

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						March 31, 2020	Change	June 30, 2020	
1	Principal Balance					\$34,862,964.94	(\$2,359,482.42)	\$32,503,482.52	
2	Accrued Interest					\$169,796.10	\$15,025.65	\$184,821.75	
3	Total Principal And Accrued Interest Balance					\$35,032,761.04	(\$2,344,456.77)	\$32,688,304.27	
4	Fund Accounts Balance					\$4,740,790.05	(\$750,404.70)	\$3,990,385.35	
5	Total Student Loans And Fund Balance					\$39,773,551.09	(\$3,094,861.47)	\$36,678,689.62	
B. Student Loan Portfolio and Fund Balance									
						March 31, 2020	Change	June 30, 2020	
1	Weighted Average Coupon (WAC)					4.81%	-0.64%	4.17%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					71	(2)	69	
3	Number of Loans					7,777	(303)	7,474	
4	Number of Borrowers					6,619	(248)	6,371	
C. Notes and Certificates									
					6/30/2020	Balance	Balance	Balance	% of
					Interest Rate	March 31, 2020	Change	June 30, 2020	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				1.36138%	\$29,887,003.22	(\$2,197,544.54)	\$27,689,458.68	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				1.49138%	\$7,872,815.84	(\$578,875.82)	\$7,293,940.02	20.8%
6	Total Notes and Certificates				1.38848%	\$37,759,819.06	(\$2,776,420.36)	\$34,983,398.70	100.0%
D. Fund Accounts Balance									
						March 31, 2020	Change	June 30, 2020	
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					\$3,740,790.05	(\$750,404.70)	\$2,990,385.35	
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					\$4,740,790.05	(\$750,404.70)	\$3,990,385.35	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	June 30, 2020	
1 Borrower Payments - Total		(\$2,289,145.80)
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		(\$2,289,145.80)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$10,446.07
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$3,482.43)	
4b Adjustments - Write-offs	(\$77,300.26)	
4 Total Adjustments		(\$80,782.69)
5 Total Non-Cash Principal Activity		(\$70,336.62)
C. Total Student Loan Principal Activity		(\$2,359,482.42)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$341,165.12)
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		(\$341,165.12)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$367,249.02
2 Capitalized Interest		(\$10,446.07)
3a Small Balance and Other Adjustments	(\$1.32)	
3b Adjustments - Write-offs	(\$2,330.86)	
3 Total Adjustments		(\$2,332.18)
4 Fee Accruals		\$1,720.00
5 Total Non-Cash Interest Adjustments		\$356,190.77
F. Total Student Loan Interest Activity		\$15,025.65

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

III. Series 2005-B Collection Fund Activity					
A. Collection Fund	Beginning Balance	June 30, 2020			
	Transfers to Other Funds	\$3,466,920.48			
	1a Amount received in the collection account related to the collection period	(\$3,466,920.48)			
	1b Earnings	\$2,639,900.31			
	1c Recoveries	\$586.24			
	2 Amount received from Swap counterparty with respect to the related interest period	\$85,618.62			
	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	\$2,726,105.17			
	B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
		1a Administrative Allowance	\$85,140.93	\$85,140.93	\$0.00
1b Administration and Trustee Fees		\$0.00	\$0.00	\$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		\$95,286.80	\$95,286.80	\$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		\$27,497.26	\$27,497.26	\$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)	\$2,518,180.18	\$2,518,180.18	\$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.	\$0.00	\$0.00	\$0.00		
Total Payments	\$2,726,105.17	\$2,726,105.17	\$0.00		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

IV. Series 2005-B Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,726,105.17	\$2,726,105.17	
B.	First	Administrative Allowance	\$85,140.93	\$2,640,964.24	\$0.00
	Second	Swap Payments	\$0.00	\$2,640,964.24	\$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	\$2,640,964.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,640,964.24	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$95,286.80	\$2,545,677.44	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$95,286.80		
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	\$2,545,677.44	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,545,677.44	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,545,677.44	\$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	\$27,497.26	\$2,518,180.18	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,518,180.18	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,518,180.18	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,518,180.18	\$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	\$2,518,180.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,518,180.18	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,993,146.71	\$525,033.47	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$525,033.47	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,518,180.18		
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.	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

V. Series 2005-B Senior and Total Asset Percentages

		June 30, 2020	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$32,688,304.27	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.92	
	3 Senior Notes Outstanding (a)	\$25,696,311.97	
	Senior Asset Percentage	131.10%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$32,688,304.27	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.92	
	3 All Notes Outstanding (a)	\$32,465,218.52	
	Total Asset Percentage	103.77%	

