

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2019  
Collection Period: 10/01/2018 to 12/31/2018

<b>I. Series 2005-B Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>September 30, 2018</b>	<b>Change</b>	<b>December 31, 2018</b>	
1	Principal Balance					\$53,802,454.68	(\$3,551,183.67)	\$50,251,271.01	
2	Accrued Interest					\$241,040.84	(\$17,924.62)	\$223,116.22	
3	Total Principal And Accrued Interest Balance					<b>\$54,043,495.52</b>	<b>(\$3,569,108.29)</b>	<b>\$50,474,387.23</b>	
4	Fund Accounts Balance					<b>\$5,856,186.74</b>	<b>(\$272,582.19)</b>	<b>\$5,583,604.55</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$59,899,682.26</b>	<b>(\$3,841,690.48)</b>	<b>\$56,057,991.78</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>September 30, 2018</b>	<b>Change</b>	<b>December 31, 2018</b>	
1	Weighted Average Coupon (WAC)					5.18%	0.08%	5.26%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					84	(2)	81	
3	Number of Loans					10,122	(410)	9,712	
4	Number of Borrowers					8,570	(343)	8,227	
<b>C. Notes and Certificates</b>									
					<b>12/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
					<b>Interest Rate</b>	<b>September 30, 2018</b>	<b>Change</b>	<b>December 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	2.85988%	\$45,141,669.33	(\$2,852,627.29)	\$42,289,042.04	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	2.98988%	\$11,891,190.51	(\$751,437.31)	\$11,139,753.20	20.8%
6	<b>Total Notes and Certificates</b>					<b>\$57,032,859.84</b>	<b>(\$3,604,064.60)</b>	<b>\$53,428,795.24</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>September 30, 2018</b>	<b>Change</b>	<b>December 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					\$4,856,186.74	(\$272,582.19)	\$4,583,604.55	
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>\$5,856,186.74</b>	<b>(\$272,582.19)</b>	<b>\$5,583,604.55</b>	

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2019

Collection Period: 10/01/2018 to 12/31/2018

<b>II. Series 2005-B Transactions and Accruals</b>		
<b>A. Student Loan Cash Principal Activity</b>	<b>December 31, 2018</b>	
1 Borrower Payments - Total		(\$3,382,736.66)
2 Claim Payments		\$0.00
3 Refunds		\$0.00
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
<b>6 Total Cash Principal Activity</b>		<b>(\$3,382,736.66)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$17,719.31
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$5,016.72)	
4b Adjustments - Write-offs	(\$181,149.60)	
4 Total Adjustments		(\$186,166.32)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$168,447.01)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$3,551,183.67)</b>
<b>D. Student Loan Interest Activity</b>		
1 Borrower Payments - Total		(\$721,596.94)
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
<b>5 Total Interest Collections</b>		<b>(\$721,596.94)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$713,570.10
2 Capitalized Interest		(\$17,719.31)
3a Small Balance and Other Adjustments	\$4,416.04	
3b Adjustments - Write-offs	(\$6,159.51)	
3 Total Adjustments		(\$1,743.47)
4 Fee Accruals		\$9,565.00
<b>5 Total Non-Cash Interest Adjustments</b>		<b>\$703,672.32</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$17,924.62)</b>

# ACCESS GROUP, INC.

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

Report Date: January 25, 2019  
Collection Period: 10/01/2018 to 12/31/2018

III. Series 2005-B Collection Fund Activity				
<b>A.</b>	<b>Collection Fund</b>	<b>December 31, 2018</b>		
	Beginning Balance	\$4,517,396.78		
	Transfers to Other Funds	(\$4,517,396.78)		
	1a Amount received in the collection account related to the collection period	\$4,016,775.39		
	1b Earnings	\$10,519.77		
	1c Recoveries	\$141,834.21		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	(\$11,872.98)		
	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>\$4,157,256.39</b>		
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a Administrative Allowance	\$131,335.10	\$131,335.10	\$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	\$309,072.94	\$309,072.94	\$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	\$85,116.68	\$85,116.68	\$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)	\$3,452,919.89	\$3,452,919.89	\$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.	\$166,311.78	\$166,311.78	\$0.00	
<b>Total Payments</b>	<b>\$4,157,256.39</b>	<b>\$4,157,256.39</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: January 25, 2019

