

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2018  
Collection Period: 01/01/2018 to 03/31/2018

<b>I. Series 2005-B Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2017</b>	<b>Change</b>	<b>March 31, 2018</b>	
1	Principal Balance					\$65,994,360.38	(\$4,300,721.77)	\$61,693,638.61	
2	Accrued Interest					\$252,358.69	(\$17,144.52)	\$235,214.17	
3	Total Principal And Accrued Interest Balance					<b>\$66,246,719.07</b>	<b>(\$4,317,866.29)</b>	<b>\$61,928,852.78</b>	
4	Fund Accounts Balance					<b>\$5,871,603.51</b>	<b>\$487,081.86</b>	<b>\$6,358,685.37</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$72,118,322.58</b>	<b>(\$3,830,784.43)</b>	<b>\$68,287,538.15</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2017</b>	<b>Change</b>	<b>March 31, 2018</b>	
1	Weighted Average Coupon (WAC)					4.39%	0.24%	4.63%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		92	(3)	89	
3	Number of Loans					11,730	(479)	11,251	
4	Number of Borrowers					9,889	(386)	9,503	
<b>C. Notes and Certificates</b>									
					<b>3/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
					<b>Interest Rate</b>	<b>December 31, 2017</b>	<b>Change</b>	<b>March 31, 2018</b>	<b>O/S Securities</b>
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	2.11520%	\$54,645,413.09	(\$2,969,357.34)	\$51,676,055.75	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	2.24520%	\$14,394,660.80	(\$782,186.27)	\$13,612,474.53	20.8%
6	<b>Total Notes and Certificates</b>					<b>\$69,040,073.89</b>	<b>(\$3,751,543.61)</b>	<b>\$65,288,530.28</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>December 31, 2017</b>	<b>Change</b>	<b>March 31, 2018</b>	
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					\$4,871,603.51	\$487,081.86	\$5,358,685.37	
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	<b>Total Fund Accounts Balance</b>					<b>\$5,871,603.51</b>	<b>\$487,081.86</b>	<b>\$6,358,685.37</b>	

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<b>II. Series 2005-B Transactions and Accruals</b>		
<b>A. Student Loan Cash Principal Activity</b>		<b>March 31, 2018</b>
1	Borrower Payments - Total	(\$4,165,129.26)
2	Claim Payments	\$0.00
3	Refunds	\$16,016.16
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	<b>Total Cash Principal Activity</b>	<b>(\$4,149,113.10)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1	Capitalized Interest	\$20,197.23
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$479.09)
4b	Adjustments - Write-offs	(\$171,326.81)
4	Total Adjustments	(\$171,805.90)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$151,608.67)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$4,300,721.77)</b>
<b>D. Student Loan Interest Activity</b>		
1	Borrower Payments - Total	(\$723,664.90)
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	<b>Total Interest Collections</b>	<b>(\$723,664.90)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1	Borrower Accruals	\$727,807.52
2	Capitalized Interest	(\$20,197.23)
3a	Small Balance and Other Adjustments	(\$7,556.89)
3b	Adjustments - Write-offs	(\$3,864.02)
3	Total Adjustments	(\$11,420.91)
4	Fee Accruals	\$10,331.00
5	<b>Total Non-Cash Interest Adjustments</b>	<b>\$706,520.38</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$17,144.52)</b>

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<b>III. Series 2005-B Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>March 31, 2018</b>		
	Transfers to Other Funds	\$4,502,567.68		
	1a Amount received in the collection account related to the collection period	(\$4,502,567.68)		
	1b Earnings	\$5,153,140.42		
	1c Recoveries	\$7,233.18		
	2 Amount received from Swap counterparty with respect to the related interest period	\$109,638.36		
	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		
	<b>Ending Balance</b>	<b>\$5,270,011.96</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$161,399.45	\$161,399.45	\$0.00
1b <b>Administration and Trustee Fees</b>		\$0.00	\$0.00	\$0.00
2 <b>Swap Payments</b>		\$0.00	\$0.00	\$0.00
3a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
3b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
3c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$273,262.98	\$273,262.98	\$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 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B-2</b>		\$76,406.82	\$76,406.82	\$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 ( <b>Allocation of Principal Payments</b> )	\$4,192,020.74	\$4,192,020.74	\$0.00	
10 Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )	\$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.	\$566,921.97	\$566,921.97	\$0.00	
<b>Total Payments</b>	<b>\$5,270,011.96</b>	<b>\$5,270,011.96</b>	<b>\$0.00</b>	