(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: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	7,474	\$32,503,482.52	100.00%
	2 Total By Loan Type Distribution (a)	7,474	\$32,503,482.52	100.00%
B. Borrower Status Distribution:				
	1 In-School	6	\$36,347.00	0.11%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	315	\$1,786,591.80	5.50%
	5 Repayment	7,153	\$30,680,543.72	94.39%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	7,474	\$32,503,482.52	100.00%
C. School Type Distribution:				
	1 Graduate	7,446	\$32,260,688.56	99.25%
	2 Undergraduate	28	\$242,793.96	0.75%
	3 Total By Loan Type Distribution	7,474	\$32,503,482.52	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

VII. Series 2005-B Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School Current	6	\$69,423.80	0.21%	
B. Grace Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	6	\$69,423.80	0.21%	
D. REPAYMENT:				
Active				
Current	6,726	\$28,746,492.97	87.94%	
1-29 Days Delinquent	319	\$1,526,575.59	4.67%	
30-59 Days Delinquent	47	\$211,632.67	0.65%	
60-89 Days Delinquent	19	\$91,672.97	0.28%	
90-119 Days Delinquent	15	\$62,859.38	0.19%	
120-149 Days Delinquent	11	\$61,925.89	0.19%	
150-179 Days Delinquent	16	\$100,119.95	0.31%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment: Current	0	\$0.00	0.00%	
F. Forbearance: Current	315	\$1,817,601.05	5.56%	
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	7,468	\$32,618,880.47	99.79%	
I. TOTAL PORTFOLIO	7,474	\$32,688,304.27	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2020

Collection Period: 04/01/2020 to 06/30/2020

VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$34,983,399
B.	1 Total Private Principal Outstanding Balance	\$32,503,483
	2 Total Fund Accounts Balance	\$3,990,385
	3 Total Principal and Accrued Interest Balance	\$32,688,304
	4 Number of Loans	7,474
	5 Number of Borrowers	6,371
C.	1 Borrower Payments- Principal	\$2,289,146
	2 Borrower Payments- Interest	\$341,165
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$85,141
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.17%
	2 Weighted Average Remaining Maturity (WARM)	69
F.	1 Senior Notes Outstanding	\$27,689,459
	2 Subordinate Note Outstanding	\$7,293,940
	3 Senior Principal Distribution Amount	\$2,197,545
	4 Subordinate Principal Distribution Amount	\$578,876
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	131.10%
	7 Total Asset Percentage	103.77%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Portfolio Trend Analysis Report

June 30, 2020

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	June-19	September-19	December-19	March-20	June-20
	Reporting Date	7/25/19	10/25/19	1/27/20	4/27/20	7/27/20
A.	1 Asset Backed Securities	\$46,689,725	\$43,601,142	\$40,611,390	\$37,759,819	\$34,983,399
B.	1 Total Private Principal Balance	\$43,701,920	\$40,639,030	\$37,710,772	\$34,862,965	\$32,503,483
	2 Total Fund Accounts Balance	\$5,149,909	\$4,878,525	\$4,785,299	\$4,740,790	\$3,990,385
	3 Total Principal and Accrued Interest Balance	\$43,908,395	\$40,829,123	\$37,892,189	\$35,032,761	\$32,688,304
	4 Number of Loans	8,872	8,489	8,165	7,777	7,474
	5 Number of Borrowers	7,522	7,215	6,947	6,619	6,371
C.	1 Borrower Payments- Principal	\$3,056,173	\$2,842,316	\$2,796,799	\$2,797,770	\$2,289,146
	2 Borrower Payments- Interest	\$657,740	\$605,150	\$525,202	\$462,467	\$341,165
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$114,477	\$106,636	\$99,106	\$91,833	\$85,141
	3 Cash Release to Access Group	\$257,183	\$134,257	\$212,004	\$389,518	\$0
E.	1 Weighted Average Coupon (WAC)	5.54%	5.38%	5.05%	4.81%	4.17%
	2 Weighted Average Remaining Maturity (WARM)	78	76	73	71	69
F.	1 Senior Notes Outstanding	\$36,955,049	\$34,510,427	\$32,144,029	\$29,887,003	\$27,689,459
	2 Subordinate Note Outstanding	\$9,734,676	\$9,090,715	\$8,467,360	\$7,872,816	\$7,293,940
	3 Senior Principal Distribution Amount	\$2,600,997	\$2,444,623	\$2,366,397	\$2,257,026	\$2,197,545
	4 Subordinate Principal Distribution Amount	\$685,153	\$643,961	\$623,355	\$594,544	\$578,876
	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%	131.10%
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.77%

Net Loan Rate is no longer applicable to this deal.