Collection Period: 10/01/2018 to 12/31/2018

<b>IV. Series 2005-B Notes Waterfall for Distributions</b>						
				Remaining Funds Balance	CAPI Account Balance Uses	
A.		Total Available Funds (Collection Fund Account)		\$4,157,256.39	\$4,157,256.39	
B.	First	<b>Administrative Allowance</b>		\$143,835.10	\$4,013,421.29	\$0.00
	Second	<b>Swap Payments</b>		\$0.00	\$4,013,421.29	\$0.00
C.	Third	<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]		\$0.00	\$4,013,421.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]		\$0.00	\$4,013,421.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]		\$309,072.94	\$3,704,348.35	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$309,072.94</b>		
D.	Fourth	<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	\$3,704,348.35	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]		\$0.00	\$3,704,348.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]		\$0.00	\$3,704,348.35	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>		<b>\$0.00</b>		
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B		\$85,116.68	\$3,619,231.67	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)		\$0.00	\$3,619,231.67	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$3,619,231.67	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth		\$0.00	\$3,619,231.67	\$0.00
I.	Ninth	<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	\$3,619,231.67	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]		\$0.00	\$3,619,231.67	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]		\$2,732,995.83	\$886,235.84	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]		\$719,924.06	\$166,311.78	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>		<b>\$3,452,919.89</b>		
J.	Tenth	Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )		\$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.		\$166,311.78	\$0.00	\$0.00

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: January 25, 2019

Collection Period: 10/01/2018 to 12/31/2018

		December 31, 2018	
<b>V. Series 2005-B Senior and Total Asset Percentages</b>			
<b>A.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$50,474,387.23	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,764.38	
	3 Senior Notes Outstanding (a)	\$39,556,046.21	
	<b>Senior Asset Percentage</b>	<b>130.13%</b>	
<b>B.</b>	<b>Total Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$50,474,387.23	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,764.38	
	3 All Notes Outstanding (a)	\$49,975,875.35	
	<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			

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2019

Collection Period: 10/01/2018 to 12/31/2018

## VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	9,712	\$50,251,271.01	100.00%
	2 Total By Loan Type Distribution (a)	<b>9,712</b>	<b>\$50,251,271.01</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	6	\$36,347.00	0.07%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	31	\$263,570.40	0.52%
	5 Repayment	9,658	\$49,805,853.69	99.11%
	6 Interim Charge-Offs	17	\$145,499.92	0.29%
	7 Total By Borrower Status Distribution	<b>9,712</b>	<b>\$50,251,271.01</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	9,677	\$49,951,073.47	99.40%
	2 Undergraduate	35	\$300,197.54	0.60%
	3 Total By Loan Type Distribution	<b>9,712</b>	<b>\$50,251,271.01</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: January 25, 2019

Collection Period: 10/01/2018 to 12/31/2018

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	\$65,918.91	0.13%	
<b>B. Grace</b>				
Current	0	\$0.00	0.00%	
<b>C. TOTAL INTERIM</b>	<b>6</b>	<b>\$65,918.91</b>	<b>0.13%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	8,813	\$45,167,771.03	89.49%	
1-29 Days Delinquent	576	\$3,249,322.96	6.44%	
30-59 Days Delinquent	143	\$832,541.03	1.65%	
60-89 Days Delinquent	56	\$299,614.07	0.59%	
90-119 Days Delinquent	33	\$214,104.28	0.42%	
120-149 Days Delinquent	21	\$134,161.26	0.27%	
150-179 Days Delinquent	16	\$88,383.91	0.18%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	31	\$276,711.34	0.55%	
<b>G. Interim Charge-Offs</b>	<b>17</b>	<b>\$145,858.44</b>	<b>0.29%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>9,706</b>	<b>\$50,408,468.32</b>	<b>99.58%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>9,712</b>	<b>\$50,474,387.23</b>	<b>99.71%</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: January 25, 2019

