

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2019  
Collection Period: 07/01/2019 to 09/30/2019

<b>I. Series 2005-B Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>June 30, 2019</b>	<b>Change</b>	<b>September 30, 2019</b>	
1	Principal Balance					\$43,701,920.24	(\$3,062,890.40)	\$40,639,029.84	
2	Accrued Interest					\$206,475.09	(\$16,381.94)	\$190,093.15	
3	Total Principal And Accrued Interest Balance					<b>\$43,908,395.33</b>	<b>(\$3,079,272.34)</b>	<b>\$40,829,122.99</b>	
4	Fund Accounts Balance					<b>\$5,149,909.20</b>	<b>(\$271,384.26)</b>	<b>\$4,878,524.94</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$49,058,304.53</b>	<b>(\$3,350,656.60)</b>	<b>\$45,707,647.93</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>June 30, 2019</b>	<b>Change</b>	<b>September 30, 2019</b>	
1	Weighted Average Coupon (WAC)					5.54%	-0.16%	5.38%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					78	(2)	76	
3	Number of Loans					8,872	(383)	8,489	
4	Number of Borrowers					7,522	(307)	7,215	
<b>C. Notes and Certificates</b>									
					<b>9/30/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
					<b>Interest Rate</b>	<b>June 30, 2019</b>	<b>Change</b>	<b>September 30, 2019</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	2.64550%	\$36,955,049.26	(\$2,444,622.55)	\$34,510,426.71	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	2.77550%	\$9,734,676.14	(\$643,960.96)	\$9,090,715.18	20.8%
6	<b>Total Notes and Certificates</b>					<b>\$46,689,725.40</b>	<b>(\$3,088,583.51)</b>	<b>\$43,601,141.89</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>June 30, 2019</b>	<b>Change</b>	<b>September 30, 2019</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					\$4,149,909.20	(\$271,384.26)	\$3,878,524.94	
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>\$5,149,909.20</b>	<b>(\$271,384.26)</b>	<b>\$4,878,524.94</b>	

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<b>II. Series 2005-B Transactions and Accruals</b>		
<b>A. Student Loan Cash Principal Activity</b>	<b>September 30, 2019</b>	
1 Borrower Payments - Total		(\$2,842,315.63)
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>(\$2,842,315.63)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$5,684.12
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$52.69	
4b Adjustments - Write-offs	(\$226,311.58)	
4 Total Adjustments		(\$226,258.89)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$220,574.77)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$3,062,890.40)</b>
<b>D. Student Loan Interest Activity</b>		
1 Borrower Payments - Total		(\$605,150.17)
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>(\$605,150.17)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$592,628.35
2 Capitalized Interest		(\$5,684.12)
3a Small Balance and Other Adjustments	(\$343.27)	
3b Adjustments - Write-offs	(\$6,007.73)	
3 Total Adjustments		(\$6,351.00)
4 Fee Accruals		\$8,175.00
<b>5 Total Non-Cash Interest Adjustments</b>		<b>\$588,768.23</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$16,381.94)</b>

# ACCESS GROUP, INC.

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

Report Date: October 25, 2019  
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III. Series 2005-B Collection Fund Activity				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>September 30, 2019</b>		
	Transfers to Other Funds	\$3,811,634.45		
		(\$3,811,634.45)		
	1a Amount received in the collection account related to the collection period	\$3,435,656.14		
	1b Earnings	\$9,125.70		
	1c Recoveries	\$83,658.70		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	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>\$3,528,440.54</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$106,636.01	\$106,636.01	\$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>	\$233,315.41	\$233,315.41	\$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>	\$64,479.94	\$64,479.94	\$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> )	\$2,989,752.37	\$2,989,752.37	\$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.	\$134,256.81	\$134,256.81	\$0.00	
<b>Total Payments</b>	<b>\$3,528,440.54</b>	<b>\$3,528,440.54</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

## 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>\$3,528,440.54</b>	<b>\$3,528,440.54</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$106,636.01</b>	<b>\$3,421,804.53</b>	<b>\$0.00</b>
	<b>Second</b>	<b>Swap Payments</b>	<b>\$0.00</b>	\$3,421,804.53	\$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>	\$3,421,804.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	<b>\$0.00</b>	\$3,421,804.53	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	<b>\$233,315.41</b>	\$3,188,489.12	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$233,315.41</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	\$3,188,489.12	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,188,489.12	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$3,188,489.12	\$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>\$64,479.94</b>	\$3,124,009.18	\$0.00
<b>F.</b>	<b>Sixth</b>	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$3,124,009.18	\$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	\$3,124,009.18	\$0.00
<b>H.</b>	<b>Eighth</b>	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,124,009.18	\$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	\$3,124,009.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,124,009.18	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,366,397.43	\$757,611.75	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$623,354.94	\$134,256.81	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,989,752.37</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.	\$134,256.81	\$0.00	\$0.00

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

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		September 30, 2019	
<b>V. Series 2005-B Senior and Total Asset Percentages</b>			
<b>A.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$40,829,122.99	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,608.22	
	3 Senior Notes Outstanding (a)	\$32,144,029.28	
	<b>Senior Asset Percentage</b>	<b>130.13%</b>	
<b>B.</b>	<b>Total Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$40,829,122.99	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,608.22	
	3 All Notes Outstanding (a)	\$40,611,389.52	
	<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

