

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 26, 2021

Collection Period: 01/01/2021 to 03/31/2021

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						December 31, 2020	Change	March 31, 2021	
1	Principal Balance					\$27,784,813.01	(\$2,492,372.42)	\$25,292,440.59	
2	Accrued Interest					\$151,154.07	(\$14,660.19)	\$136,493.88	
3	Total Principal And Accrued Interest Balance					\$27,935,967.08	(\$2,507,032.61)	\$25,428,934.47	
4	Fund Accounts Balance					\$3,903,425.12	(\$57,138.85)	\$3,846,286.27	
5	Total Student Loans And Fund Balance					\$31,839,392.20	(\$2,564,171.46)	\$29,275,220.74	
B. Student Loan Portfolio and Fund Balance									
						December 31, 2020	Change	March 31, 2021	
1	Weighted Average Coupon (WAC)					3.19%	0.00%	3.19%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		66	(2)	64	
3	Number of Loans					6,801	(428)	6,373	
4	Number of Borrowers					5,865	(344)	5,521	
C. Notes and Certificates									
					3/31/2021	Balance	Balance	Balance	% of
					Interest Rate	December 31, 2020	Change	March 31, 2021	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	0.58775%	\$23,639,804.75	(\$2,140,168.98)	\$21,499,635.77	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	0.71775%	\$6,227,182.69	(\$563,761.99)	\$5,663,420.70	20.8%
6	Total Notes and Certificates				0.61485%	\$29,866,987.44	(\$2,703,930.97)	\$27,163,056.47	100.0%
D. Fund Accounts Balance									
						December 31, 2020	Change	March 31, 2021	
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					\$2,903,425.12	(\$57,138.85)	\$2,846,286.27	
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					\$3,903,425.12	(\$57,138.85)	\$3,846,286.27	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2021	
1 Borrower Payments - Total		(\$2,445,919.05)
2 Claim Payments		\$0.00
3 Refunds		(\$3,900.00)
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		(\$2,449,819.05)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$4,806.93
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$314.14)	
4b Adjustments - Write-offs	(\$47,046.16)	
4 Total Adjustments		(\$47,360.30)
5 Total Non-Cash Principal Activity		(\$42,553.37)
C. Total Student Loan Principal Activity		(\$2,492,372.42)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$233,179.32)
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		(\$233,179.32)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$222,661.56
2 Capitalized Interest		(\$4,806.93)
3a Small Balance and Other Adjustments	\$14.04	
3b Adjustments - Write-offs	(\$849.54)	
3 Total Adjustments		(\$835.50)
4 Fee Accruals		\$1,500.00
5 Total Non-Cash Interest Adjustments		\$218,519.13
F. Total Student Loan Interest Activity		(\$14,660.19)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2021		
	Transfers to Other Funds	\$2,823,434.90		
	1a Amount received in the collection account related to the collection period	(\$2,823,434.90)		
	1b Earnings	\$2,505,254.32		
	1c Recoveries	\$38.49		
	2 Amount received from Swap counterparty with respect to the related interest period	\$95,759.19		
	3 Misc. Payments Received/Due	\$0.00		
	4 Only on capitalized released date amount remaining in the capitalized interest account in excess	(\$12,500.00)		
	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	\$2,588,552.00		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$67,537.33	\$67,537.33	\$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		\$31,942.04	\$31,942.04	\$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		\$10,275.21	\$10,275.21	\$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)	\$2,478,797.42	\$2,478,797.42	\$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	\$2,588,552.00	\$2,588,552.00	\$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)	\$2,588,552.00	\$2,588,552.00	
B.	First	Administrative Allowance	\$67,537.33	\$2,521,014.67	\$0.00
	Second	Swap Payments	\$0.00	\$2,521,014.67	\$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	\$2,521,014.67	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,521,014.67	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$31,942.04	\$2,489,072.63	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$31,942.04		
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	\$2,489,072.63	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,489,072.63	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,489,072.63	\$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	\$10,275.21	\$2,478,797.42	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,478,797.42	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,478,797.42	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,478,797.42	\$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	\$2,478,797.42	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,478,797.42	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,961,975.14	\$516,822.28	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$516,822.28	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$2,478,797.42		
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		
		March 31, 2021
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$25,428,934.47
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25
	3 Senior Notes Outstanding (a)	\$19,537,660.63
	Senior Asset Percentage	135.27%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$25,428,934.47
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25
	3 All Notes Outstanding (a)	\$24,684,259.05
	Total Asset Percentage	107.07%
(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	6,373	\$25,292,440.59	100.00%
2 Total By Loan Type Distribution (a)	6,373	\$25,292,440.59	100.00%
B. Borrower Status Distribution:			
1 In-School	3	\$18,780.00	0.07%
2 Grace	3	\$17,567.00	0.07%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	48	\$323,340.69	1.28%
5 Repayment	6,317	\$24,908,680.32	98.48%
6 Interim Charge-Offs	2	\$24,072.58	0.10%
7 Total By Borrower Status Distribution	6,373	\$25,292,440.59	100.00%
C. School Type Distribution:			
1 Graduate	6,349	\$25,099,572.97	99.24%
2 Undergraduate	24	\$192,867.62	0.76%
3 Total By Loan Type Distribution	6,373	\$25,292,440.59	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	3	\$37,132.25	0.15%
B.	Grace			
	Current	3	\$33,540.46	0.13%
C.	TOTAL INTERIM	6	\$70,672.71	0.28%
D.	REPAYMENT:			
	Active			
	Current	5,887	\$23,142,833.70	91.01%
	1-29 Days Delinquent	325	\$1,363,555.26	5.36%
	30-59 Days Delinquent	67	\$276,024.19	1.09%
	60-89 Days Delinquent	20	\$123,776.55	0.49%
	90-119 Days Delinquent	7	\$35,787.53	0.14%
	120-149 Days Delinquent	4	\$20,975.24	0.08%
	150-179 Days Delinquent	7	\$30,265.73	0.12%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	48	\$340,070.69	1.34%
G.	Interim Charge-Offs	2	\$24,972.87	0.10%
H.	TOTAL REPAYMENT	6,367	\$25,358,261.76	99.72%
I.	TOTAL PORTFOLIO	6,373	\$25,428,934.47	100.00%