Collection Period: 10/01/2018 to 12/31/2018

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

<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$53,428,795</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$50,251,271
	2 Total Fund Accounts Balance	\$5,583,605
	3 Total Principal and Accrued Interest Balance	\$50,474,387
	4 Number of Loans	9,712
	5 Number of Borrowers	8,227
<b>C.</b>	1 Borrower Payments- Principal	\$3,382,737
	2 Borrower Payments- Interest	\$721,597
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$131,335
	3 Cash Release to Access Group Inc	\$166,312
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.26%
	2 Weighted Average Remaining Maturity (WARM)	81
<b>F.</b>	1 Senior Notes Outstanding	\$42,289,042
	2 Subordinate Note Outstanding	\$11,139,753
	3 Senior Principal Distribution Amount	\$2,852,627
	4 Subordinate Principal Distribution Amount	\$751,437
	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

#### December 31, 2018

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
	Collection Periods	December-17	March-18	June-18	September-18	December-18
	Reporting Date	1/25/18	4/25/18	7/25/18	10/25/18	1/25/19
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$69,040,074</b>	<b>\$65,288,530</b>	<b>\$61,096,510</b>	<b>\$57,032,860</b>	<b>\$53,428,795</b>
<b>B.</b>	1 Total Private Principal Balance	\$65,994,360	\$61,693,639	\$57,496,149	\$53,802,455	<b>\$50,251,271</b>
	2 Total Fund Accounts Balance	\$5,871,604	\$6,358,685	\$6,042,416	\$5,856,187	<b>\$5,583,605</b>
	3 Total Principal and Accrued Interest Balance	\$66,246,719	\$61,928,853	\$57,743,229	\$54,043,496	<b>\$50,474,387</b>
	4 Number of Loans	11,730	11,251	10,636	10,122	<b>9,712</b>
	5 Number of Borrowers	9,889	9,503	8,990	8,570	<b>8,227</b>
<b>C.</b>	1 Borrower Payments- Principal	\$3,642,638	\$4,165,129	\$4,058,078	\$3,600,361	<b>\$3,382,737</b>
	2 Borrower Payments- Interest	\$724,312	\$723,665	\$743,348	\$754,346	<b>\$721,597</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$171,347	\$161,399	\$150,716	\$140,368	<b>\$131,335</b>
	3 Cash Release to Access Group	\$255,851	\$566,922	\$19,743	\$371,713	<b>\$166,312</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.39%	4.63%	4.89%	5.18%	<b>5.26%</b>
	2 Weighted Average Remaining Maturity (WARM)	92	89	85	84	<b>81</b>
<b>F.</b>	1 Senior Notes Outstanding	\$54,645,413	\$51,676,056	\$48,358,060	\$45,141,669	<b>\$42,289,042</b>
	2 Subordinate Note Outstanding	\$14,394,661	\$13,612,475	\$12,738,450	\$11,891,191	<b>\$11,139,753</b>
	3 Senior Principal Distribution Amount	\$2,938,577	\$2,969,357	\$3,317,996	\$3,216,390	<b>\$2,852,627</b>
	4 Subordinate Principal Distribution Amount	\$774,078	\$782,186	\$874,025	\$847,260	<b>\$751,437</b>
	5 Net Loan Rate	N/A	N/A	N/A	N/A	<b>N/A</b>
	6 Senior Asset Percentage	130.13%	130.13%	130.13%	130.16%	<b>130.13%</b>
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.02%	<b>103.00%</b>

Net Loan Rate is no longer applicable to this deal.