

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2018
Collection Period: 07/01/2018 to 09/30/2018

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						June 30, 2018	Change	September 30, 2018	
1	Principal Balance					\$57,496,149.47	(\$3,693,694.79)	\$53,802,454.68	
2	Accrued Interest					\$247,079.73	(\$6,038.89)	\$241,040.84	
3	Total Principal And Accrued Interest Balance					\$57,743,229.20	(\$3,699,733.68)	\$54,043,495.52	
4	Fund Accounts Balance					\$6,042,416.20	(\$186,229.46)	\$5,856,186.74	
5	Total Student Loans And Fund Balance					\$63,785,645.40	(\$3,885,963.14)	\$59,899,682.26	
B. Student Loan Portfolio and Fund Balance									
						June 30, 2018	Change	September 30, 2018	
1	Weighted Average Coupon (WAC)					4.89%	0.29%	5.18%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					86	(2)	84	
3	Number of Loans					10,636	(514)	10,122	
4	Number of Borrowers					8,990	(420)	8,570	
C. Notes and Certificates									
					9/30/2018	Balance	Balance	Balance	% of
					Interest Rate	June 30, 2018	Change	September 30, 2018	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	2.70531%	\$48,358,059.52	(\$3,216,390.19)	\$45,141,669.33	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	2.83531%	\$12,738,450.02	(\$847,259.51)	\$11,891,190.51	20.8%
6	Total Notes and Certificates					\$61,096,509.54	(\$4,063,649.70)	\$57,032,859.84	100.0%
D. Fund Accounts Balance									
						June 30, 2018	Change	September 30, 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					\$5,042,416.20	(\$186,229.46)	\$4,856,186.74	
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					\$6,042,416.20	(\$186,229.46)	\$5,856,186.74	

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Quarterly Servicing Report

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Collection Period: 07/01/2018 to 09/30/2018

II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2018	
1 Borrower Payments - Total		(\$3,600,360.83)
2 Claim Payments		\$0.00
3 Refunds		\$23,156.18
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		(\$3,577,204.65)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$11,382.45
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$3,270.79)	
4b Adjustments - Write-offs	(\$124,601.80)	
4 Total Adjustments		(\$127,872.59)
5 Total Non-Cash Principal Activity		(\$116,490.14)
C. Total Student Loan Principal Activity		(\$3,693,694.79)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$754,345.58)
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		(\$754,345.58)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$752,625.90
2 Capitalized Interest		(\$11,382.45)
3a Small Balance and Other Adjustments	\$1,297.69	
3b Adjustments - Write-offs	(\$4,204.45)	
3 Total Adjustments		(\$2,906.76)
4 Fee Accruals		\$9,970.00
5 Total Non-Cash Interest Adjustments		\$748,306.69
F. Total Student Loan Interest Activity		(\$6,038.89)

ACCESS GROUP, INC.

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

Report Date: October 25, 2018
Collection Period: 07/01/2018 to 09/30/2018

III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2018		
	Transfers to Other Funds	\$4,659,840.42		
	1a Amount received in the collection account related to the collection period	(\$4,659,840.42)		
	1b Earnings	\$4,387,506.02		
	1c Recoveries	\$10,073.77		
	2 Amount received from Swap counterparty with respect to the related interest period	\$119,816.99		
	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	\$4,517,396.78			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$140,367.60	\$140,367.60	\$0.00
	1b Administration and Trustee Fees	\$3,000.00	\$3,000.00	\$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	\$312,090.09	\$312,090.09	\$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	\$86,161.10	\$86,161.10	\$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)	\$3,604,064.60	\$3,604,064.60	\$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.	\$371,713.40	\$371,713.40	\$0.00	
Total Payments	\$4,517,396.78	\$4,517,396.78	\$0.00	

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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)	\$4,517,396.78	\$4,517,396.78	
B.	First	Administrative Allowance	\$143,367.60	\$4,374,029.18	\$0.00
	Second	Swap Payments	\$0.00	\$4,374,029.18	\$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	\$4,374,029.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,374,029.18	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$312,090.09	\$4,061,939.09	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$312,090.09		
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	\$4,061,939.09	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,061,939.09	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,061,939.09	\$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	\$86,161.10	\$3,975,777.99	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$3,975,777.99	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,975,777.99	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,975,777.99	\$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	\$3,975,777.99	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,975,777.99	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,852,627.29	\$1,123,150.70	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$751,437.31	\$371,713.39	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$3,604,064.60		
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.	\$371,713.40	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages

