

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 26, 2021

Collection Period: 04/01/2021 to 06/30/2021

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						March 31, 2021	Change	June 30, 2021	
1	Principal Balance					\$25,292,440.59	(\$2,045,517.04)	\$23,246,923.55	
2	Accrued Interest					\$136,493.88	(\$29,447.77)	\$107,046.11	
3	Total Principal And Accrued Interest Balance					\$25,428,934.47	(\$2,074,964.81)	\$23,353,969.66	
4	Fund Accounts Balance					\$3,846,286.27	(\$188,485.09)	\$3,657,801.18	
5	Total Student Loans And Fund Balance					\$29,275,220.74	(\$2,263,449.90)	\$27,011,770.84	
B. Student Loan Portfolio and Fund Balance									
						March 31, 2021	Change	June 30, 2021	
1	Weighted Average Coupon (WAC)					3.19%	-0.04%	3.15%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		64	(2)	63	
3	Number of Loans					6,373	(338)	6,035	
4	Number of Borrowers					5,521	(275)	5,246	
C. Notes and Certificates									
					6/30/2021	Balance	Balance	Balance	% of
					Interest Rate	March 31, 2021	Change	June 30, 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	0.54575%	\$21,499,635.77	(\$1,961,975.14)	\$19,537,660.63	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	0.67575%	\$5,663,420.70	(\$516,822.28)	\$5,146,598.42	20.8%
6	Total Notes and Certificates				0.57285%	\$27,163,056.47	(\$2,478,797.42)	\$24,684,259.05	100.0%
D. Fund Accounts Balance									
						March 31, 2021	Change	June 30, 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					\$2,846,286.27	(\$188,485.09)	\$2,657,801.18	
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					\$3,846,286.27	(\$188,485.09)	\$3,657,801.18	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	June 30, 2021	
1 Borrower Payments - Total		(\$2,030,222.66)
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		(\$2,030,222.66)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$28,211.25
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,377.78)	
4b Adjustments - Write-offs	(\$42,127.85)	
4 Total Adjustments		(\$43,505.63)
5 Total Non-Cash Principal Activity		(\$15,294.38)
C. Total Student Loan Principal Activity		
		(\$2,045,517.04)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$207,805.41)
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		(\$207,805.41)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$203,949.11
2 Capitalized Interest		(\$28,211.25)
3a Small Balance and Other Adjustments	\$868.58	
3b Adjustments - Write-offs	(\$1,374.11)	
3 Total Adjustments		(\$505.53)
4 Fee Accruals		\$3,125.31
5 Total Non-Cash Interest Adjustments		\$178,357.64
F. Total Student Loan Interest Activity		
		(\$29,447.77)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 30, 2021		
	Transfers to Other Funds	\$2,588,552.00		
	1a Amount received in the collection account related to the collection period	(\$2,588,552.00)		
	1b Earnings	\$2,241,186.14		
	1c Recoveries	\$39.35		
	2 Amount received from Swap counterparty with respect to the related interest period	\$161,999.49		
	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	\$2,403,224.98		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
		1a Administrative Allowance		Transfer from Capitalized Fund
1b Administration and Trustee Fees		\$61,506.43	\$61,506.43	\$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		\$26,952.88	\$26,952.88	\$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		\$8,791.14	\$8,791.14	\$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)	\$2,305,974.53	\$2,305,974.53	\$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	\$2,403,224.98	\$2,403,224.98	\$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)	\$2,403,224.98	\$2,403,224.98	
B.	First	Administrative Allowance	\$61,506.43	\$2,341,718.55	\$0.00
	Second	Swap Payments	\$0.00	\$2,341,718.55	\$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	\$2,341,718.55	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,341,718.55	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$26,952.88	\$2,314,765.67	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$26,952.88		
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	\$2,314,765.67	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,314,765.67	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,314,765.67	\$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	\$8,791.14	\$2,305,974.53	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,305,974.53	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,305,974.53	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,305,974.53	\$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	\$2,305,974.53	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,305,974.53	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,825,185.35	\$480,789.18	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$480,789.18	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$2,305,974.53		
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

		June 30, 2021	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$23,353,969.66	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 Senior Notes Outstanding (a)	\$17,712,475.28	
	Senior Asset Percentage	137.50%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$23,353,969.66	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 All Notes Outstanding (a)	\$22,378,284.52	
	Total Asset Percentage	108.83%	

