

ACCESS GROUP, INC.

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

Report Date: May 22, 2020
Collection Period: 02/01/2020 to 04/30/2020

I. Series 2005-2 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						January 31, 2020	Change	April 30, 2020	
1	Principal Balance					\$186,016,475.64	(\$6,264,569.81)	\$179,751,905.83	
2	Accrued Interest					\$5,282,114.85	\$613,174.19	\$5,895,289.03	
3	Accrued ISP					\$41,273.25	(\$2,469.48)	\$38,803.77	
4	Accrued SAP					(\$209,657.06)	(\$271,470.57)	(\$481,127.63)	
5	Total Principal And Accrued Interest Balance					\$191,130,206.68	(\$5,925,335.68)	\$185,204,871.00	
6	Fund Accounts Balance					\$10,105,097.19	(\$1,746,207.54)	\$8,358,889.65	
7	Total Student Loans And Fund Balance					\$201,235,303.87	(\$7,671,543.22)	\$193,563,760.65	
B. Student Loan Portfolio and Fund Balance									
						January 31, 2020	Change	April 30, 2020	
1	Weighted Average Coupon (WAC)	[not including SAP]				4.35%	0.00%	4.35%	
2	Weighted Average Remaining Maturity (WARM)	[includes in-school period]				172	(2)	171	
3	Number of Loans					15,191	(419)	14,772	
4	Number of Borrowers					7,617	(223)	7,394	
C. Notes and Certificates									
					4/30/2020	Balance	Change	Balance	% of
				Int. Rate	January 31, 2020	Change	April 30, 2020	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	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
4	Student Loan Asset-Backed Notes, Senior Series 2005-2	A-4	FRN	00432CCP4	1.90275%	\$186,630,357.72	(\$6,802,433.89)	\$179,827,923.83	93.84%
5	Student Loan Asset-Backed Notes, Subordinate Series 200 B		FRN	00432CCR0	2.28275%	\$12,249,602.13	(\$446,482.07)	\$11,803,120.06	6.16%
6	Total Notes and Certificates					\$198,879,959.85	(\$7,248,915.96)	\$191,631,043.89	100.00%
D. Fund Balances									
						January 31, 2020	Change	April 30, 2020	
1	Capitalized Interest Fund					\$979,500.00	\$0.00	\$979,500.00	
2	Collection Fund					\$9,125,597.19	(\$1,746,207.54)	7,379,389.65	
3	Revolving Fund					\$0.00	\$0.00	\$0.00	
4	Total Fund Accounts Balance					\$10,105,097.19	(\$1,746,207.54)	\$8,358,889.65	

