

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 26, 2020

Collection Period: 07/01/2020 to 09/30/2020

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						June 30, 2020	Change	September 30, 2020	
1	Principal Balance					\$32,503,482.52	(\$2,436,866.67)	\$30,066,615.85	
2	Accrued Interest					\$184,821.75	(\$29,839.24)	\$154,982.51	
3	Total Principal And Accrued Interest Balance					\$32,688,304.27	(\$2,466,705.91)	\$30,221,598.36	
4	Fund Accounts Balance					\$3,990,385.35	\$14,778.08	\$4,005,163.43	
5	Total Student Loans And Fund Balance					\$36,678,689.62	(\$2,451,927.83)	\$34,226,761.79	
B. Student Loan Portfolio and Fund Balance									
						June 30, 2020	Change	September 30, 2020	
1	Weighted Average Coupon (WAC)					4.17%	-0.89%	3.28%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					69	(2)	68	
3	Number of Loans					7,474	(354)	7,120	
4	Number of Borrowers					6,371	(270)	6,101	
C. Notes and Certificates									
						9/30/2020	Balance	Balance	Balance
						Interest Rate	June 30, 2020	Change	September 30, 2020
									% 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				0.61450%	\$27,689,458.68	(\$1,993,146.71)	\$25,696,311.97	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				0.74450%	\$7,293,940.02	(\$525,033.47)	\$6,768,906.55	20.8%
6	Total Notes and Certificates					\$34,983,398.70	(\$2,518,180.18)	\$32,465,218.52	100.0%
D. Fund Accounts Balance									
						June 30, 2020	Change	September 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					\$2,990,385.35	\$14,778.08	\$3,005,163.43	
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					\$3,990,385.35	\$14,778.08	\$4,005,163.43	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2020	
1 Borrower Payments - Total		(\$2,323,454.49)
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		(\$2,323,454.49)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$7,342.93
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$7,647.57)	
4b Adjustments - Write-offs	(\$113,107.54)	
4 Total Adjustments		(\$120,755.11)
5 Total Non-Cash Principal Activity		(\$113,412.18)
C. Total Student Loan Principal Activity		(\$2,436,866.67)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$302,623.51)
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		(\$302,623.51)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$276,336.37
2 Capitalized Interest		(\$7,342.93)
3a Small Balance and Other Adjustments	\$6,624.63	
3b Adjustments - Write-offs	(\$2,833.80)	
3 Total Adjustments		\$3,790.83
4 Fee Accruals		\$0.00
5 Total Non-Cash Interest Adjustments		\$272,784.27
F. Total Student Loan Interest Activity		(\$29,839.24)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2020		
	Transfers to Other Funds	\$2,726,105.17		
	1a Amount received in the collection account related to the collection period	(\$2,726,105.17)		
	1b Earnings	\$2,615,382.67		
	1c Recoveries	\$45.79		
	2 Amount received from Swap counterparty with respect to the related interest period	\$114,759.46		
	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	\$2,730,187.92		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
		1a Administrative Allowance		Transfer from Capitalized Fund
1b Administration and Trustee Fees		\$79,303.65	\$79,303.65	\$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		\$39,914.58	\$39,914.58	\$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		\$12,738.61	\$12,738.61	\$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)	\$2,598,231.08	\$2,598,231.08	\$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	\$2,730,187.92	\$2,730,187.92	\$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)	\$2,730,187.92	\$2,730,187.92	
B.	First	Administrative Allowance	\$79,303.65	\$2,650,884.27	\$0.00
	Second	Swap Payments	\$0.00	\$2,650,884.27	\$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	\$2,650,884.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,650,884.27	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$39,914.58	\$2,610,969.69	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$39,914.58		
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	\$2,610,969.69	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,610,969.69	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,610,969.69	\$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	\$12,738.61	\$2,598,231.08	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,598,231.08	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,598,231.08	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,598,231.08	\$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	\$2,598,231.08	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,598,231.08	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,056,507.22	\$541,723.86	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$541,723.86	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,598,231.08		
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

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V. Series 2005-B Senior and Total Asset Percentages

		September 30, 2020	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$30,221,598.36	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.10	
	3 Senior Notes Outstanding (a)	\$23,639,804.75	
	Senior Asset Percentage	132.07%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$30,221,598.36	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.10	
	3 All Notes Outstanding (a)	\$29,866,987.44	
	Total Asset Percentage	104.54%	

