

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2017
Collection Period: 01/01/17 to 03/31/17

I. Series 2005-B Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
				December 31, 2016	Change	March 31, 2017		
1	Principal Balance			\$82,622,861.37	(\$4,635,447.08)	\$77,987,414.29		
2	Accrued Interest			\$277,248.89	(\$22,628.74)	\$254,620.15		
3	Total Principal And Accrued Interest Balance			\$82,900,110.26	(\$4,658,075.82)	\$78,242,034.44		
4	Fund Accounts Balance			\$6,104,760.55	\$333,618.22	\$6,438,378.77		
5	Total Student Loans And Fund Balance			\$89,004,870.81	(\$4,324,457.60)	\$84,680,413.21		
B. Student Loan Portfolio and Fund Balance								
				December 31, 2016	Change	March 31, 2017		
1	Weighted Average Coupon (WAC)			3.80%	0.16%	3.96%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			102	(2)	100		
3	Number of Loans			13,419	(439)	12,980		
4	Number of Borrowers			11,244	(347)	10,897		
C. Notes and Certificates								
				3/31/2017	Balance	Balance	Balance	
				Interest Rate	December 31, 2016	Change	March 31, 2017	
							% of	
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	1.40789%	\$67,782,968.01	(\$3,308,347.62)	\$64,474,620.39	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	1.53789%	\$17,855,347.36	(\$871,482.88)	\$16,983,864.48	20.8%
6	Total Notes and Certificates			1.43499%	\$85,638,315.37	(\$4,179,830.50)	\$81,458,484.87	100.0%
D. Fund Accounts Balance								
				December 31, 2016	Change	March 31, 2017		
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			\$5,104,760.55	\$333,618.22	\$5,438,378.77		
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			\$6,104,760.55	\$333,618.22	\$6,438,378.77		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2017	
1 Borrower Payments - Total		(\$4,354,018.29)
2 Claim Payments		\$0.00
3 Refunds		\$8,809.54
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		(\$4,345,208.75)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$3,170.23
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$10,229.54)	
4b Adjustments - Write-offs	(\$283,179.02)	
4 Total Adjustments		(\$293,408.56)
5 Total Non-Cash Principal Activity		(\$290,238.33)
C. Total Student Loan Principal Activity		(\$4,635,447.08)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$809,240.02)
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		(\$809,240.02)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$783,610.64
2 Capitalized Interest		(\$3,170.23)
3a Small Balance and Other Adjustments	(\$10,615.32)	
3b Adjustments - Write-offs	(\$4,409.83)	
3 Total Adjustments		(\$15,025.15)
4 Fee Accruals		\$21,196.02
5 Total Non-Cash Interest Adjustments		\$786,611.28
F. Total Student Loan Interest Activity		(\$22,628.74)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund		March 31, 2017		
	Beginning Balance	\$4,996,857.05		
	Transfers to Other Funds	(\$4,996,857.05)		
	1a Amount received in the collection account related to the collection period	\$5,186,443.01		
	1b Earnings	\$3,284.30		
	1c Recoveries	\$161,016.57		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	\$11,725.63		
	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	\$5,362,469.51		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$202,777.02	\$202,777.02	\$0.00
	1b Administration and Trustee Fees	\$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	\$226,932.93	\$226,932.93	\$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	\$65,298.29	\$65,298.29	\$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)	\$4,524,206.99	\$4,524,206.99	\$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.	\$343,254.28	\$343,254.28	\$0.00	
Total Payments	\$5,362,469.51	\$5,362,469.51	\$0.00	

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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)	\$5,362,469.51	\$5,362,469.51	
B.	First	Administrative Allowance	\$202,777.02	\$5,159,692.49	\$0.00
	Second	Swap Payments	\$0.00	\$5,159,692.49	\$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	\$5,159,692.49	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,159,692.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$226,932.93	\$4,932,759.56	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$226,932.93		
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	\$4,932,759.56	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,932,759.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,932,759.56	\$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	\$65,298.29	\$4,867,461.27	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,867,461.27	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,867,461.27	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,867,461.27	\$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	\$4,867,461.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,867,461.27	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$3,580,922.59	\$1,286,538.68	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$943,284.40	\$343,254.28	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,524,206.99		
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.	\$343,254.28	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages			
		March 31, 2017	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$78,242,034.44	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,271.78	
	3 Senior Notes Outstanding (a)	\$60,893,697.80	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$78,242,034.44	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,271.78	
	3 All Notes Outstanding (a)	\$76,934,277.88	
	Total Asset Percentage	103.00%	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