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II. Series 2005-2 Transactions and Accruals				
	Totals	CONSOLIDATION	PLUS	STAFFORD
A. Student Loan Principal Collection Activity	4/30/2020	4/30/2020	4/30/2020	4/30/2020
1 Borrower Payments - Total	(\$5,540,971.27)	(\$3,347,599.22)	(\$444,756.86)	(\$1,748,615.19)
2 Claim Payments	(\$648,379.61)	(\$420,023.52)	(\$67,306.94)	(\$161,049.15)
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	\$30,853.46	\$0.00	\$30,853.46	\$0.00
5 New Acquisitions - Total	\$30,853.46	\$0.00	\$30,853.46	\$0.00
6 Total Cash Principal Activity	(\$6,158,497.42)	(\$3,767,622.74)	(\$481,210.34)	(\$1,909,664.34)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest	(\$92,089.12)	(\$107,207.36)	(\$39,265.25)	\$54,383.49
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	\$1,836.43	\$0.00	(\$18.22)	\$1,854.65
4b Adjustments - Write-offs	(\$15,819.70)	(\$11,535.22)	(\$1,934.84)	(\$2,349.64)
4 Total Adjustments	(\$13,983.27)	(\$11,535.22)	(\$1,953.06)	(\$494.99)
5 Total Non-Cash Principal Activity	(\$106,072.39)	(\$118,742.58)	(\$41,218.31)	\$53,888.50
C. Total Student Loan Principal Activity				
	(\$6,264,569.81)	(\$3,886,365.32)	(\$522,428.65)	(\$1,855,775.84)
D. Student Loan Interest Activity				
1 Borrower Payments - Total	(\$1,376,780.43)	(\$790,503.08)	(\$155,076.69)	(\$431,200.66)
2 Claim Payments	(\$30,687.66)	(\$21,825.18)	(\$6,467.21)	(\$2,395.27)
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 Subsidized Gov't Interest Payments (ISP)	(\$31,574.46)	(\$12,493.43)	\$0.00	(\$19,081.03)
6 Special Allowance Payments (SAP)	\$135,492.38	(\$197,340.24)	\$178,259.80	\$154,572.82
7 Other Adjustments	(\$67.90)	(\$33.01)	(\$9.77)	(\$25.12)
8 Total Interest Collections	(\$1,303,618.07)	(\$1,022,194.94)	\$16,706.13	(\$298,129.26)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals	\$1,932,494.41	936,732.32	353,217.96	642,544.13
2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$29,187.02	\$11,218.23	\$0.00	\$17,968.79
3 Special Allowance Payments - Accrued	(\$412,758.83)	(\$6,763.26)	(\$205,274.06)	(\$200,721.51)
4 Capitalized Interest	\$92,089.12	\$107,207.36	\$39,265.25	(\$54,383.49)
5a Small Balance and Other Adjustments	(\$12,308.31)	(\$1,595.10)	(\$5,368.09)	(\$5,345.12)
5b Adjustments - Write-offs	(\$42.39)	(\$41.70)	(\$0.07)	(\$0.62)
5c Other Adjustments - Subsidized Govt Interest (ISP)	(\$82.04)	(\$33.46)	\$0.00	(\$48.58)
5d Other Adjustments - Special Allowance Payments	\$5,795.88	(\$999.46)	\$3,648.82	\$3,146.52
5 Total Adjustments	(\$6,636.86)	(\$2,669.72)	(\$1,719.34)	(\$2,247.80)
6 Fee Accruals	\$8,477.35	\$3,420.09	\$1,010.08	\$4,047.18
7 Total Non-Cash Interest Adjustments	\$1,642,852.20	\$1,049,145.01	\$186,499.89	\$407,207.30
F. Total Student Loan Interest Activity				
	\$339,234.13	\$26,950.07	\$203,206.02	\$109,078.04

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III. Series 2005-2 Collection Fund Activity				
A. Collection Fund		April 30, 2020		
	1 Beginning Balance	\$8,913,307.44		
	2 Transfers to Other Funds	(\$8,913,307.44)		
	3 Payments Received	\$6,879,551.99		
	4 Payments Due	(\$303,019.88)		
	5 Federal Interest Subsidy Payments (net adjustments)	\$31,574.46		
	6 Federal Special Allowance Payments	(\$135,492.38)		
	7 Guarantee Payments of Principal	\$648,379.61		
	8 Guarantee Payments of Interest	\$30,687.66		
	9 Misc. Payments Received/Due	\$670.66		
	10 Sale Proceeds/Repurchases	(\$30,853.46)		
	11 Earnings	\$7,333.62		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	Ending Balance	\$7,128,832.28		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administration Fund Distributions	\$274,183.04	\$274,183.04	\$0.00
	1b Indenture Trustee Fees*	\$3,125.00	\$3,125.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$836,409.65	\$836,409.65	\$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	\$65,862.07	\$65,862.07	\$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	\$5,910,965.06	\$5,910,965.06	\$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.	\$38,287.47	\$38,287.47	\$0.00	
	Total Payments	\$7,128,832.28	\$7,128,832.28	\$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	\$7,128,832.28	\$7,128,832.28	\$0.00
B.	Administration Funds	\$277,308.04	\$6,851,524.24	\$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	\$6,851,524.24	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$6,851,524.24	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$6,851,524.24	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$836,409.65	\$6,015,114.59	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$836,409.65		
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	\$6,015,114.59	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$6,015,114.59	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$6,015,114.59	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$0.00	\$6,015,114.59	\$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]	\$65,862.07	\$5,949,252.53	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$65,862.07		
F.	Payment of Principal Distribution Amount			
	1 During the Revolving Period, to Revolving Account for originations or refinancing	\$0.00	\$5,949,252.53	\$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	\$5,949,252.53	\$0.00
	b. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-2 [FRN]	\$0.00	\$5,949,252.53	\$0.00
	c. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-3 [FRN]	\$0.00	\$5,949,252.53	\$0.00
	d. Student Loan Asset-Backed Notes, Senior Series 2005-2 A-4 [FRN]	\$5,546,891.32	\$402,361.21	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$5,546,891.32		
	e. Student Loan Asset-Backed Notes, Senior Series 2005-2 B [FRN]	\$364,073.74	\$38,287.47	\$0.00
	Total Principal Distribution on Subordinate Notes or Obligations:	\$364,073.74		
G.	Allocation to Capitalized Interest Account to Maintain Minimum Balance	\$0.00	\$38,287.47	\$0.00
H.	Allocation to Revolving Account for originations or refinancing	\$0.00	\$38,287.47	\$0.00
I.	Cash Release to Access Group, Inc.	\$38,287.47	\$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>\$185,204,871.00</p> <p>\$979,508.03</p> <p>\$174,281,032.51</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>\$185,204,871.00</p> <p>\$979,508.03</p> <p>\$185,720,078.83</p> <hr/> <p>100.25%</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>		

