

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

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

I. Series 2005-B Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					September 30, 2017	Change	December 31, 2017	
1	Principal Balance				\$69,860,294.57	(\$3,865,934.19)	\$65,994,360.38	
2	Accrued Interest				\$250,529.49	\$1,829.20	\$252,358.69	
3	Total Principal And Accrued Interest Balance				\$70,110,824.06	(\$3,864,104.99)	\$66,246,719.07	
4	Fund Accounts Balance				\$5,693,441.87	\$178,161.64	\$5,871,603.51	
5	Total Student Loans And Fund Balance				\$75,804,265.93	(\$3,685,943.35)	\$72,118,322.58	
B. Student Loan Portfolio and Fund Balance								
					September 30, 2017	Change	December 31, 2017	
1	Weighted Average Coupon (WAC)				4.29%	0.09%	4.39%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				95	(2)	92	
3	Number of Loans				12,132	(402)	11,730	
4	Number of Borrowers				10,220	(331)	9,889	
C. Notes and Certificates								
					12/31/2017	Balance	Balance	Balance
					Interest Rate	September 30, 2017	Change	December 31, 2017
								% 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	1.73742%	\$57,583,990.23	(\$2,938,577.14)	\$54,645,413.09	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	1.86742%	\$15,168,738.97	(\$774,078.17)	\$14,394,660.80	20.8%
6	Total Notes and Certificates			1.76452%	\$72,752,729.20	(\$3,712,655.31)	\$69,040,073.89	100.0%
D. Fund Accounts Balance								
					September 30, 2017	Change	December 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				\$4,693,441.87	\$178,161.64	\$4,871,603.51	
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				\$5,693,441.87	\$178,161.64	\$5,871,603.51	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2017	
1 Borrower Payments - Total		(\$3,642,638.11)
2 Claim Payments		\$0.00
3 Refunds		\$11,066.01
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		(\$3,631,572.10)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$25,081.64
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$3,433.58	
4b Adjustments - Write-offs	(\$262,877.31)	
4 Total Adjustments		(\$259,443.73)
5 Total Non-Cash Principal Activity		(\$234,362.09)
C. Total Student Loan Principal Activity		(\$3,865,934.19)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$724,311.57)
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		(\$724,311.57)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$750,189.79
2 Capitalized Interest		(\$25,081.64)
3a Small Balance and Other Adjustments	(\$3,974.55)	
3b Adjustments - Write-offs	(\$5,497.83)	
3 Total Adjustments		(\$9,472.38)
4 Fee Accruals		\$10,505.00
5 Total Non-Cash Interest Adjustments		\$726,140.77
F. Total Student Loan Interest Activity		\$1,829.20

