

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 27, 2020
Collection Period: 10/01/2019 to 12/31/2019

I. Series 2005-B Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						September 30, 2019	Change	December 31, 2019		
1	Principal Balance					\$40,639,029.84	(\$2,928,258.34)	\$37,710,771.50		
2	Accrued Interest					\$190,093.15	(\$8,675.68)	\$181,417.47		
3	Total Principal And Accrued Interest Balance					\$40,829,122.99	(\$2,936,934.02)	\$37,892,188.97		
4	Fund Accounts Balance					\$4,878,524.94	(\$93,225.84)	\$4,785,299.10		
5	Total Student Loans And Fund Balance					\$45,707,647.93	(\$3,030,159.86)	\$42,677,488.07		
B. Student Loan Portfolio and Fund Balance										
						September 30, 2019	Change	December 31, 2019		
1	Weighted Average Coupon (WAC)					5.38%	-0.33%	5.05%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	76	(2)	73		
3	Number of Loans					8,489	(324)	8,165		
4	Number of Borrowers					7,215	(268)	6,947		
C. Notes and Certificates										
						12/31/2019	Balance	Balance	Balance	
						Interest Rate	September 30, 2019	Change	December 31, 2019	
									% 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	2.30963%		\$34,510,426.71	(\$2,366,397.43)	\$32,144,029.28	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	2.43963%		\$9,090,715.18	(\$623,354.94)	\$8,467,360.24	20.8%
6	Total Notes and Certificates						\$43,601,141.89	(\$2,989,752.37)	\$40,611,389.52	100.0%
D. Fund Accounts Balance										
						September 30, 2019	Change	December 31, 2019		
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					\$3,878,524.94	(\$93,225.84)	\$3,785,299.10		
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					\$4,878,524.94	(\$93,225.84)	\$4,785,299.10		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2019	
1 Borrower Payments - Total		(\$2,796,798.68)
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
6 Total Cash Principal Activity		(\$2,796,798.68)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$5,046.76
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$123.02)	
4b Adjustments - Write-offs	(\$136,383.40)	
4 Total Adjustments		(\$136,506.42)
5 Total Non-Cash Principal Activity		(\$131,459.66)
C. Total Student Loan Principal Activity		(\$2,928,258.34)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$525,202.06)
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		(\$525,202.06)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$517,449.58
2 Capitalized Interest		(\$5,046.76)
3a Small Balance and Other Adjustments	(\$172.59)	
3b Adjustments - Write-offs	(\$3,333.85)	
3 Total Adjustments		(\$3,506.44)
4 Fee Accruals		\$7,630.00
5 Total Non-Cash Interest Adjustments		\$516,526.38
F. Total Student Loan Interest Activity		(\$8,675.68)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2019		
	Transfers to Other Funds	\$3,528,440.54		
	1a Amount received in the collection account related to the collection period	(\$3,528,440.54)		
	1b Earnings	\$3,309,756.31		
	1c Recoveries	\$6,278.17		
	2 Amount received from Swap counterparty with respect to the related interest period	\$107,325.03		
	3 Misc. Payments Received/Due	\$0.00		
	4 Only on capitalized released date amount remaining in the capitalized interest account in excess	(\$389.24)		
	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	\$3,422,970.27		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$99,106.45	\$99,106.45	\$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		\$193,851.02	\$193,851.02	\$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		\$53,938.31	\$53,938.31	\$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)	\$2,851,570.46	\$2,851,570.46	\$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.	\$212,004.03	\$212,004.03	\$0.00	
Total Payments	\$3,422,970.27	\$3,422,970.27	\$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)	\$3,422,970.27	\$3,422,970.27	
B.	First	Administrative Allowance	\$111,606.45	\$3,311,363.82	\$0.00
	Second	Swap Payments	\$0.00	\$3,311,363.82	\$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	\$3,311,363.82	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,311,363.82	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$193,851.02	\$3,117,512.80	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$193,851.02		
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	\$3,117,512.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,117,512.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$3,117,512.80	\$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	\$53,938.31	\$3,063,574.49	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$3,063,574.49	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,063,574.49	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,063,574.49	\$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	\$3,063,574.49	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,063,574.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,257,026.06	\$806,548.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$594,544.40	\$212,004.03	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,851,570.46		
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.	\$212,004.03	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages

