

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2021

Collection Period: 10/01/2020 to 12/31/2020

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						September 30, 2020	Change	December 31, 2020	
1	Principal Balance					\$30,066,615.85	(\$2,281,802.84)	\$27,784,813.01	
2	Accrued Interest					\$154,982.51	(\$3,828.44)	\$151,154.07	
3	Total Principal And Accrued Interest Balance					\$30,221,598.36	(\$2,285,631.28)	\$27,935,967.08	
4	Fund Accounts Balance					\$4,005,163.43	(\$101,738.31)	\$3,903,425.12	
5	Total Student Loans And Fund Balance					\$34,226,761.79	(\$2,387,369.59)	\$31,839,392.20	
B. Student Loan Portfolio and Fund Balance									
						September 30, 2020	Change	December 31, 2020	
1	Weighted Average Coupon (WAC)					3.28%	-0.09%	3.19%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					68	(2)	66	
3	Number of Loans					7,120	(319)	6,801	
4	Number of Borrowers					6,101	(236)	5,865	
C. Notes and Certificates									
					12/31/2020	Balance	Balance	Balance	% of
					Interest Rate	September 30, 2020	Change	December 31, 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				0.58475%	\$25,696,311.97	(\$2,056,507.22)	\$23,639,804.75	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				0.71475%	\$6,768,906.55	(\$541,723.86)	\$6,227,182.69	20.8%
6	Total Notes and Certificates				0.61185%	\$32,465,218.52	(\$2,598,231.08)	\$29,866,987.44	100.0%
D. Fund Accounts Balance									
						September 30, 2020	Change	December 31, 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					\$3,005,163.43	(\$101,738.31)	\$2,903,425.12	
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					\$4,005,163.43	(\$101,738.31)	\$3,903,425.12	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2020	
1 Borrower Payments - Total		(\$2,251,786.37)
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		(\$2,251,786.37)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$163.32
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$376.95)	
4b Adjustments - Write-offs	(\$29,802.84)	
4 Total Adjustments		(\$30,179.79)
5 Total Non-Cash Principal Activity		(\$30,016.47)
C. Total Student Loan Principal Activity		(\$2,281,802.84)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$250,840.46)
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		(\$250,840.46)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$248,541.00
2 Capitalized Interest		(\$163.32)
3a Small Balance and Other Adjustments	(\$470.04)	
3b Adjustments - Write-offs	(\$895.62)	
3 Total Adjustments		(\$1,365.66)
4 Fee Accruals		\$0.00
5 Total Non-Cash Interest Adjustments		\$247,012.02
F. Total Student Loan Interest Activity		(\$3,828.44)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2020		
	Transfers to Other Funds	\$2,730,187.92		
	1a Amount received in the collection account related to the collection period	(\$2,730,187.92)		
	1b Earnings	\$2,697,612.12		
	1c Recoveries	\$40.58		
	2 Amount received from Swap counterparty with respect to the related interest period	\$125,782.20		
	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	\$2,823,434.90		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
		1a Administrative Allowance		Transfer from Capitalized Fund
1b Administration and Trustee Fees		\$73,310.68	\$73,310.68	\$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		\$34,942.42	\$34,942.42	\$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		\$11,250.83	\$11,250.83	\$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)	\$2,703,930.97	\$2,703,930.97	\$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	\$2,823,434.90	\$2,823,434.90	\$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)	\$2,823,434.90	\$2,823,434.90	
B.	First	Administrative Allowance	\$73,310.68	\$2,750,124.22	\$0.00
	Second	Swap Payments	\$0.00	\$2,750,124.22	\$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	\$2,750,124.22	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,750,124.22	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$34,942.42	\$2,715,181.80	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$34,942.42		
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	\$2,715,181.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,715,181.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,715,181.80	\$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	\$11,250.83	\$2,703,930.97	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,703,930.97	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,703,930.97	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,703,930.97	\$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	\$2,703,930.97	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,703,930.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$2,140,168.98	\$563,761.99	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$563,761.99	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,703,930.97		
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

		December 31, 2020	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$27,935,967.08	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.23	
	3 Senior Notes Outstanding (a)	\$21,499,635.77	
	Senior Asset Percentage	134.59%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$27,935,967.08	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.23	
	3 All Notes Outstanding (a)	\$27,163,056.47	
	Total Asset Percentage	106.53%	

