

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2017
Collection Period: 10/01/16 to 12/31/16

I. Series 2005-B Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					September 30, 2016	Change	December 31, 2016	
1	Principal Balance				\$86,935,878.76	(\$4,313,017.39)	\$82,622,861.37	
2	Accrued Interest				\$271,422.14	\$5,826.75	\$277,248.89	
3	Total Principal And Accrued Interest Balance				\$87,207,300.90	(\$4,307,190.64)	\$82,900,110.26	
4	Fund Accounts Balance				\$5,902,980.60	\$201,779.95	\$6,104,760.55	
5	Total Student Loans And Fund Balance				\$93,110,281.50	(\$4,105,410.69)	\$89,004,870.81	
B. Student Loan Portfolio and Fund Balance								
					September 30, 2016	Change	December 31, 2016	
1	Weighted Average Coupon (WAC)				3.69%	0.11%	3.80%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				104	(2)	102	
3	Number of Loans				13,799	(380)	13,419	
4	Number of Borrowers				11,541	(297)	11,244	
C. Notes and Certificates								
					12/31/2016	Balance	Balance	Balance
					Interest Rate	September 30, 2016	Change	December 31, 2016
								% of
								O/S Securities
1	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-1 FRN	00432CCT6	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-2 FRN	00432CCU3	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3 FRN	00432CCW9	1.25178%	\$70,989,955.96	(\$3,206,987.95)	\$67,782,968.01	79.2%
4	Student Loan Asset Backed Series 2005-B Notes Subordinate Class	B-1 ARC	00432CCY5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
5	Student Loan Asset Backed Series 2005-B Notes Subordinate Class	B-2 FRN	00432CDW8	1.38178%	\$18,700,130.13	(\$844,782.77)	\$17,855,347.36	20.8%
6	Total Notes and Certificates			1.27888%	\$89,690,086.09	(\$4,051,770.72)	\$85,638,315.37	100.0%
D. Fund Accounts Balance								
					September 30, 2016	Change	December 31, 2016	
1	ACCESS 2005-B Main Account				\$0.00	\$0.00	\$0.00	
2	ACCESS 2005-B Capitalized Interest Account				\$1,000,000.00	\$0.00	\$1,000,000.00	
3	ACCESS 2005-B Collection Account				\$4,902,980.60	\$201,779.95	\$5,104,760.55	
4	ACCESS 2005-B Admin Account				\$0.00	\$0.00	\$0.00	
5	ACCESS 2005-B Swap Payment Account				\$0.00	\$0.00	\$0.00	
6	ACCESS 2005-B ARC Carry Over Acct				\$0.00	\$0.00	\$0.00	
7	ACCESS 2005-B Senior Interest Account				\$0.00	\$0.00	\$0.00	
8	ACCESS 2005-B Sub Interest Account				\$0.00	\$0.00	\$0.00	
9	ACCESS 2005-B Senior Principal Account				\$0.00	\$0.00	\$0.00	
10	ACCESS 2005-B Sub Principal Account				\$0.00	\$0.00	\$0.00	
11	Total Fund Accounts Balance				\$5,902,980.60	\$201,779.95	\$6,104,760.55	

ACCESS GROUP, INC.

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Quarterly Servicing Report

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2016	
1 Borrower Payments - Total		(\$4,047,360.52)
2 Claim Payments		\$0.00
3 Refunds		\$4,850.58
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		(\$4,042,509.94)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$8,011.66
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$10,864.65	
4b Adjustments - Write-offs	(\$289,383.76)	
4 Total Adjustments		(\$278,519.11)
5 Total Non-Cash Principal Activity		(\$270,507.45)
C. Total Student Loan Principal Activity		(\$4,313,017.39)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$807,382.81)
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		(\$807,382.81)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$810,076.45
2 Capitalized Interest		(\$8,011.66)
3a Small Balance and Other Adjustments	(\$11,518.75)	
3b Adjustments - Write-offs	(\$4,988.80)	
3 Total Adjustments		(\$16,507.55)
4 Fee Accruals		\$27,652.32
5 Total Non-Cash Interest Adjustments		\$813,209.56
F. Total Student Loan Interest Activity		\$5,826.75