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2005-2 Notes

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Report Date: May 22, 2020

Collection Period: 02/01/2020 to 04/30/2020

VI. Series 2005-2 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	3,297	\$16,012,810.98	8.91%
	2 UnSubsidized Stafford	3,688	\$34,936,411.10	19.44%
	3 Consolidation	6,748	\$111,596,862.10	62.08%
	4 PLUS Loans	1,039	\$17,205,821.65	9.57%
	5 Total By Loan Type Distribution	14,772	\$179,751,905.83	100.00%
B.	Borrower Status Distribution:			
	1 In-School	30	\$198,621.22	0.11%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	11	\$47,781.25	0.03%
	3 Deferment	331	\$3,790,612.86	2.11%
	4 Forbearance	2,048	\$28,567,597.81	15.89%
	5 Repayment	12,324	\$146,730,798.05	81.63%
	6 Claims	28	\$416,494.64	0.23%
7 Total By Borrower Status Distribution	14,772	\$179,751,905.83	100.00%	
C.	School Type Distribution:			
	1 Graduate	13,932	\$177,643,334.02	98.83%
	2 Undergraduate	839	\$2,086,631.45	1.16%
	3 Total By School Type Distribution	14,772	\$179,751,905.83	100.00%

ACCESS GROUP, INC.

Access Group Student Loan Asset Backed Series 2005-2 Notes

Monthly Servicing Report

Report Date: May 22, 2020

Collection Period: 02/01/2020 to 04/30/2020

VII. Series 2005-2 Notes				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:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School												
Current	12	\$67,486	0.41%	18	\$212,493	0.58%	47	\$1,208,833	1.07%	0	\$0	0.00%
B. Grace												
Current	5	\$22,445	0.14%	6	\$43,079	0.12%	0	\$0	0.00%	0	\$0	0.00%
C. TOTAL INTERIM	17	\$89,931	0.55%	24	\$255,572	0.70%	47	\$1,208,833	1.07%	0	\$0	0.00%
D. REPAYMENT:												
Active												
Current	2,398	\$11,303,588	68.80%	2,699	\$25,336,278	69.28%	5,926	\$93,490,027	82.69%	737	\$13,077,975	66.75%
1-29 Days Delinquent	131	\$652,162	3.97%	149	\$1,456,041	3.98%	175	\$3,440,182	3.04%	56	\$1,121,100	5.72%
30-59 Days Delinquent	15	\$73,000	0.44%	19	\$154,750	0.42%	16	\$311,390	0.28%	2	\$145,582	0.74%
60-89 Days Delinquent	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
90-119 Days Delinquent	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
≥ 120 Days Delinquent	1	\$6,288	0.04%	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%
E. Deferment:												
Current	126	\$645,098	3.93%	116	\$1,397,939	3.82%	6	\$229,011	0.20%	36	\$881,235	4.50%
F. Forbearance:												
Current	602	\$3,611,955	21.98%	675	\$7,863,444	21.50%	565	\$14,134,450	12.50%	206	\$4,327,594	22.09%
G. Claims	7	\$47,371	0.29%	6	\$105,050	0.29%	13	\$243,182	0.22%	2	\$38,166	0.19%
H. TOTAL REPAYMENT	3,280	\$16,339,463	99.45%	3,664	\$36,313,503	99.30%	6,701	\$111,848,241	98.93%	1,039	\$19,591,651	100.00%
I. TOTAL PORTFOLIO	3,297	\$16,429,394	100.00%	3,688	\$36,569,075	100.00%	6,748	\$113,057,075	100.00%	1,039	\$19,591,651	100.00%
J. GRAND TOTAL					\$185,647,195							

ACCESS GROUP, INC.

