

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

<b>I. Series 2005-B Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2019</b>	<b>Change</b>	<b>March 31, 2020</b>	
1	Principal Balance					\$37,710,771.50	(\$2,847,806.56)	\$34,862,964.94	
2	Accrued Interest					\$181,417.47	(\$11,621.37)	\$169,796.10	
3	Total Principal And Accrued Interest Balance					<b>\$37,892,188.97</b>	<b>(\$2,859,427.93)</b>	<b>\$35,032,761.04</b>	
4	Fund Accounts Balance					<b>\$4,785,299.10</b>	<b>(\$44,509.05)</b>	<b>\$4,740,790.05</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$42,677,488.07</b>	<b>(\$2,903,936.98)</b>	<b>\$39,773,551.09</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2019</b>	<b>Change</b>	<b>March 31, 2020</b>	
1	Weighted Average Coupon (WAC)					5.05%	-0.24%	4.81%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		73	(2)	71	
3	Number of Loans					8,165	(388)	7,777	
4	Number of Borrowers					6,947	(328)	6,619	
<b>C. Notes and Certificates</b>									
					<b>3/31/2020</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
					<b>Interest Rate</b>	<b>December 31, 2019</b>	<b>Change</b>	<b>March 31, 2020</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	2.16413%	\$32,144,029.28	(\$2,257,026.06)	\$29,887,003.22	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	2.29413%	\$8,467,360.24	(\$594,544.40)	\$7,872,815.84	20.8%
6	<b>Total Notes and Certificates</b>				2.19123%	<b>\$40,611,389.52</b>	<b>(\$2,851,570.46)</b>	<b>\$37,759,819.06</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>December 31, 2019</b>	<b>Change</b>	<b>March 31, 2020</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					\$3,785,299.10	(\$44,509.05)	\$3,740,790.05	
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>\$4,785,299.10</b>	<b>(\$44,509.05)</b>	<b>\$4,740,790.05</b>	

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

<b>II. Series 2005-B Transactions and Accruals</b>		
<b>A. Student Loan Cash Principal Activity</b>	<b>March 31, 2020</b>	
1 Borrower Payments - Total		(\$2,797,769.93)
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>(\$2,797,769.93)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$6,503.39
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$622.75)	
4b Adjustments - Write-offs	(\$55,917.27)	
4 Total Adjustments		(\$56,540.02)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$50,036.63)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$2,847,806.56)</b>
<b>D. Student Loan Interest Activity</b>		
1 Borrower Payments - Total		(\$462,467.40)
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>(\$462,467.40)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$452,821.96
2 Capitalized Interest		(\$6,503.39)
3a Small Balance and Other Adjustments	(\$588.08)	
3b Adjustments - Write-offs	(\$2,399.46)	
3 Total Adjustments		(\$2,987.54)
4 Fee Accruals		\$7,515.00
<b>5 Total Non-Cash Interest Adjustments</b>		<b>\$450,846.03</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$11,621.37)</b>

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

<b>III. Series 2005-B Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>March 31, 2020</b>		
	Transfers to Other Funds	\$3,422,970.27		
	1a Amount received in the collection account related to the collection period	(\$3,422,970.27)		
	1b Earnings	\$3,348,696.59		
	1c Recoveries	\$4,787.37		
	2 Amount received from Swap counterparty with respect to the related interest period	\$113,436.52		
	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>\$3,466,920.48</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$91,832.60	\$91,832.60	\$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>		\$163,495.05	\$163,495.05	\$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>		\$45,654.86	\$45,654.86	\$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> )	\$2,776,420.36	\$2,776,420.36	\$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.	\$389,517.61	\$389,517.61	\$0.00	
<b>Total Payments</b>	<b>\$3,466,920.48</b>	<b>\$3,466,920.48</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

<b>IV. Series 2005-B Notes Waterfall for Distributions</b>					
				Remaining Funds Balance	CAPI Account Balance Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$3,466,920.48</b>	<b>\$3,466,920.48</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$91,832.60</b>	<b>\$3,375,087.88</b>	<b>\$0.00</b>
	<b>Second</b>	<b>Swap Payments</b>	<b>\$0.00</b>	\$3,375,087.88	\$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>	\$3,375,087.88	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	<b>\$0.00</b>	\$3,375,087.88	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	<b>\$163,495.05</b>	\$3,211,592.83	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$163,495.05</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	\$3,211,592.83	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,211,592.83	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$3,211,592.83	\$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>\$45,654.86</b>	\$3,165,937.97	\$0.00
<b>F.</b>	<b>Sixth</b>	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$3,165,937.97	\$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	\$3,165,937.97	\$0.00
<b>H.</b>	<b>Eighth</b>	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$3,165,937.97	\$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	\$3,165,937.97	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,165,937.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,197,544.54	\$968,393.43	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$578,875.82	\$389,517.61	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,776,420.36</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.	\$389,517.61	\$0.00	\$0.00

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

## V. Series 2005-B Senior and Total Asset Percentages

		March 31, 2020
<b>A.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$35,032,761.04
	2 Capitalized Interest and Principal Fund Balances	\$1,000,139.62
	3 Senior Notes Outstanding (a)	\$27,689,458.68
	<b>Senior Asset Percentage</b>	<b>130.13%</b>
<b>B.</b>	<b>Total Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$35,032,761.04
	2 Capitalized Interest and Principal Fund Balances	\$1,000,139.62
	3 All Notes Outstanding (a)	\$34,983,398.70
	<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: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

## VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A. Loan Type Distribution:</b>				
	1 Private Loans	7,777	\$34,862,964.94	100.00%
	2 Total By Loan Type Distribution (a)	7,777	\$34,862,964.94	100.00%
<b>B. Borrower Status Distribution:</b>				
	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	106	\$723,717.94	2.08%
	5 Repayment	7,656	\$34,040,896.68	97.64%
	6 Interim Charge-Offs	9	\$62,003.32	0.18%
	7 Total By Borrower Status Distribution	7,777	\$34,862,964.94	100.00%
<b>C. School Type Distribution:</b>				
	1 Graduate	7,749	\$34,611,461.98	99.28%
	2 Undergraduate	28	\$251,502.96	0.72%
	3 Total By Loan Type Distribution	7,777	\$34,862,964.94	100.00%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

<b>VII. Series 2005-B Notes</b>		<b>Portfolio Status By Loan Type</b>		
<b>Status</b>	<b># of Loans</b>	<b>Amount (\$)</b>	<b>Percentage (%)</b>	
<b>A. INTERIM:</b>		<b>Includes Accrued Int.</b>		
<b>A. In-School</b>				
Current	6	\$68,935.63	0.20%	
<b>B. Grace</b>				
Current	0	\$0.00	0.00%	
<b>C. TOTAL INTERIM</b>	<b>6</b>	<b>\$68,935.63</b>	<b>0.20%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	6,949	\$30,656,809.62	87.51%	
1-29 Days Delinquent	490	\$2,396,301.91	6.84%	
30-59 Days Delinquent	122	\$584,417.19	1.67%	
60-89 Days Delinquent	32	\$165,557.22	0.47%	
90-119 Days Delinquent	36	\$223,628.63	0.64%	
120-149 Days Delinquent	10	\$44,955.90	0.13%	
150-179 Days Delinquent	16	\$65,772.17	0.19%	
> 180 Days Delinquent	1	\$21,715.65	0.06%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	106	\$741,418.93	2.12%	
<b>G. Interim Charge-Offs</b>	<b>9</b>	<b>\$63,248.19</b>	<b>0.18%</b>	
<b>H. TOTAL REPAYMENT</b>	<b>7,771</b>	<b>\$34,963,825.41</b>	<b>99.80%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>7,777</b>	<b>\$35,032,761.04</b>	<b>100.00%</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: April 27, 2020

Collection Period: 01/01/2020 to 03/31/2020

<b>VIII. Series 2005-B Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$37,759,819</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$34,862,965
	2 Total Fund Accounts Balance	\$4,740,790
	3 Total Principal and Accrued Interest Balance	\$35,032,761
	4 Number of Loans	7,777
	5 Number of Borrowers	6,619
<b>C.</b>	1 Borrower Payments- Principal	\$2,797,770
	2 Borrower Payments- Interest	\$462,467
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$91,833
	3 Cash Release to Access Group Inc	\$389,518
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.81%
	2 Weighted Average Remaining Maturity (WARM)	71
<b>F.</b>	1 Senior Notes Outstanding	\$29,887,003
	2 Subordinate Note Outstanding	\$7,872,816
	3 Senior Principal Distribution Amount	\$2,257,026
	4 Subordinate Principal Distribution Amount	\$594,544
	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

March 31, 2020

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
<b>Collection Periods</b>		March-19	June-19	September-19	December-19	March-20
<b>Reporting Date</b>		4/25/19	7/25/19	10/25/19	1/27/20	4/27/20
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$49,975,875</b>	<b>\$46,689,725</b>	<b>\$43,601,142</b>	<b>\$40,611,390</b>	<b>\$37,759,819</b>
<b>B.</b>	1 Total Private Principal Balance	\$46,870,321	\$43,701,920	\$40,639,030	\$37,710,772	<b>\$34,862,965</b>
	2 Total Fund Accounts Balance	\$5,539,821	\$5,149,909	\$4,878,525	\$4,785,299	<b>\$4,740,790</b>
	3 Total Principal and Accrued Interest Balance	\$47,089,610	\$43,908,395	\$40,829,123	\$37,892,189	<b>\$35,032,761</b>
	4 Number of Loans	9,259	8,872	8,489	8,165	<b>7,777</b>
	5 Number of Borrowers	7,848	7,522	7,215	6,947	<b>6,619</b>
<b>C.</b>	1 Borrower Payments- Principal	\$3,305,942	\$3,056,173	\$2,842,316	\$2,796,799	<b>\$2,797,770</b>
	2 Borrower Payments- Interest	\$691,516	\$657,740	\$605,150	\$525,202	<b>\$462,467</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$122,816	\$114,477	\$106,636	\$99,106	<b>\$91,833</b>
	3 Cash Release to Access Group	\$408,250	\$257,183	\$134,257	\$212,004	<b>\$389,518</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.63%	5.54%	5.38%	5.05%	<b>4.81%</b>
	2 Weighted Average Remaining Maturity (WARM)	79	78	76	73	<b>71</b>
<b>F.</b>	1 Senior Notes Outstanding	\$39,556,046	\$36,955,049	\$34,510,427	\$32,144,029	<b>\$29,887,003</b>
	2 Subordinate Note Outstanding	\$10,419,829	\$9,734,676	\$9,090,715	\$8,467,360	<b>\$7,872,816</b>
	3 Senior Principal Distribution Amount	\$2,732,996	\$2,600,997	\$2,444,623	\$2,366,397	<b>\$2,257,026</b>
	4 Subordinate Principal Distribution Amount	\$719,924	\$685,153	\$643,961	\$623,355	<b>\$594,544</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%	130.13%	<b>130.13%</b>
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	<b>103.00%</b>

Net Loan Rate is no longer applicable to this deal.