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes Quarterly Servicing Report

Report Date: January 25, 2017
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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2016		
	Transfers to Other Funds	\$4,841,697.83		
		(\$4,841,697.83)		
	1a Amount received in the collection account related to the collection period	\$4,803,272.02		
	1b Earnings	\$2,334.14		
	1c Recoveries	\$179,118.37		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	\$12,132.52		
	4 Only on capitalized released date amount remaining in the capitalized interest account in excess	\$0.00		
	5 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	6 Amount in received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$4,996,857.05		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$213,591.17	\$213,591.17	\$0.00
	1b Administration and Trustee Fees	\$12,500.00	\$12,500.00	\$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	\$216,837.26	\$216,837.26	\$0.00
	4a Payment of the Senior Note, Class A-1 Principal on the final Maturity Date set forth	\$0.00	\$0.00	\$0.00
	4b Payment of the Senior Note, Class A-2 Principal on the final Maturity Date set forth	\$0.00	\$0.00	\$0.00
	4c Payment of the Senior Note, Class A-3 Principal on the final Maturity Date set forth	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B-2	\$63,051.08	\$63,051.08	\$0.00
	6 Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$0.00	\$0.00
	7 Payment of the Subordinate Note, Class B-2 Principal 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)	\$4,179,830.50	\$4,179,830.50	\$0.00	
10 Payment of swap with respect to the notes (Swap Termination Payment)	\$0.00	\$0.00	\$0.00	
11 Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$311,047.04	\$311,047.04	\$0.00	
Total Payments	\$4,996,857.05	\$4,996,857.05	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes Quarterly Servicing Report

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IV. Series 2005-B Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Balance Uses	
A.		Total Available Funds (Collection Fund Account)	\$4,996,857.05	\$4,996,857.05	
B.	First	Administrative Allowance	\$226,091.17	\$4,770,765.88	\$0.00
	Second	Swap Payments	\$0.00	\$4,770,765.88	\$0.00
C.	Third	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,770,765.88	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,770,765.88	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$216,837.26	\$4,553,928.62	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$216,837.26		
D.	Fourth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,553,928.62	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,553,928.62	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,553,928.62	\$0.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$63,051.08	\$4,490,877.54	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,490,877.54	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,490,877.54	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,490,877.54	\$0.00
I.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,490,877.54	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,490,877.54	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$3,308,347.62	\$1,182,529.92	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$871,482.88	\$311,047.04	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,179,830.50		
J.	Tenth	Payment of swap with respect to the notes (Swap Termination Payment)	\$0.00	\$0.00	\$0.00
K.	Eleventh	Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced	\$0.00	\$0.00	\$0.00
L.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$311,047.04	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

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V. Series 2005-B Senior and Total Asset Percentages			
		December 31, 2016	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$82,900,110.26	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,169.40	
	3 Senior Notes Outstanding (a)	\$64,474,620.39	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$82,900,110.26	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,169.40	
	3 All Notes Outstanding (a)	\$81,458,484.87	
	Total Asset Percentage	103.00%	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

ACCESS GROUP, INC.