		December 31, 2019	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$37,892,188.97	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,424.66	
	3 Senior Notes Outstanding (a)	\$29,887,003.22	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$37,892,188.97	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,424.66	
	3 All Notes Outstanding (a)	\$37,759,819.06	
	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	8,165	\$37,710,771.50	100.00%
	2 Total By Loan Type Distribution (a)	8,165	\$37,710,771.50	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$36,347.00	0.10%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	14	\$119,127.23	0.32%
	5 Repayment	8,143	\$37,542,462.70	99.55%
	6 Interim Charge-Offs	2	\$12,834.57	0.03%
	7 Total By Borrower Status Distribution	8,165	\$37,710,771.50	100.00%
C.	School Type Distribution:			
	1 Graduate	8,135	\$37,447,032.16	99.30%
	2 Undergraduate	30	\$263,739.34	0.70%
	3 Total By Loan Type Distribution	8,165	\$37,710,771.50	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	6	\$68,378.47	0.18%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	6	\$68,378.47	0.18%	
D. REPAYMENT:				
Active				
Current	7,400	\$33,831,248.23	89.28%	
1-29 Days Delinquent	487	\$2,530,463.13	6.68%	
30-59 Days Delinquent	133	\$635,499.51	1.68%	
60-89 Days Delinquent	58	\$279,784.23	0.74%	
90-119 Days Delinquent	24	\$158,187.87	0.42%	
120-149 Days Delinquent	18	\$103,428.33	0.27%	
150-179 Days Delinquent	23	\$138,738.41	0.37%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	14	\$133,197.86	0.35%	
G. Interim Charge-Offs	2	\$13,262.93	0.04%	
H. TOTAL REPAYMENT	8,159	\$37,823,810.50	99.82%	
I. TOTAL PORTFOLIO	8,165	\$37,892,188.97	100.00%	

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$40,611,390
B.	1 Total Private Principal Outstanding Balance	\$37,710,772
	2 Total Fund Accounts Balance	\$4,785,299
	3 Total Principal and Accrued Interest Balance	\$37,892,189
	4 Number of Loans	8,165
	5 Number of Borrowers	6,947
C.	1 Borrower Payments- Principal	\$2,796,799
	2 Borrower Payments- Interest	\$525,202
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$99,106
	3 Cash Release to Access Group Inc	\$212,004
E.	1 Weighted Average Coupon (WAC)	5.05%
	2 Weighted Average Remaining Maturity (WARM)	73
F.	1 Senior Notes Outstanding	\$32,144,029
	2 Subordinate Note Outstanding	\$8,467,360
	3 Senior Principal Distribution Amount	\$2,366,397
	4 Subordinate Principal Distribution Amount	\$623,355
	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

December 31, 2019

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		December-18	March-19	June-19	September-19	December-19
Reporting Date		1/25/19	4/25/19	7/25/19	10/25/19	1/27/20
A.	1 Asset Backed Securities	\$53,428,795	\$49,975,875	\$46,689,725	\$43,601,142	\$40,611,390
B.	1 Total Private Principal Balance	\$50,251,271	\$46,870,321	\$43,701,920	\$40,639,030	\$37,710,772
	2 Total Fund Accounts Balance	\$5,583,605	\$5,539,821	\$5,149,909	\$4,878,525	\$4,785,299
	3 Total Principal and Accrued Interest Balance	\$50,474,387	\$47,089,610	\$43,908,395	\$40,829,123	\$37,892,189
	4 Number of Loans	9,712	9,259	8,872	8,489	8,165
	5 Number of Borrowers	8,227	7,848	7,522	7,215	6,947
C.	1 Borrower Payments- Principal	\$3,382,737	\$3,305,942	\$3,056,173	\$2,842,316	\$2,796,799
	2 Borrower Payments- Interest	\$721,597	\$691,516	\$657,740	\$605,150	\$525,202
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$131,335	\$122,816	\$114,477	\$106,636	\$99,106
	3 Cash Release to Access Group	\$166,312	\$408,250	\$257,183	\$134,257	\$212,004
E.	1 Weighted Average Coupon (WAC)	5.26%	5.63%	5.54%	5.38%	5.05%
	2 Weighted Average Remaining Maturity (WARM)	81	79	78	76	73
F.	1 Senior Notes Outstanding	\$42,289,042	\$39,556,046	\$36,955,049	\$34,510,427	\$32,144,029
	2 Subordinate Note Outstanding	\$11,139,753	\$10,419,829	\$9,734,676	\$9,090,715	\$8,467,360
	3 Senior Principal Distribution Amount	\$2,852,627	\$2,732,996	\$2,600,997	\$2,444,623	\$2,366,397
	4 Subordinate Principal Distribution Amount	\$751,437	\$719,924	\$685,153	\$643,961	\$623,355
	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%

Net Loan Rate is no longer applicable to this deal.