(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	6,801	\$27,784,813.01	100.00%
	2 Total By Loan Type Distribution (a)	6,801	\$27,784,813.01	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$21,647.00	0.08%
	2 Grace	2	\$14,700.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	24	\$157,432.87	0.57%
	5 Repayment	6,770	\$27,586,990.34	99.29%
	6 Interim Charge-Offs	1	\$4,042.80	0.01%
	7 Total By Borrower Status Distribution	6,801	\$27,784,813.01	100.00%
C.	School Type Distribution:			
	1 Graduate	6,776	\$27,571,509.45	99.23%
	2 Undergraduate	25	\$213,303.56	0.77%
	3 Total By Loan Type Distribution	6,801	\$27,784,813.01	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	4	\$42,616.28	0.15%	
B. Grace				
Current	2	\$27,649.44	0.10%	
C. TOTAL INTERIM	6	\$70,265.72	0.25%	
D. REPAYMENT:				
Active				
Current	6,368	\$26,001,256.39	93.07%	
1-29 Days Delinquent	299	\$1,214,952.21	4.35%	
30-59 Days Delinquent	51	\$238,333.29	0.85%	
60-89 Days Delinquent	30	\$133,374.34	0.48%	
90-119 Days Delinquent	7	\$41,450.84	0.15%	
120-149 Days Delinquent	9	\$39,674.62	0.14%	
150-179 Days Delinquent	6	\$22,388.97	0.08%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	24	\$170,170.23	0.61%	
G. Interim Charge-Offs	1	\$4,100.47	0.01%	
H. TOTAL REPAYMENT	6,795	\$27,865,701.36	99.75%	
I. TOTAL PORTFOLIO	6,801	\$27,935,967.08	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$29,866,987
B.	1 Total Private Principal Outstanding Balance	\$27,784,813
	2 Total Fund Accounts Balance	\$3,903,425
	3 Total Principal and Accrued Interest Balance	\$27,935,967
	4 Number of Loans	6,801
	5 Number of Borrowers	5,865
C.	1 Borrower Payments- Principal	\$2,251,786
	2 Borrower Payments- Interest	\$250,840
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$73,311
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.19%
	2 Weighted Average Remaining Maturity (WARM)	66
F.	1 Senior Notes Outstanding	\$23,639,805
	2 Subordinate Note Outstanding	\$6,227,183
	3 Senior Principal Distribution Amount	\$2,056,507
	4 Subordinate Principal Distribution Amount	\$541,724
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	134.59%
	7 Total Asset Percentage	106.53%

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Portfolio Trend Analysis Report

December 31, 2020

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		December-19	March-20	June-20	September-20	December-20
Reporting Date		1/27/20	4/27/20	7/27/20	10/26/20	1/25/21
A.	1 Asset Backed Securities	\$40,611,390	\$37,759,819	\$34,983,399	\$32,465,219	\$29,866,987
B.	1 Total Private Principal Balance	\$37,710,772	\$34,862,965	\$32,503,483	\$30,066,616	\$27,784,813
	2 Total Fund Accounts Balance	\$4,785,299	\$4,740,790	\$3,990,385	\$4,005,163	\$3,903,425
	3 Total Principal and Accrued Interest Balance	\$37,892,189	\$35,032,761	\$32,688,304	\$30,221,598	\$27,935,967
	4 Number of Loans	8,165	7,777	7,474	7,120	6,801
	5 Number of Borrowers	6,947	6,619	6,371	6,101	5,865
C.	1 Borrower Payments- Principal	\$2,796,799	\$2,797,770	\$2,289,146	\$2,323,454	\$2,251,786
	2 Borrower Payments- Interest	\$525,202	\$462,467	\$341,165	\$302,624	\$250,840
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$99,106	\$91,833	\$85,141	\$79,304	\$73,311
	3 Cash Release to Access Group	\$212,004	\$389,518	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	5.05%	4.81%	4.17%	3.28%	3.19%
	2 Weighted Average Remaining Maturity (WARM)	73	71	69	68	66
F.	1 Senior Notes Outstanding	\$32,144,029	\$29,887,003	\$27,689,459	\$25,696,312	\$23,639,805
	2 Subordinate Note Outstanding	\$8,467,360	\$7,872,816	\$7,293,940	\$6,768,907	\$6,227,183
	3 Senior Principal Distribution Amount	\$2,366,397	\$2,257,026	\$2,197,545	\$1,993,147	\$2,056,507
	4 Subordinate Principal Distribution Amount	\$623,355	\$594,544	\$578,876	\$525,033	\$541,724
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	130.13%	130.13%	131.10%	132.07%	134.59%
	7 Total Asset Percentage	103.00%	103.00%	103.77%	104.54%	106.53%

Net Loan Rate is no longer applicable to this deal.