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VI. Series 2005-B Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	12,980	\$77,987,414.29	100.00%
	2 Total By Loan Type Distribution (a)	12,980	\$77,987,414.29	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$41,399.00	0.05%
	2 Grace	1	\$3,200.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	93	\$795,069.75	1.02%
	5 Repayment	12,879	\$77,147,745.54	98.92%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	12,980	\$77,987,414.29	100.00%
C.	School Type Distribution:			
	1 Graduate	12,936	\$77,620,391.16	99.53%
	2 Undergraduate	44	\$367,023.13	0.47%
	3 Total By Loan Type Distribution	12,980	\$77,987,414.29	100.00%

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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	\$71,102.68	0.09%	
B. Grace				
Current	1	\$4,530.07	0.01%	
C. TOTAL INTERIM	8	\$75,632.75	0.10%	
D. REPAYMENT:				
Active				
Current	11,631	\$68,911,417.47	88.07%	
1-29 Days Delinquent	958	\$6,260,584.35	8.00%	
30-59 Days Delinquent	152	\$1,135,272.36	1.45%	
60-89 Days Delinquent	46	\$310,389.74	0.40%	
90-119 Days Delinquent	30	\$215,220.26	0.28%	
120-149 Days Delinquent	29	\$240,162.43	0.31%	
150-179 Days Delinquent	33	\$255,605.12	0.33%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	93	\$837,749.96	1.07%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	12,972	\$78,166,401.69	99.90%	
I. TOTAL PORTFOLIO	12,980	\$78,242,034.44	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$81,458,485
B.	1 Total Private Principal Outstanding Balance	\$77,987,414
	2 Total Fund Accounts Balance	\$6,438,379
	3 Total Principal and Accrued Interest Balance	\$78,242,034
	4 Number of Loans	12,980
	5 Number of Borrowers	10,897
C.	1 Borrower Payments- Principal	\$4,354,018
	2 Borrower Payments- Interest	\$809,240
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$202,777
	3 Cash Release to Access Group Inc	\$343,254
E.	1 Weighted Average Coupon (WAC)	3.96%
	2 Weighted Average Remaining Maturity (WARM)	100
F.	1 Senior Notes Outstanding	\$64,474,620
	2 Subordinate Note Outstanding	\$16,983,864
	3 Senior Principal Distribution Amount	\$3,308,348
	4 Subordinate Principal Distribution Amount	\$871,483
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	130.13%
	7 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report
March 31, 2017

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	March-16	June-16	September-16	December-16	March-17
	Reporting Date	4/25/2016	7/25/2016	10/25/2016	1/25/2017	4/25/2017
A.	1 Asset Backed Securities	\$98,288,255	\$93,745,847	\$89,690,086	\$85,638,315	\$81,458,485
B.	1 Total Private Principal Balance	\$95,245,806	\$91,080,529	\$86,935,879	\$82,622,861	\$77,987,414
	2 Total Fund Accounts Balance	\$6,654,836	\$6,146,046	\$5,902,981	\$6,104,761	\$6,438,379
	3 Total Principal and Accrued Interest Balance	\$95,558,137	\$91,380,625	\$87,207,301	\$82,900,110	\$78,242,034
	4 Number of Loans	14,588	14,182	13,799	13,419	12,980
	5 Number of Borrowers	12,164	11,834	11,541	11,244	10,897
C.	1 Borrower Payments- Principal	\$4,446,136	\$3,980,432	\$3,810,631	\$4,047,361	\$4,354,018
	2 Borrower Payments- Interest	\$876,010	\$865,848	\$834,128	\$807,383	\$809,240
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$245,785	\$234,653	\$224,091	\$213,591	\$202,777
	3 Cash Release to Access Group	\$550,834	\$525,917	\$311,047	\$311,047	\$343,254
E.	1 Weighted Average Coupon (WAC)	3.50%	3.66%	3.69%	3.80%	3.96%
	2 Weighted Average Remaining Maturity (WARM)	109	107	104	102	100
F.	1 Senior Notes Outstanding	\$77,795,431	\$74,200,103	\$70,989,956	\$67,782,968	\$64,474,620
	2 Subordinate Note Outstanding	\$20,492,824	\$19,545,745	\$18,700,130	\$17,855,347	\$16,983,864
	3 Senior Principal Distribution Amount	\$3,425,378	\$3,595,329	\$3,210,147	\$3,206,988	\$3,308,348
	4 Subordinate Principal Distribution Amount	\$902,311	\$947,079	\$845,615	\$844,783	\$871,483
	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%