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#### VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	8,489	\$40,639,029.84	100.00%
	2 Total By Loan Type Distribution (a)	<b>8,489</b>	<b>\$40,639,029.84</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	5	\$33,147.00	0.08%
	2 Grace	1	\$3,200.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	18	\$126,423.23	0.31%
	5 Repayment	8,462	\$40,455,858.40	99.55%
	6 Interim Charge-Offs	3	\$20,401.21	0.05%
	7 Total By Borrower Status Distribution	<b>8,489</b>	<b>\$40,639,029.84</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	8,456	\$40,361,971.04	99.32%
	2 Undergraduate	33	\$277,058.80	0.68%
	3 Total By Loan Type Distribution	<b>8,489</b>	<b>\$40,639,029.84</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 (%)	
A. INTERIM: In-School Current	5	Includes Accrued Int. \$62,862.46	0.15%	
B. Grace Current	1	\$4,928.75	0.01%	
C. TOTAL INTERIM	6	\$67,791.21	0.17%	
D. REPAYMENT: Active				
Current	7,718	\$36,565,688.40	89.56%	
1-29 Days Delinquent	524	\$2,736,589.14	6.70%	
30-59 Days Delinquent	115	\$621,433.78	1.52%	
60-89 Days Delinquent	42	\$252,905.33	0.62%	
90-119 Days Delinquent	29	\$215,366.60	0.53%	
120-149 Days Delinquent	14	\$86,416.67	0.21%	
150-179 Days Delinquent	20	\$122,437.38	0.30%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment: Current	0	\$0.00	0.00%	
F. Forbearance: Current	18	\$139,694.41	0.34%	
G. Interim Charge-Offs	3	\$20,800.07	0.05%	
H. TOTAL REPAYMENT	8,483	\$40,761,331.78	99.83%	
I. TOTAL PORTFOLIO	8,489	\$40,829,122.99	100.00%	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

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

<b>A.</b>	1 ABS Notes Outstanding	\$43,601,142
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$40,639,030
	2 Total Fund Accounts Balance	\$4,878,525
	3 Total Principal and Accrued Interest Balance	\$40,829,123
	4 Number of Loans	8,489
	5 Number of Borrowers	7,215
<b>C.</b>	1 Borrower Payments- Principal	\$2,842,316
	2 Borrower Payments- Interest	\$605,150
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$106,636
	3 Cash Release to Access Group Inc	\$134,257
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.38%
	2 Weighted Average Remaining Maturity (WARM)	76
<b>F.</b>	1 Senior Notes Outstanding	\$34,510,427
	2 Subordinate Note Outstanding	\$9,090,715
	3 Senior Principal Distribution Amount	\$2,444,623
	4 Subordinate Principal Distribution Amount	\$643,961
	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

September 30, 2019

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
<b>Collection Periods</b>		September-18	December-18	March-19	June-19	September-19
<b>Reporting Date</b>		10/25/18	1/25/19	4/25/19	7/25/19	10/25/19
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$57,032,860</b>	<b>\$53,428,795</b>	<b>\$49,975,875</b>	<b>\$46,689,725</b>	<b>\$43,601,142</b>
<b>B.</b>	1 Total Private Principal Balance	\$53,802,455	\$50,251,271	\$46,870,321	\$43,701,920	<b>\$40,639,030</b>
	2 Total Fund Accounts Balance	\$5,856,187	\$5,583,605	\$5,539,821	\$5,149,909	<b>\$4,878,525</b>
	3 Total Principal and Accrued Interest Balance	\$54,043,496	\$50,474,387	\$47,089,610	\$43,908,395	<b>\$40,829,123</b>
	4 Number of Loans	10,122	9,712	9,259	8,872	<b>8,489</b>
	5 Number of Borrowers	8,570	8,227	7,848	7,522	<b>7,215</b>
<b>C.</b>	1 Borrower Payments- Principal	\$3,600,361	\$3,382,737	\$3,305,942	\$3,056,173	<b>\$2,842,316</b>
	2 Borrower Payments- Interest	\$754,346	\$721,597	\$691,516	\$657,740	<b>\$605,150</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$140,368	\$131,335	\$122,816	\$114,477	<b>\$106,636</b>
	3 Cash Release to Access Group	\$371,713	\$166,312	\$408,250	\$257,183	<b>\$134,257</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.18%	5.26%	5.63%	5.54%	<b>5.38%</b>
	2 Weighted Average Remaining Maturity (WARM)	84	81	79	78	<b>76</b>
<b>F.</b>	1 Senior Notes Outstanding	\$45,141,669	\$42,289,042	\$39,556,046	\$36,955,049	<b>\$34,510,427</b>
	2 Subordinate Note Outstanding	\$11,891,191	\$11,139,753	\$10,419,829	\$9,734,676	<b>\$9,090,715</b>
	3 Senior Principal Distribution Amount	\$3,216,390	\$2,852,627	\$2,732,996	\$2,600,997	<b>\$2,444,623</b>
	4 Subordinate Principal Distribution Amount	\$847,260	\$751,437	\$719,924	\$685,153	<b>\$643,961</b>
	5 Net Loan Rate	N/A	N/A	N/A	N/A	<b>N/A</b>
	6 Senior Asset Percentage	130.16%	130.13%	130.13%	130.13%	<b>130.13%</b>
	7 Total Asset Percentage	103.02%	103.00%	103.00%	103.00%	<b>103.00%</b>

Net Loan Rate is no longer applicable to this deal.