

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2018
Collection Period: 04/01/2018 to 06/29/2018

I. Series 2005-B Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						March 31, 2018	Change	June 29, 2018		
1	Principal Balance					\$61,693,638.61	(\$4,197,489.14)	\$57,496,149.47		
2	Accrued Interest					\$235,214.17	\$11,865.56	\$247,079.73		
3	Total Principal And Accrued Interest Balance					\$61,928,852.78	(\$4,185,623.58)	\$57,743,229.20		
4	Fund Accounts Balance					\$6,358,685.37	(\$316,269.17)	\$6,042,416.20		
5	Total Student Loans And Fund Balance					\$68,287,538.15	(\$4,501,892.75)	\$63,785,645.40		
B. Student Loan Portfolio and Fund Balance										
						March 31, 2018	Change	June 29, 2018		
1	Weighted Average Coupon (WAC)					4.63%	0.26%	4.89%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	90	(5)	85		
3	Number of Loans					11,251	(615)	10,636		
4	Number of Borrowers					9,503	(513)	8,990		
C. Notes and Certificates										
						6/29/2018	Balance	Balance	Balance	
						Interest Rate	March 31, 2018	Change	June 29, 2018	
									% 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	2.72954%		\$51,676,055.75	(\$3,317,996.23)	\$48,358,059.52	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	2.85954%		\$13,612,474.53	(\$874,024.51)	\$12,738,450.02	20.8%
6	Total Notes and Certificates						\$65,288,530.28	(\$4,192,020.74)	\$61,096,509.54	100.0%
D. Fund Accounts Balance										
						March 31, 2018	Change	June 29, 2018		
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					\$5,358,685.37	(\$316,269.17)	\$5,042,416.20		
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					\$6,358,685.37	(\$316,269.17)	\$6,042,416.20		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity		June 29, 2018
1	Borrower Payments - Total	(\$4,058,077.54)
2	Claim Payments	\$0.00
3	Refunds	\$8,873.54
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	(\$4,049,204.00)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$13,843.75
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$7,131.18)
4b	Adjustments - Write-offs	(\$154,700.71)
4	Total Adjustments	(\$161,831.89)
5	Total Non-Cash Principal Activity	(\$147,988.14)
C. Total Student Loan Principal Activity		(\$4,197,192.14)
D. Student Loan Interest Activity		
1	Borrower Payments - Total	(\$743,347.73)
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	(\$743,347.73)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$758,955.22
2	Capitalized Interest	(\$13,843.75)
3a	Small Balance and Other Adjustments	\$1,113.15
3b	Adjustments - Write-offs	(\$4,935.71)
3	Total Adjustments	(\$3,822.56)
4	Fee Accruals	\$12,879.60
5	Total Non-Cash Interest Adjustments	\$754,168.51
F. Total Student Loan Interest Activity		\$10,820.78

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 29, 2018		
	Transfers to Other Funds	\$5,270,011.96		
	1a Amount received in the collection account related to the collection period	(\$5,270,011.96)		
	1b Earnings	\$4,498,649.36		
	1c Recoveries	\$8,791.42		
	2 Amount received from Swap counterparty with respect to the related interest period	\$152,399.64		
	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	\$4,659,840.42		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$150,716.28	\$150,716.28	\$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		\$333,654.68	\$333,654.68	\$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		\$92,077.10	\$92,077.10	\$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)	\$4,063,649.70	\$4,063,649.70	\$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.	\$19,742.67	\$19,742.67	\$0.00	
Total Payments	\$4,659,840.42	\$4,659,840.42	\$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)	\$4,659,840.42	\$4,659,840.42	
B.	First	Administrative Allowance	\$150,716.28	\$4,509,124.14	\$0.00
	Second	Swap Payments	\$0.00	\$4,509,124.14	\$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	\$4,509,124.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,509,124.14	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$333,654.68	\$4,175,469.46	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$333,654.68		
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	\$4,175,469.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,175,469.46	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,175,469.46	\$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	\$92,077.10	\$4,083,392.36	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,083,392.36	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,083,392.36	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,083,392.36	\$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	\$4,083,392.36	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,083,392.36	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$3,216,390.19	\$867,002.17	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$847,259.51	\$19,742.66	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,063,649.70		
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.	\$19,742.67	\$0.00	\$0.00