(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	6,035	\$23,246,923.55	100.00%
	2 Total By Loan Type Distribution (a)	6,035	\$23,246,923.55	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$18,780.00	0.08%
	2 Grace	1	\$2,867.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	17	\$120,939.96	0.52%
	5 Repayment	6,011	\$23,091,510.36	99.33%
	6 Interim Charge-Offs	3	\$12,826.23	0.06%
	7 Total By Borrower Status Distribution	6,035	\$23,246,923.55	100.00%
C.	School Type Distribution:			
	1 Graduate	6,013	\$23,061,865.49	99.20%
	2 Undergraduate	22	\$185,058.06	0.80%
	3 Total By Loan Type Distribution	6,035	\$23,246,923.55	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	\$37,367.09	0.16%
B.	Grace			
	Current	1	\$5,760.93	0.02%
C.	TOTAL INTERIM	4	\$43,128.02	0.18%
D.	REPAYMENT:			
	Active			
	Current	5,606	\$21,481,454.94	91.98%
	1-29 Days Delinquent	305	\$1,209,306.61	5.18%
	30-59 Days Delinquent	60	\$300,938.79	1.29%
	60-89 Days Delinquent	23	\$111,071.14	0.48%
	90-119 Days Delinquent	4	\$9,247.98	0.04%
	120-149 Days Delinquent	4	\$15,128.48	0.06%
	150-179 Days Delinquent	9	\$48,121.04	0.21%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	17	\$122,262.24	0.52%
G.	Interim Charge-Offs	3	\$13,310.42	0.06%
H.	TOTAL REPAYMENT	6,031	\$23,310,841.64	99.82%
I.	TOTAL PORTFOLIO	6,035	\$23,353,969.66	100.00%

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$24,684,259
B.	1 Total Private Principal Outstanding Balance	\$23,246,924
	2 Total Fund Accounts Balance	\$3,657,801
	3 Total Principal and Accrued Interest Balance	\$23,353,970
	4 Number of Loans	6,035
	5 Number of Borrowers	5,246
C.	1 Borrower Payments- Principal	\$2,030,223
	2 Borrower Payments- Interest	\$207,805
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$61,506
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.15%
	2 Weighted Average Remaining Maturity (WARM)	63
F.	1 Senior Notes Outstanding	\$19,537,661
	2 Subordinate Note Outstanding	\$5,146,598
	3 Senior Principal Distribution Amount	\$1,961,975
	4 Subordinate Principal Distribution Amount	\$516,822
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	137.50%
	7 Total Asset Percentage	108.83%

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Portfolio Trend Analysis Report

June 30, 2021

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	June-20	September-20	December-20	March-21	June-21
	Reporting Date	7/27/20	10/26/20	1/25/21	4/26/21	7/26/21
A.	1 Asset Backed Securities	\$34,983,399	\$32,465,219	\$29,866,987	\$27,163,056	\$24,684,259
B.	1 Total Private Principal Balance	\$32,503,483	\$30,066,616	\$27,784,813	\$25,292,441	\$23,246,924
	2 Total Fund Accounts Balance	\$3,990,385	\$4,005,163	\$3,903,425	\$3,846,286	\$3,657,801
	3 Total Principal and Accrued Interest Balance	\$32,688,304	\$30,221,598	\$27,935,967	\$25,428,934	\$23,353,970
	4 Number of Loans	7,474	7,120	6,801	6,373	6,035
	5 Number of Borrowers	6,371	6,101	5,865	5,521	5,246
C.	1 Borrower Payments- Principal	\$2,289,146	\$2,323,454	\$2,251,786	\$2,445,919	\$2,030,223
	2 Borrower Payments- Interest	\$341,165	\$302,624	\$250,840	\$233,179	\$207,805
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$85,141	\$79,304	\$73,311	\$67,537	\$61,506
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.17%	3.28%	3.19%	3.19%	3.15%
	2 Weighted Average Remaining Maturity (WARM)	69	68	66	64	63
F.	1 Senior Notes Outstanding	\$27,689,459	\$25,696,312	\$23,639,805	\$21,499,636	\$19,537,661
	2 Subordinate Note Outstanding	\$7,293,940	\$6,768,907	\$6,227,183	\$5,663,421	\$5,146,598
	3 Senior Principal Distribution Amount	\$2,197,545	\$1,993,147	\$2,056,507	\$2,140,169	\$1,961,975
	4 Subordinate Principal Distribution Amount	\$578,876	\$525,033	\$541,724	\$563,762	\$516,822
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	131.10%	132.07%	134.59%	135.27%	137.50%
	7 Total Asset Percentage	103.77%	104.54%	106.53%	107.07%	108.83%

Net Loan Rate is no longer applicable to this deal.