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## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

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<b>IV. Series 2005-B Notes Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$5,270,011.96</b>	<b>\$5,270,011.96</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$161,399.45</b>	<b>\$5,108,612.51</b>	<b>\$0.00</b>
	<b>Second</b>	<b>Swap Payments</b>	<b>\$0.00</b>	\$5,108,612.51	\$0.00
<b>C.</b>	<b>Third</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	<b>\$0.00</b>	\$5,108,612.51	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	<b>\$0.00</b>	\$5,108,612.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	<b>\$273,262.98</b>	\$4,835,349.53	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$273,262.98</b>		
<b>D.</b>	<b>Fourth</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,835,349.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,835,349.53	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,835,349.53	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Fifth</b>	Payment of Interest Distribution Amount on Subordinate Notes Class B	<b>\$76,406.82</b>	\$4,758,942.71	\$0.00
<b>F.</b>	<b>Sixth</b>	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,758,942.71	\$0.00
<b>G.</b>	<b>Seventh</b>	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,758,942.71	\$0.00
<b>H.</b>	<b>Eighth</b>	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,758,942.71	\$0.00
<b>I.</b>	<b>Ninth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,758,942.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,758,942.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$3,317,996.23	\$1,440,946.48	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$874,024.51	\$566,921.97	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$4,192,020.74</b>		
<b>J.</b>	<b>Tenth</b>	Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )	\$0.00	\$0.00	\$0.00
<b>K.</b>	<b>Eleventh</b>	Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced	\$0.00	\$0.00	\$0.00
<b>L.</b>	<b>Twelfth</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$566,921.97	\$0.00	\$0.00

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#### V. Series 2005-B Senior and Total Asset Percentages

		March 31, 2018	
<b>A.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$61,928,852.78	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,552.05	
	3 Senior Notes Outstanding (a)	\$48,358,059.52	
	<b>Senior Asset Percentage</b>	<b>130.13%</b>	
<b>B.</b>	<b>Total Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$61,928,852.78	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,552.05	
	3 All Notes Outstanding (a)	\$61,096,509.54	
	<b>Total Asset Percentage</b>	<b>103.00%</b>	
(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
<b>A. Loan Type Distribution:</b>	1 Private Loans	11,251	\$61,693,638.61	100.00%
	2 Total By Loan Type Distribution (a)	<b>11,251</b>	<b>\$61,693,638.61</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>	1 In-School	6	\$36,347.00	0.06%
	2 Grace	1	\$2,052.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	74	\$552,012.45	0.89%
	5 Repayment	11,170	\$61,103,227.16	99.04%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	<b>11,251</b>	<b>\$61,693,638.61</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>	1 Graduate	11,213	\$61,364,538.77	99.47%
	2 Undergraduate	38	\$329,099.84	0.53%
	3 Total By Loan Type Distribution	<b>11,251</b>	<b>\$61,693,638.61</b>	<b>100.00%</b>