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2017		
	Transfers to Other Funds	\$4,318,704.79		
	1a Amount received in the collection account related to the collection period	(\$4,318,704.79)		
	1b Earnings	\$4,361,587.44		
	1c Recoveries	\$6,258.78		
	2 Amount received from Swap counterparty with respect to the related interest period	\$134,721.46		
	3 Misc. Payments Received/Due	\$0.00		
	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	\$4,502,567.68			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$171,347.39	\$171,347.39	\$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	\$242,629.64	\$242,629.64	\$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	\$68,695.58	\$68,695.58	\$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)	\$3,751,543.61	\$3,751,543.61	\$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.	\$255,851.46	\$255,851.46	\$0.00	
Total Payments	\$4,502,567.68	\$4,502,567.68	\$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)	\$4,502,567.68	\$4,502,567.68	
B.	First	Administrative Allowance	\$183,847.39	\$4,318,720.29	\$0.00
	Second	Swap Payments	\$0.00	\$4,318,720.29	\$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	\$4,318,720.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,318,720.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$242,629.64	\$4,076,090.65	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$242,629.64		
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	\$4,076,090.65	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,076,090.65	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,076,090.65	\$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	\$68,695.58	\$4,007,395.07	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,007,395.07	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,007,395.07	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,007,395.07	\$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	\$4,007,395.07	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,007,395.07	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,969,357.34	\$1,038,037.73	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$782,186.27	\$255,851.46	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$3,751,543.61		
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.	\$255,851.46	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages			
		December 31, 2017	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$66,246,719.07	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,467.12	
	3 Senior Notes Outstanding (a)	\$51,676,055.75	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$66,246,719.07	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,467.12	
	3 All Notes Outstanding (a)	\$65,288,530.28	
	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	11,730	\$65,994,360.38	100.00%
	2 Total By Loan Type Distribution (a)	11,730	\$65,994,360.38	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$38,399.00	0.06%
	2 Grace	1	\$6,200.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	92	\$681,896.90	1.03%
	5 Repayment	11,630	\$65,267,864.48	98.90%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	11,730	\$65,994,360.38	100.00%
C.	School Type Distribution:			
	1 Graduate	11,691	\$65,658,120.79	99.49%
	2 Undergraduate	39	\$336,239.59	0.51%
	3 Total By Loan Type Distribution	11,730	\$65,994,360.38	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	\$67,014.04	0.10%	
B. Grace				
Current	1	\$10,375.43	0.02%	
C. TOTAL INTERIM	8	\$77,389.47	0.12%	
D. REPAYMENT:				
Active				
Current	10,318	\$57,225,789.63	86.38%	
1-29 Days Delinquent	976	\$5,890,478.09	8.89%	
30-59 Days Delinquent	213	\$1,385,644.59	2.09%	
60-89 Days Delinquent	55	\$435,101.68	0.66%	
90-119 Days Delinquent	26	\$204,051.67	0.31%	
120-149 Days Delinquent	22	\$149,766.80	0.23%	
150-179 Days Delinquent	20	\$147,072.22	0.22%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	92	\$731,424.92	1.10%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	11,722	\$66,169,329.60	99.88%	
I. TOTAL PORTFOLIO	11,730	\$66,246,719.07	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$69,040,074
B.	1 Total Private Principal Outstanding Balance	\$65,994,360
	2 Total Fund Accounts Balance	\$5,871,604
	3 Total Principal and Accrued Interest Balance	\$66,246,719
	4 Number of Loans	11,730
	5 Number of Borrowers	9,889
C.	1 Borrower Payments- Principal	\$3,642,638
	2 Borrower Payments- Interest	\$724,312
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$171,347
	3 Cash Release to Access Group Inc	\$255,851
E.	1 Weighted Average Coupon (WAC)	4.39%
	2 Weighted Average Remaining Maturity (WARM)	92
F.	1 Senior Notes Outstanding	\$54,645,413
	2 Subordinate Note Outstanding	\$14,394,661
	3 Senior Principal Distribution Amount	\$2,938,577
	4 Subordinate Principal Distribution Amount	\$774,078
	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
December 31, 2017

IX. Asset-Backed Securities Notes Series 2005-B						
	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	\$85,638,315	\$81,458,485	\$76,934,278	\$72,752,729	\$69,040,074
B.	1 Total Private Principal Balance	\$82,622,861	\$77,987,414	\$73,686,477	\$69,860,295	\$65,994,360
	2 Total Fund Accounts Balance	\$6,104,761	\$6,438,379	\$6,105,725	\$5,693,442	\$5,871,604
	3 Total Principal and Accrued Interest Balance	\$82,900,110	\$78,242,034	\$73,934,949	\$70,110,824	\$66,246,719
	4 Number of Loans	13,419	12,980	12,542	12,132	11,730
	5 Number of Borrowers	11,244	10,897	10,532	10,220	9,889
C.	1 Borrower Payments- Principal	\$4,047,361	\$4,354,018	\$4,091,209	\$3,642,591	\$3,642,638
	2 Borrower Payments- Interest	\$807,383	\$809,240	\$781,037	\$768,033	\$724,312
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$213,591	\$202,777	\$191,226	\$180,891	\$171,347
	3 Cash Release to Access Group	\$311,047	\$343,254	\$341,143	\$106,942	\$255,851
E.	1 Weighted Average Coupon (WAC)	3.80%	3.96%	4.12%	4.29%	4.39%
	2 Weighted Average Remaining Maturity (WARM)	102	100	97	95	92
F.	1 Senior Notes Outstanding	\$67,782,968	\$64,474,620	\$60,893,698	\$57,583,990	\$54,645,413
	2 Subordinate Note Outstanding	\$17,855,347	\$16,983,864	\$16,040,580	\$15,168,739	\$14,394,661
	3 Senior Principal Distribution Amount	\$3,206,988	\$3,308,348	\$3,580,923	\$3,309,708	\$2,938,577
	4 Subordinate Principal Distribution Amount	\$844,783	\$871,483	\$943,284	\$871,841	\$774,078
	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%