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VI. Series 2005-B Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	13,419	\$82,622,861.37	100.00%
	2 Total By Loan Type Distribution (a)	13,419	\$82,622,861.37	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$38,399.00	0.05%
	2 Grace	1	\$9,623.94	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	108	\$826,616.85	1.00%
	5 Repayment	13,303	\$81,748,221.58	98.94%
	6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	13,419	\$82,622,861.37	100.00%	
C.	School Type Distribution:			
	1 Graduate	13,375	\$82,241,705.56	99.54%
	2 Undergraduate	44	\$381,155.81	0.46%
	3 Total By Loan Type Distribution	13,419	\$82,622,861.37	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
In-School				
Current	7	\$64,952.53	0.08%	
B. Grace				
Current	1	\$10,439.08	0.01%	
C. TOTAL INTERIM	8	\$75,391.61	0.09%	
D. REPAYMENT:				
Active				
Current	11,871	\$71,919,995.57	86.76%	
1-29 Days Delinquent	1,049	\$7,133,402.14	8.60%	
30-59 Days Delinquent	194	\$1,386,278.31	1.67%	
60-89 Days Delinquent	61	\$405,288.61	0.49%	
90-119 Days Delinquent	59	\$527,018.29	0.64%	
120-149 Days Delinquent	30	\$258,458.49	0.31%	
150-179 Days Delinquent	39	\$318,947.92	0.38%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	108	\$875,329.32	1.06%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	13,411	\$82,824,718.65	99.91%	
I. TOTAL PORTFOLIO	13,419	\$82,900,110.26	100.00%	

ACCESS GROUP, INC.

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$85,638,315
B.	1 Total Private Principal Outstanding Balance	\$82,622,861
	2 Total Fund Accounts Balance	\$6,104,761
	3 Total Principal and Accrued Interest Balance	\$82,900,110
	4 Number of Loans	13,419
	5 Number of Borrowers	11,244
C.	1 Borrower Payments- Principal	\$4,047,361
	2 Borrower Payments- Interest	\$807,383
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$213,591
	3 Cash Release to Access Group Inc	\$311,047
E.	1 Weighted Average Coupon (WAC)	3.80%
	2 Weighted Average Remaining Maturity (WARM)	102
F.	1 Senior Notes Outstanding	\$67,782,968
	2 Subordinate Note Outstanding	\$17,855,347
	3 Senior Principal Distribution Amount	\$3,206,988
	4 Subordinate Principal Distribution Amount	\$844,783
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	130.13%
	7 Total Asset Percentage	103.00%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
December 31, 2016

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	December-15	March-16	June-16	September-16	December-16
	Reporting Date	1/25/2016	4/25/2016	7/25/2016	10/25/2016	1/25/2017
A.	1 Asset Backed Securities	\$105,089,842	\$103,236,050	\$93,745,847	\$89,690,086	\$85,638,315
B.	1 Total Private Principal Balance	\$99,901,208	\$95,245,806	\$91,080,529	\$86,935,879	\$82,622,861
	2 Total Fund Accounts Balance	\$6,386,414	\$6,654,836	\$6,146,046	\$5,902,981	\$6,104,761
	3 Total Principal and Accrued Interest Balance	\$100,236,860	\$95,558,137	\$91,380,625	\$87,207,301	\$82,900,110
	4 Number of Loans	15,058	14,588	14,182	13,799	13,419
	5 Number of Borrowers	12,512	12,164	11,834	11,541	11,244
C.	1 Borrower Payments- Principal	\$4,240,099	\$4,446,136	\$3,980,432	\$3,810,631	\$4,047,361
	2 Borrower Payments- Interest	\$874,772	\$876,010	\$865,848	\$834,128	\$807,383
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$257,221	\$245,785	\$234,653	\$224,091	\$213,591
	3 Cash Release to Access Group	\$474,942	\$550,834	\$525,917	\$311,047	\$311,047
E.	1 Weighted Average Coupon (WAC)	3.30%	3.50%	3.66%	3.69%	3.80%
	2 Weighted Average Remaining Maturity (WARM)	112	109	107	104	102
F.	1 Senior Notes Outstanding	\$83,694,706	\$82,743,226	\$74,200,103	\$70,989,956	\$67,782,968
	2 Subordinate Note Outstanding	\$21,395,135	\$20,492,824	\$19,545,745	\$18,700,130	\$17,855,347
	3 Senior Principal Distribution Amount	\$3,212,440	\$5,899,275	\$3,595,329	\$3,210,147	\$3,206,988
	4 Subordinate Principal Distribution Amount	\$846,219	\$902,311	\$947,079	\$845,615	\$844,783
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	130.13%	130.13%	130.13%	130.13%	130.13%
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.00%