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$27,163,056
B.	1 Total Private Principal Outstanding Balance	\$25,292,441
	2 Total Fund Accounts Balance	\$3,846,286
	3 Total Principal and Accrued Interest Balance	\$25,428,934
	4 Number of Loans	6,373
	5 Number of Borrowers	5,521
C.	1 Borrower Payments- Principal	\$2,445,919
	2 Borrower Payments- Interest	\$233,179
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$67,537
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.19%
	2 Weighted Average Remaining Maturity (WARM)	64
F.	1 Senior Notes Outstanding	\$21,499,636
	2 Subordinate Note Outstanding	\$5,663,421
	3 Senior Principal Distribution Amount	\$2,140,169
	4 Subordinate Principal Distribution Amount	\$563,762
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	135.27%
	7 Total Asset Percentage	107.07%

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Portfolio Trend Analysis Report

March 31, 2021

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	March-20	June-20	September-20	December-20	March-21
	Reporting Date	4/27/20	7/27/20	10/26/20	1/25/21	4/26/21
A.	1 Asset Backed Securities	\$37,759,819	\$34,983,399	\$32,465,219	\$29,866,987	\$27,163,056
B.	1 Total Private Principal Balance	\$34,862,965	\$32,503,483	\$30,066,616	\$27,784,813	\$25,292,441
	2 Total Fund Accounts Balance	\$4,740,790	\$3,990,385	\$4,005,163	\$3,903,425	\$3,846,286
	3 Total Principal and Accrued Interest Balance	\$35,032,761	\$32,688,304	\$30,221,598	\$27,935,967	\$25,428,934
	4 Number of Loans	7,777	7,474	7,120	6,801	6,373
	5 Number of Borrowers	6,619	6,371	6,101	5,865	5,521
C.	1 Borrower Payments- Principal	\$2,797,770	\$2,289,146	\$2,323,454	\$2,251,786	\$2,445,919
	2 Borrower Payments- Interest	\$462,467	\$341,165	\$302,624	\$250,840	\$233,179
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$91,833	\$85,141	\$79,304	\$73,311	\$67,537
	3 Cash Release to Access Group	\$389,518	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.81%	4.17%	3.28%	3.19%	3.19%
	2 Weighted Average Remaining Maturity (WARM)	71	69	68	66	64
F.	1 Senior Notes Outstanding	\$29,887,003	\$27,689,459	\$25,696,312	\$23,639,805	\$21,499,636
	2 Subordinate Note Outstanding	\$7,872,816	\$7,293,940	\$6,768,907	\$6,227,183	\$5,663,421
	3 Senior Principal Distribution Amount	\$2,257,026	\$2,197,545	\$1,993,147	\$2,056,507	\$2,140,169
	4 Subordinate Principal Distribution Amount	\$594,544	\$578,876	\$525,033	\$541,724	\$563,762
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	130.13%	131.10%	132.07%	134.59%	135.27%
	7 Total Asset Percentage	103.00%	103.77%	104.54%	106.53%	107.07%

Net Loan Rate is no longer applicable to this deal.