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## 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 (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>In-School</b>				
Current	6	\$64,139.00	0.10%	
<b>B. Grace</b>				
Current	1	\$3,423.98	0.01%	
<b>C. TOTAL INTERIM</b>	<b>7</b>	<b>\$67,562.98</b>	<b>0.11%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	10,121	\$54,686,219.32	88.30%	
1-29 Days Delinquent	781	\$4,802,150.62	7.75%	
30-59 Days Delinquent	146	\$933,280.40	1.51%	
60-89 Days Delinquent	56	\$361,361.50	0.58%	
90-119 Days Delinquent	24	\$166,545.99	0.27%	
120-149 Days Delinquent	22	\$155,073.98	0.25%	
150-179 Days Delinquent	19	\$152,857.99	0.25%	
> 180 Days Delinquent	1	\$8,778.85	0.01%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	74	\$595,021.15	0.96%	0.00%
<b>G. Claims</b>	0	\$0.00	0.00%	
<b>H. TOTAL REPAYMENT</b>	<b>11,244</b>	<b>\$61,861,289.80</b>	<b>99.89%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>11,251</b>	<b>\$61,928,852.78</b>	<b>100.00%</b>	

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## Student Loan Asset Backed Series 2005-B Notes

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#### VIII. Series 2005-B Portfolio Summary Report

<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$65,288,530</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$61,693,639
	2 Total Fund Accounts Balance	\$6,358,685
	3 Total Principal and Accrued Interest Balance	\$61,928,853
	4 Number of Loans	11,251
	5 Number of Borrowers	9,503
<b>C.</b>	1 Borrower Payments- Principal	\$4,165,129
	2 Borrower Payments- Interest	\$723,665
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$161,399
	3 Cash Release to Access Group Inc	\$566,922
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.63%
	2 Weighted Average Remaining Maturity (WARM)	89
<b>F.</b>	1 Senior Notes Outstanding	\$51,676,056
	2 Subordinate Note Outstanding	\$13,612,475
	3 Senior Principal Distribution Amount	\$2,969,357
	4 Subordinate Principal Distribution Amount	\$782,186
	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

March 31, 2018

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
	<b>Collection Periods</b>	<b>March-17</b>	<b>June-17</b>	<b>September-17</b>	<b>December-17</b>	<b>March-18</b>
	<b>Reporting Date</b>	<b>4/25/17</b>	<b>7/25/17</b>	<b>10/25/17</b>	<b>1/25/18</b>	<b>4/25/2018</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$81,458,485</b>	<b>\$76,934,278</b>	<b>\$72,752,729</b>	<b>\$69,040,074</b>	<b>\$65,288,530</b>
<b>B.</b>	1 Total Private Principal Balance	\$77,987,414	\$73,686,477	\$69,860,295	\$65,994,360	\$61,693,639
	2 Total Fund Accounts Balance	\$6,438,379	\$6,105,725	\$5,693,442	\$5,871,604	\$6,358,685
	3 Total Principal and Accrued Interest Balance	\$78,242,034	\$73,934,949	\$70,110,824	\$66,246,719	\$61,928,853
	4 Number of Loans	12,980	12,542	12,132	11,730	11,251
	5 Number of Borrowers	10,897	10,532	10,220	9,889	9,503
<b>C.</b>	1 Borrower Payments- Principal	\$4,354,018	\$4,091,209	\$3,642,591	\$3,642,638	\$4,165,129
	2 Borrower Payments- Interest	\$809,240	\$781,037	\$768,033	\$724,312	\$723,665
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$202,777	\$191,226	\$180,891	\$171,347	\$161,399
	3 Cash Release to Access Group	\$343,254	\$341,143	\$106,942	\$255,851	\$566,922
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.96%	4.12%	4.29%	4.39%	4.63%
	2 Weighted Average Remaining Maturity (WARM)	100	97	95	92	89
<b>F.</b>	1 Senior Notes Outstanding	\$64,474,620	\$60,893,698	\$57,583,990	\$54,645,413	\$51,676,056
	2 Subordinate Note Outstanding	\$16,983,864	\$16,040,580	\$15,168,739	\$14,394,661	\$13,612,475
	3 Senior Principal Distribution Amount	\$3,308,348	\$3,580,923	\$3,309,708	\$2,938,577	\$2,969,357
	4 Subordinate Principal Distribution Amount	\$871,483	\$943,284	\$871,841	\$774,078	\$782,186
	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%