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		June 29, 2018	
V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$57,743,229.20	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,616.44	
	3 Senior Notes Outstanding (a)	\$45,141,669.33	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$57,743,229.20	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,616.44	
	3 All Notes Outstanding (a)	\$57,032,859.84	
	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	10,636	\$57,496,149.47	100.00%
	2 Total By Loan Type Distribution (a)	10,636	\$57,496,149.47	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$31,069.00	0.05%
	2 Grace	2	\$7,330.00	0.01%
	3 Deferment	12	\$145,198.45	0.25%
	4 Forbearance	32	\$254,511.96	0.44%
	5 Repayment	10,585	\$57,058,040.06	99.24%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	10,636	\$57,496,149.47	100.00%
C.	School Type Distribution:			
	1 Graduate	10,598	\$57,174,869.71	99.44%
	2 Undergraduate	38	\$321,279.76	0.56%
	3 Total By Loan Type Distribution	10,636	\$57,496,149.47	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	5	\$56,699.20	0.10%	
B. Grace				
Current	2	\$11,413.68	0.02%	
C. TOTAL INTERIM	7	\$68,112.88	0.12%	
D. REPAYMENT:				
Active				
Current	9,421	\$50,442,377.52	87.36%	
1-29 Days Delinquent	760	\$4,289,893.66	7.43%	
30-59 Days Delinquent	218	\$1,401,339.32	2.43%	
60-89 Days Delinquent	98	\$572,289.16	0.99%	
90-119 Days Delinquent	44	\$265,263.44	0.46%	
120-149 Days Delinquent	20	\$139,778.56	0.24%	
150-179 Days Delinquent	24	\$151,454.13	0.26%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	12	\$155,156.76	0.27%	
F. Forbearance:				
Current	32	\$257,563.77	0.45%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	10,629	\$57,675,116.32	99.88%	
I. TOTAL PORTFOLIO	10,636	\$57,743,229.20	100.00%	

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$61,096,510
B.	1 Total Private Principal Outstanding Balance	\$57,496,149
	2 Total Fund Accounts Balance	\$6,042,416
	3 Total Principal and Accrued Interest Balance	\$57,743,229
	4 Number of Loans	10,636
	5 Number of Borrowers	8,990
C.	1 Borrower Payments- Principal	\$4,058,078
	2 Borrower Payments- Interest	\$743,348
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$150,716
	3 Cash Release to Access Group Inc	\$19,743
E.	1 Weighted Average Coupon (WAC)	4.89%
	2 Weighted Average Remaining Maturity (WARM)	85
F.	1 Senior Notes Outstanding	\$48,358,060
	2 Subordinate Note Outstanding	\$12,738,450
	3 Senior Principal Distribution Amount	\$3,317,996
	4 Subordinate Principal Distribution Amount	\$874,025
	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

June 29, 2018

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	June-17	September-17	December-17	March-18	June-18
	Reporting Date	7/25/17	10/25/17	1/25/18	4/25/18	7/25/18
A.	1 Asset Backed Securities	\$76,934,278	\$72,752,729	\$69,040,074	\$65,288,530	\$61,096,510
B.	1 Total Private Principal Balance	\$73,686,477	\$69,860,295	\$65,994,360	\$61,693,639	\$57,496,149
	2 Total Fund Accounts Balance	\$6,105,725	\$5,693,442	\$5,871,604	\$6,358,685	\$6,042,416
	3 Total Principal and Accrued Interest Balance	\$73,934,949	\$70,110,824	\$66,246,719	\$61,928,853	\$57,743,229
	4 Number of Loans	12,542	12,132	11,730	11,251	10,636
	5 Number of Borrowers	10,532	10,220	9,889	9,503	8,990
C.	1 Borrower Payments- Principal	\$4,091,209	\$3,642,591	\$3,642,638	\$4,165,129	\$4,058,078
	2 Borrower Payments- Interest	\$781,037	\$768,033	\$724,312	\$723,665	\$743,348
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$191,226	\$180,891	\$171,347	\$161,399	\$150,716
	3 Cash Release to Access Group	\$341,143	\$106,942	\$255,851	\$566,922	\$19,743
E.	1 Weighted Average Coupon (WAC)	4.12%	4.29%	4.39%	4.63%	4.89%
	2 Weighted Average Remaining Maturity (WARM)	97	95	92	89	85
F.	1 Senior Notes Outstanding	\$60,893,698	\$57,583,990	\$54,645,413	\$51,676,056	\$48,358,060
	2 Subordinate Note Outstanding	\$16,040,580	\$15,168,739	\$14,394,661	\$13,612,475	\$12,738,450
	3 Senior Principal Distribution Amount	\$3,580,923	\$3,309,708	\$2,938,577	\$2,969,357	\$3,317,996
	4 Subordinate Principal Distribution Amount	\$943,284	\$871,841	\$774,078	\$782,186	\$874,025
	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%