

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-A Notes

Quarterly Servicing Report

Report Date: October 26, 2020
Collection Period: 07/01/2020 to 09/30/2020

I. Series 2005-A Asset and Liability Summary

A.	Student Loan Portfolio and Fund Balance				June 30, 2020	Change	September 30, 2020		
	1 Principal Balance				\$42,536,584.17	(\$2,934,137.78)	\$39,602,446.39		
	2 Accrued Interest				\$254,061.83	(\$29,237.57)	\$224,824.26		
	3 Total Principal And Accrued Interest Balance				\$42,790,646.00	(\$2,963,375.35)	\$39,827,270.65		
	4 Fund Accounts Balance				\$4,616,780.00	\$58,115.46	\$4,674,895.46		
	5 Total Student Loans And Fund Balance				\$47,407,426.00	(\$2,905,259.89)	\$44,502,166.11		
B.	Student Loan Portfolio and Fund Balance				June 30, 2020	Change	September 30, 2020		
	1 Weighted Average Coupon (WAC)				4.23%	-0.92%	3.31%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]				85	(2)	83		
	3 Number of Loans				6,636	(326)	6,310		
	4 Number of Borrowers				5,544	(251)	5,293		
C.	Notes and Certificates				9/30/2020	Balance	Balance	Balance	% of
					Interest Rate	June 30, 2020	Change	September 30, 2020	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	0.64450%	\$37,623,601.16	(\$2,239,726.77)	\$35,383,874.39	82.7%
	4	Student Loan Asset Backed Series 2005-A Notes Subordinate Class	B FRN	00432CCC3	1.04450%	\$7,855,435.76	(\$467,632.80)	\$7,387,802.96	17.3%
	5	Total Notes and Certificates				\$45,479,036.92	(\$2,707,359.57)	\$42,771,677.35	100.0%
D.	Fund Accounts Balance				June 30, 2020	Change	September 30, 2020		
	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				\$3,616,780.00	\$58,115.46	\$3,674,895.46		
	4 Total Fund Accounts Balance				\$4,616,780.00	\$58,115.46	\$4,674,895.46		

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II. Series 2005-A Notes Transactions and Accruals			
A.	Student Loan Cash Principal Activity	September 30, 2020	
1	Borrower Payments - Total		(\$2,866,082.95)
2	Claim Payments		\$0.00
3	Refunds		\$0.00
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		(\$2,866,082.95)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$8,009.51
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$14,469.16)	
4b	Adjustments - Write-offs	(\$61,595.18)	
4	Total Adjustments		(\$76,064.34)
5	Total Non-Cash Principal Activity		(\$68,054.83)
C.	Total Student Loan Principal Activity		
			(\$2,934,137.78)
D.	Student Loan Interest Activity		
1	Borrower Payments - Total		(\$397,318.49)
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		(\$397,318.49)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$365,044.87
2	Capitalized Interest		(\$8,009.51)
3a	Small Balance and Other Adjustments	\$12,544.26	
3b	Adjustments - Write-offs	(\$1,498.70)	
3	Total Adjustments		\$11,045.56
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Adjustments		\$368,080.92
F.	Total Student Loan Interest Activity		
			(\$29,237.57)

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III. Series 2005-A Collection Fund Activity