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Report Date: May 22, 2020

Collection Period: 02/01/2020 to 04/30/2020

VIII. Series 2005-2 Portfolio Summary Report

	Collection Period Reporting Date	02/01/2020 to 04/30/2020 05/22/20
A.	1 ABS Notes Outstanding	\$191,631,044
B.	1 Total Principal Balance	\$179,751,906
	2 Total Fund Accounts Balance	\$8,358,890
	3 Total Principal and Accrued Interest Balance	\$185,204,871
	4 Number of Loans	14,772
	5 Number of Borrowers	7,394
C.	1 Borrower Payments- Principal	\$5,540,971
	2 Borrower Payments- Interest	\$1,376,780
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$274,183
	3 Cash Release to Access Group, Inc.	\$38,287
E.	1 Weighted Average Coupon (WAC)	4.35%
	2 Weighted Average Remaining Maturity (WARM)	171
F.	1 Senior Notes Outstanding	\$179,827,924
	2 Subordinate Note Outstanding	\$11,803,120
	3 Senior Notes Principal Distribution	\$6,802,434
	4 Subordinate Note Principal Distribution	\$446,482
	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

April 30, 2020

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

		Collection Period	April-19	July-19	October-19	January-20	April-20
		Reporting Date	5/22/19	8/22/19	11/22/19	2/24/20	5/22/20
A.	1 Asset Backed Securities		\$219,257,629	\$212,746,017	\$206,232,805	\$198,879,960	\$191,631,044
B.	1 Total Principal Balance		\$207,059,974	\$200,422,186	\$193,070,119	\$186,016,476	\$179,751,906
	2 Total Fund Accounts Balance		\$9,884,668	\$9,882,299	\$10,210,319	\$10,105,097	\$8,358,890
	3 Total Principal and Accrued Interest Balance		\$212,297,617	\$205,768,138	\$198,331,721	\$191,130,207	\$185,204,871
	4 Number of Loans		16,893	16,407	15,782	15,191	14,772
	5 Number of Borrowers		8,475	8,219	7,922	7,617	7,394
C.	1 Borrower Payments- Principal		\$6,385,487	\$6,224,390	\$7,132,844	\$6,899,604	\$5,540,971
	2 Borrower Payments- Interest		\$1,660,285	\$1,661,990	\$1,650,077	\$1,578,501	\$1,376,780
D.	1 Necessary Funds Transfer to Meet Obligations		\$0	\$0	\$0	\$0	\$0
	2 Administration Fees		\$316,900	\$306,409	\$296,623	\$284,841	\$274,183
	3 Cash Release to Access Group, Inc.		\$268,936	\$490,414	\$0	\$259,009	\$38,287
E.	1 Weighted Average Coupon (WAC)		4.29%	4.36%	4.35%	4.35%	4.35%
	2 Weighted Average Remaining Maturity (WARM)		178	175	174	172	171
F.	1 Senior Notes Outstanding		\$205,752,906	\$199,642,363	\$193,530,319	\$186,630,358	\$179,827,924
	2 Subordinate Notes Outstanding		\$13,504,723	\$13,103,653	\$12,702,486	\$12,249,602	\$11,803,120
	3 Senior Notes Principal Distribution		\$5,674,060	\$785,906	\$6,112,044	\$6,899,962	\$6,802,434
	4 Subordinate Note Principal Distribution		\$372,421	\$401,069	\$401,168	\$452,883	\$446,482
	5 Senior Asset Percentage		106.83%	106.83%	106.79%	106.83%	106.83%
	6 Total Asset Percentage		100.25%	100.25%	100.22%	100.25%	100.25%