cash Principal Activity	(\$270,239.69)
C.	Total Student Loan Principal Activity	(\$4,620,412.55)
D.	Student Loan Interest Activity	
	1 Borrower Payments - Total	(\$935,130.80)
	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	(\$935,130.80)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$969,327.01
	2 Capitalized Interest	(\$29,649.76)
	3a Small Balance and Other Adjustments	(\$2,583.08)
	3b Adjustments - Write-offs	(\$5,595.66)
	3 Total Adjustments	(\$8,178.74)
	4 Fee Accruals	\$10,556.29
	5 Total Non-Cash Interest Adjustments	\$942,054.80
F.	Total Student Loan Interest Activity	\$6,924.00

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III. Series 2005-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2017		
	Transfers to Other Funds	\$5,327,915.05		
	1a Amount received in the collection account related to the collection period	(\$5,327,915.05)		
	1b Earnings	\$5,261,517.14		
	1c Recoveries	\$11,606.88		
	2 Amount received from Swap counterparty with respect to the related interest period	\$193,705.30		
	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	\$5,466,829.32		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$223,468.29	\$223,468.29	\$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		\$330,673.38	\$330,673.38	\$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		\$84,666.67	\$84,666.67	\$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)	4,454,886.83	\$4,454,886.83	\$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.	\$373,134.15	\$373,134.15	\$0.00	
Total Payments	\$5,466,829.32	\$5,466,829.32	\$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)	\$5,466,829.32	\$5,466,829.32	
B.	First	Administrative Allowance	\$223,468.29	\$5,243,361.03	\$0.00
C.	Second	Swap Payments	\$0.00	\$5,243,361.03	\$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	\$5,243,361.03	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$5,243,361.03	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$330,673.38	\$4,912,687.65	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$330,673.38		
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	\$4,912,687.65	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,912,687.65	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$4,912,687.65	\$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	\$84,666.67	\$4,828,020.98	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$4,828,020.98	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,828,020.98	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,828,020.98	\$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	\$4,828,020.98	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$4,828,020.98	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	3,685,409.73	\$1,142,611.25	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2005-A Class B [FRN]	769,477.10	\$373,134.15	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$4,454,886.83		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$373,134.15	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$373,134.15	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$373,134.15	\$0.00	\$0.00

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 Quarterly Servicing Report

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V. Series 2005-A Senior and Total Asset Percentages			
A.	Senior Asset Percentage		Post-Distribution
	1 Student Loan Portfolio Balance	\$85,108,577.64	\$85,108,577.64
	2 Fund Balances	\$6,920,891.30	\$1,454,061.98
	3 Senior Notes Outstanding	\$73,210,629.30	\$69,525,219.57
	Senior Asset Percentage	125.71%	124.51%
B.	Total Asset Percentage		Post-Distribution
	1 Student Loan Portfolio Balance	\$85,108,577.64	\$85,108,577.64
	2 Fund Balances	\$6,920,891.30	\$1,454,061.98
	3 All Notes Outstanding	\$88,496,284.51	\$84,041,397.68
	Total Asset Percentage	103.99%	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	10,585	\$84,766,903.91	100.00%
	2 Total By Loan Type Distribution	10,585	\$84,766,903.91	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$57,577.41	0.07%
	2 Grace	1	\$18,420.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	79	\$886,480.95	1.05%
	5 Repayment	10,500	\$83,804,425.55	98.86%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	10,585	\$84,766,903.91	100.00%
C.	School Type Distribution:			
	1 Graduate	10,524	\$83,837,867.99	98.90%
	2 Undergraduate	61	\$929,035.92	1.10%
	3 Total By Loan Type Distribution	10,585	\$84,766,903.91	100.00%

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VII. Series 2005-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	5	\$98,907.43	0.12%	
B. Grace				
Current	1	\$31,069.50	0.04%	
C. TOTAL INTERIM	6	\$129,976.93	0.15%	
REPAYMENT:				
D. Active				
Current	9,207	\$73,261,756.19	86.08%	
1-29 Days Delinquent	971	\$7,709,241.00	9.06%	
30-59 Days Delinquent	162	\$1,413,512.54	1.66%	
60-89 Days Delinquent	64	\$592,412.15	0.70%	
90-119 Days Delinquent	26	\$242,817.64	0.29%	
120-149 Days Delinquent	32	\$348,548.94	0.41%	
150-179 Days Delinquent	38	\$471,586.46	0.55%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	79	\$938,725.79	1.10%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	10,579	\$84,978,600.71	99.85%	
I. TOTAL PORTFOLIO	10,585	\$85,108,577.64	100.00%	

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VIII. Series 2005-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$88,496,285
B.	1 Total Private Principal Outstanding Balance	\$84,766,904
	2 Total Fund Accounts Balance	\$6,915,693
	3 Total Principal and Accrued Interest Balance	\$85,108,578
	4 Number of Loans	10,585
	5 Number of Borrowers	8,608
C.	1 Borrower Payments- Principal	\$4,358,411
	2 Borrower Payments- Interest	\$935,131
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$223,468
	3 Cash Release to Access Group Inc	\$373,134
E.	1 Weighted Average Coupon (WAC)	4.42%
	2 Weighted Average Remaining Maturity (WARM)	105
F.	1 Senior Notes Outstanding	\$73,210,629
	2 Subordinate Note Outstanding	\$15,285,655
	3 Senior Principal Distribution Amount	\$3,466,885
	4 Subordinate Principal Distribution Amount	\$723,851
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
December 31, 2017

IX. Asset-Backed Securities Notes Series 2005-A						
Collection Periods		December-16	March-17	June-17	September-17	December-17
Reporting Date		1/25/2017	4/25/2017	7/25/2017	10/25/2017	1/25/2018
A.	1 Asset Backed Securities	\$107,882,081	\$102,993,995	\$97,671,156	\$92,687,021	\$88,496,285
B.	1 Total Private Principal Balance	\$104,539,012	\$99,180,630	\$94,011,484	\$89,387,316	\$84,766,904
	2 Total Fund Accounts Balance	\$7,212,632	\$7,465,373	\$7,150,966	\$6,752,993	\$6,915,693
	3 Total Principal and Accrued Interest Balance	\$104,936,455	\$99,534,866	\$94,348,212	\$89,722,066	\$85,108,578
	4 Number of Loans	11,957	11,604	11,237	10,894	10,585
	5 Number of Borrowers	9,640	9,373	9,097	8,849	8,608
C.	1 Borrower Payments- Principal	\$4,812,083	\$5,122,097	\$4,916,179	\$4,458,847	\$4,358,411
	2 Borrower Payments- Interest	\$1,016,802	\$1,016,735	\$994,608	\$978,476	\$935,131
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$273,948	\$261,348	\$247,952	\$235,029	\$223,468
	3 Cash Release to Access Group	\$532,203	\$429,271	\$394,062	\$479,691	\$373,134
E.	1 Weighted Average Coupon (WAC)	3.84%	4.00%	4.16%	4.33%	4.42%
	2 Weighted Average Remaining Maturity (WARM)	115	113	110	108	105
F.	1 Senior Notes Outstanding	\$89,232,833	\$85,204,201	\$80,800,757	\$76,677,515	\$73,210,629
	2 Subordinate Note Outstanding	\$18,649,248	\$17,789,794	\$16,870,399	\$16,009,507	\$15,285,655
	3 Senior Principal Distribution Amount	\$3,801,769	\$4,043,784	\$4,403,444	\$4,123,243	\$3,466,885
	4 Subordinate Principal Distribution Amount	\$793,772	\$844,302	\$919,396	\$860,892	\$723,851
	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%