		September 30, 2018	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$54,043,495.52	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,698.63	
	3 Senior Notes Outstanding (a)	\$42,289,042.04	
	Senior Asset Percentage	130.16%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$54,043,495.52	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,698.63	
	3 All Notes Outstanding (a)	\$53,428,795.24	
	Total Asset Percentage	103.02%	
(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	10,122	\$53,802,454.68	100.00%
	2 Total By Loan Type Distribution (a)	10,122	\$53,802,454.68	100.00%
B. Borrower Status Distribution:	1 In-School	5	\$31,069.00	0.06%
	2 Grace	1	\$5,278.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	39	\$357,725.52	0.66%
	5 Repayment	10,072	\$53,381,858.10	99.22%
	6 Interim Charge-Offs	5	\$26,524.06	0.05%
	7 Total By Borrower Status Distribution	10,122	\$53,802,454.68	100.00%
C. School Type Distribution:	1 Graduate	10,086	\$53,492,750.67	99.42%
	2 Undergraduate	36	\$309,704.01	0.58%
	3 Total By Loan Type Distribution	10,122	\$53,802,454.68	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	\$57,235.31	0.11%	
B. Grace				
Current	1	\$8,074.95	0.01%	
C. TOTAL INTERIM	6	\$65,310.26	0.12%	
D. REPAYMENT:				
Active				
Current	9,599	\$50,611,781.42	93.65%	
1-29 Days Delinquent	157	\$956,129.98	1.77%	
30-59 Days Delinquent	146	\$948,861.17	1.76%	
60-89 Days Delinquent	54	\$279,799.89	0.52%	
90-119 Days Delinquent	33	\$232,180.52	0.43%	
120-149 Days Delinquent	38	\$261,958.13	0.48%	
150-179 Days Delinquent	45	\$289,644.25	0.54%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	39	\$371,160.33	0.69%	
G. Claims	5	\$26,669.57	0.05%	
H. TOTAL REPAYMENT	10,116	\$53,978,185.26	99.83%	
I. TOTAL PORTFOLIO	10,122	\$54,043,495.52	99.95%	

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$57,032,860
B.	1 Total Private Principal Outstanding Balance	\$53,802,455
	2 Total Fund Accounts Balance	\$5,856,187
	3 Total Principal and Accrued Interest Balance	\$54,043,496
	4 Number of Loans	10,122
	5 Number of Borrowers	8,570
C.	1 Borrower Payments- Principal	\$3,600,361
	2 Borrower Payments- Interest	\$754,346
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$140,368
	3 Cash Release to Access Group Inc	\$371,713
E.	1 Weighted Average Coupon (WAC)	5.18%
	2 Weighted Average Remaining Maturity (WARM)	84
F.	1 Senior Notes Outstanding	\$45,141,669
	2 Subordinate Note Outstanding	\$11,891,191
	3 Senior Principal Distribution Amount	\$3,216,390
	4 Subordinate Principal Distribution Amount	\$847,260
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	130.16%
	7 Total Asset Percentage	103.02%

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Student Loan Asset Backed Series 2005-B Notes

Portfolio Trend Analysis Report

September 30, 2018

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		September-17	December-17	March-18	June-18	September-18
Reporting Date		10/25/17	1/25/18	4/25/18	7/25/18	10/25/18
A.	1 Asset Backed Securities	\$72,752,729	\$69,040,074	\$65,288,530	\$61,096,510	\$57,032,860
B.	1 Total Private Principal Balance	\$69,860,295	\$65,994,360	\$61,693,639	\$57,496,149	\$53,802,455
	2 Total Fund Accounts Balance	\$5,693,442	\$5,871,604	\$6,358,685	\$6,042,416	\$5,856,187
	3 Total Principal and Accrued Interest Balance	\$70,110,824	\$66,246,719	\$61,928,853	\$57,743,229	\$54,043,496
	4 Number of Loans	12,132	11,730	11,251	10,636	10,122
	5 Number of Borrowers	10,220	9,889	9,503	8,990	8,570
C.	1 Borrower Payments- Principal	\$3,642,591	\$3,642,638	\$4,165,129	\$4,058,078	\$3,600,361
	2 Borrower Payments- Interest	\$768,033	\$724,312	\$723,665	\$743,348	\$754,346
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$180,891	\$171,347	\$161,399	\$150,716	\$140,368
	3 Cash Release to Access Group	\$106,942	\$255,851	\$566,922	\$19,743	\$371,713
E.	1 Weighted Average Coupon (WAC)	4.29%	4.39%	4.63%	4.89%	5.18%
	2 Weighted Average Remaining Maturity (WARM)	95	92	89	86	84
F.	1 Senior Notes Outstanding	\$57,583,990	\$54,645,413	\$51,676,056	\$48,358,060	\$45,141,669
	2 Subordinate Note Outstanding	\$15,168,739	\$14,394,661	\$13,612,475	\$12,738,450	\$11,891,191
	3 Senior Principal Distribution Amount	\$3,309,708	\$2,938,577	\$2,969,357	\$3,317,996	\$3,216,390
	4 Subordinate Principal Distribution Amount	\$871,841	\$774,078	\$782,186	\$874,025	\$847,260
	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%	130.16%
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.02%

Net Loan Rate is no longer applicable to this deal.