(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	7,120	\$30,066,615.85	100.00%
	2 Total By Loan Type Distribution (a)	7,120	\$30,066,615.85	100.00%
B. Borrower Status Distribution:				
	1 In-School	4	\$21,647.00	0.07%
	2 Grace	2	\$14,700.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	125	\$796,440.77	2.65%
	5 Repayment	6,984	\$29,222,739.34	97.19%
	6 Interim Charge-Offs	5	\$11,088.74	0.04%
	7 Total By Borrower Status Distribution	7,120	\$30,066,615.85	100.00%
C. School Type Distribution:				
	1 Graduate	7,094	\$29,846,013.19	99.27%
	2 Undergraduate	26	\$220,602.66	0.73%
	3 Total By Loan Type Distribution	7,120	\$30,066,615.85	100.00%

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School Current	4	\$42,354.09	0.14%
B.	Grace Current	2	\$27,494.65	0.09%
C.	TOTAL INTERIM	6	\$69,848.74	0.23%
D.	REPAYMENT: Active			
	Current	6,556	\$27,370,433.54	90.57%
	1-29 Days Delinquent	320	\$1,416,679.68	4.69%
	30-59 Days Delinquent	67	\$340,056.38	1.13%
	60-89 Days Delinquent	23	\$102,878.94	0.34%
	90-119 Days Delinquent	7	\$32,838.51	0.11%
	120-149 Days Delinquent	6	\$30,078.41	0.10%
	150-179 Days Delinquent	5	\$27,647.67	0.09%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment: Current	0	\$0.00	0.00%
F.	Forbearance: Current	125	\$819,778.81	2.71%
G.	Interim Charge-Offs	5	\$11,357.68	0.04%
H.	TOTAL REPAYMENT	7,114	\$30,151,749.62	99.77%
I.	TOTAL PORTFOLIO	7,120	\$30,221,598.36	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$32,465,219
B.	1 Total Private Principal Outstanding Balance	\$30,066,616
	2 Total Fund Accounts Balance	\$4,005,163
	3 Total Principal and Accrued Interest Balance	\$30,221,598
	4 Number of Loans	7,120
	5 Number of Borrowers	6,101
C.	1 Borrower Payments- Principal	\$2,323,454
	2 Borrower Payments- Interest	\$302,624
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$79,304
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.28%
	2 Weighted Average Remaining Maturity (WARM)	68
F.	1 Senior Notes Outstanding	\$25,696,312
	2 Subordinate Note Outstanding	\$6,768,907
	3 Senior Principal Distribution Amount	\$1,993,147
	4 Subordinate Principal Distribution Amount	\$525,033
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	132.07%
	7 Total Asset Percentage	104.54%

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Portfolio Trend Analysis Report

September 30, 2020

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		September-19	December-19	March-20	June-20	September-20
Reporting Date		10/25/19	1/27/20	4/27/20	7/27/20	10/26/20
A.	1 Asset Backed Securities	\$43,601,142	\$40,611,390	\$37,759,819	\$34,983,399	\$32,465,219
B.	1 Total Private Principal Balance	\$40,639,030	\$37,710,772	\$34,862,965	\$32,503,483	\$30,066,616
	2 Total Fund Accounts Balance	\$4,878,525	\$4,785,299	\$4,740,790	\$3,990,385	\$4,005,163
	3 Total Principal and Accrued Interest Balance	\$40,829,123	\$37,892,189	\$35,032,761	\$32,688,304	\$30,221,598
	4 Number of Loans	8,489	8,165	7,777	7,474	7,120
	5 Number of Borrowers	7,215	6,947	6,619	6,371	6,101
C.	1 Borrower Payments- Principal	\$2,842,316	\$2,796,799	\$2,797,770	\$2,289,146	\$2,323,454
	2 Borrower Payments- Interest	\$605,150	\$525,202	\$462,467	\$341,165	\$302,624
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$106,636	\$99,106	\$91,833	\$85,141	\$79,304
	3 Cash Release to Access Group	\$134,257	\$212,004	\$389,518	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.38%	5.05%	4.81%	4.17%	3.28%
	2 Weighted Average Remaining Maturity (WARM)	76	73	71	69	68
F.	1 Senior Notes Outstanding	\$34,510,427	\$32,144,029	\$29,887,003	\$27,689,459	\$25,696,312
	2 Subordinate Note Outstanding	\$9,090,715	\$8,467,360	\$7,872,816	\$7,293,940	\$6,768,907
	3 Senior Principal Distribution Amount	\$2,444,623	\$2,366,397	\$2,257,026	\$2,197,545	\$1,993,147
	4 Subordinate Principal Distribution Amount	\$643,961	\$623,355	\$594,544	\$578,876	\$525,033
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	130.13%	130.13%	130.13%	131.10%	132.07%
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.77%	104.54%

Net Loan Rate is no longer applicable to this deal.