A.	Collection Fund		September 30, 2020		
	Beginning Balance		\$3,352,630.91		
	Transfers to Other Funds		(\$3,352,630.91)		
	1a	Amount received in the collection account related to the collection period	\$3,458,737.31		
	1b	Earnings	\$93.13		
	1c	Recoveries	\$147,251.80		
	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		\$3,606,082.24			
B.	Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a	Administrative Allowance	\$106,341.46	\$106,341.46	\$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	\$57,645.74	\$57,645.74	\$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	\$19,505.75	\$19,505.75	\$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)	\$3,066,709.60	\$3,066,709.60	\$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.	\$355,879.69	\$355,879.69	\$0.00	
Total Payments		\$3,606,082.24	\$3,606,082.24	\$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)	\$3,606,082.24	\$3,606,082.24	
B.	First	Administrative Allowance	\$106,341.46	\$3,499,740.78	\$0.00
C.	Second	Swap Payments	\$0.00	\$3,499,740.78	\$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	\$3,499,740.78	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,499,740.78	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$57,645.74	\$3,442,095.04	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$57,645.74		
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	\$3,442,095.04	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,442,095.04	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$0.00	\$3,442,095.04	\$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	\$19,505.75	\$3,422,589.29	\$0.00
G.	Sixth	Payment of Principal Distribution Amount on Senior notes (if sub note interest trigger)	\$0.00	\$3,422,589.29	\$0.00
H.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,422,589.29	\$0.00
I.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,422,589.29	\$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	\$3,422,589.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-2 [FRN]	\$0.00	\$3,422,589.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-A Class A-3 [FRN]	\$2,537,007.52	\$885,581.77	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-A Class B [FRN]	\$529,702.08	\$355,879.69	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$3,066,709.60		
K.	Tenth	Payment of any swap termination payments due to swap counterparty	\$0.00	\$355,879.69	\$0.00
L.	Eleventh	Payment to Access Group equal to the aggregate amount (by which admin allowance for prior month).	\$0.00	\$355,879.69	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$355,879.69	\$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	\$39,827,270.65	\$39,827,270.65
	2 Fund Balances	\$4,674,928.37	\$1,068,846.13
	3 Senior Notes Outstanding	\$35,383,874.39	\$32,846,866.87
	Senior Asset Percentage	125.77%	124.51%
B.	Total Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$39,827,270.65	\$39,827,270.65
	2 Fund Balances	\$4,674,928.37	\$1,068,846.13
	3 All Notes Outstanding	\$42,771,677.35	\$39,704,967.75
	Total Asset Percentage	104.05%	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	6,310	\$39,602,446.39	100.00%
	2 Total By Loan Type Distribution	6,310	\$39,602,446.39	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$54,668.00	0.14%
	2 Grace	1	\$17,500.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	113	\$1,111,893.07	2.81%
	5 Repayment	6,188	\$38,368,199.64	96.88%
	6 Interim Charge-Offs	4	\$50,185.68	0.13%
	7 Total By Borrower Status Distribution	6,310	\$39,602,446.39	100.00%
C.	School Type Distribution:			
	1 Graduate	6,273	\$39,034,321.41	98.57%
	2 Undergraduate	37	\$568,124.98	1.43%
	3 Total By Loan Type Distribution	6,310	\$39,602,446.39	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.				
	In-School								
	Current		4		\$103,971.17		0.26%		
B.	Grace								
	Current		1		\$32,779.16		0.08%		
C.	TOTAL INTERIM		5		\$136,750.33		0.34%		
D.	REPAYMENT:								
	Active								
	Current		5,791		\$35,914,019.13		90.17%		
	1-29 Days Delinquent		305		\$1,806,215.95		4.54%		
	30-59 Days Delinquent		59		\$413,705.10		1.04%		
	60-89 Days Delinquent		19		\$166,800.53		0.42%		
	90-119 Days Delinquent		7		\$117,578.37		0.30%		
	120-149 Days Delinquent		3		\$7,829.84		0.02%		
	150-179 Days Delinquent		4		\$67,838.57		0.17%		
	> 180 Days Delinquent		0		\$0.00		0.00%		
E.	Deferment:								
	Current		0		\$0.00		0.00%		
F.	Forbearance:								
	Current		113		\$1,144,985.97		2.87%		
G.	Interim Charge-Offs		4		\$51,546.86		0.13%		
H.	TOTAL REPAYMENT		6,305		\$39,690,520.32		99.66%		
I.	TOTAL PORTFOLIO		6,310		\$39,827,270.65		100.00%		

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VIII. Series 2005-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$42,771,677
B.	1 Total Private Principal Outstanding Balance	\$39,602,446
	2 Total Fund Accounts Balance	\$4,674,895
	3 Total Principal and Accrued Interest Balance	\$39,827,271
	4 Number of Loans	6,310
	5 Number of Borrowers	5,293
C.	1 Borrower Payments- Principal	\$2,866,083
	2 Borrower Payments- Interest	\$397,318
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$106,341
	3 Cash Release to Access Group Inc	\$355,880
E.	1 Weighted Average Coupon (WAC)	3.31%
	2 Weighted Average Remaining Maturity (WARM)	83
F.	1 Senior Notes Outstanding	\$35,383,874
	2 Subordinate Note Outstanding	\$7,387,803
	3 Senior Principal Distribution Amount	\$2,239,727
	4 Subordinate Principal Distribution Amount	\$467,633
	5 Senior Asset Percentage	124.51%
	6 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report

September 30, 2020

IX. Asset-Backed Securities Notes Series 2005-A

	Collection Periods	September-19	December-19	March-20	June-20	September-20
	Reporting Date	10/25/2019	1/27/2020	4/27/2020	7/27/2020	10/26/2020
A.	1 Asset Backed Securities	\$56,153,239	\$52,515,898	\$48,813,816	\$45,479,037	\$42,771,677
B.	1 Total Private Principal Balance	\$52,456,820	\$48,589,548	\$45,272,138	\$42,536,584	\$39,602,446
	2 Total Fund Accounts Balance	\$5,954,731	\$5,825,006	\$5,317,497	\$4,616,780	\$4,674,895
	3 Total Principal and Accrued Interest Balance	\$52,716,361	\$48,842,988	\$45,499,602	\$42,790,646	\$39,827,271
	4 Number of Loans	7,675	7,324	6,915	6,636	6,310
	5 Number of Borrowers	6,344	6,069	5,754	5,544	5,293
C.	1 Borrower Payments- Principal	\$3,616,346	\$3,635,630	\$3,126,773	\$2,666,378	\$2,866,083
	2 Borrower Payments- Interest	\$782,400	\$672,302	\$598,594	\$437,631	\$397,318
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$140,375	\$131,142	\$121,474	\$113,180	\$106,341
	3 Cash Release to Access Group	\$416,410	\$232,168	\$240,904	\$356,694	\$355,880
E.	1 Weighted Average Coupon (WAC)	5.41%	5.07%	4.84%	4.23%	3.31%
	2 Weighted Average Remaining Maturity (WARM)	90	88	86	85	83
F.	1 Senior Notes Outstanding	\$46,454,085	\$43,445,010	\$40,382,376	\$37,623,601	\$35,383,874
	2 Subordinate Note Outstanding	\$9,699,153	\$9,070,888	\$8,431,441	\$7,855,436	\$7,387,803
	3 Senior Principal Distribution Amount	\$3,321,669	\$3,009,075	\$3,062,634	\$2,758,775	\$2,239,727
	4 Subordinate Principal Distribution Amount	\$693,532	\$628,265	\$639,448	\$576,005	\$467,633
	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%