

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2021

Collection Period: 07/01/2021 to 09/30/2021

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						June 30, 2021	Change	September 30, 2021	
1	Principal Balance					\$23,246,923.55	(\$2,052,438.92)	\$21,194,484.63	
2	Accrued Interest					\$107,046.11	(\$4,990.59)	\$102,055.52	
3	Total Principal And Accrued Interest Balance					\$23,353,969.66	(\$2,057,429.51)	\$21,296,540.15	
4	Fund Accounts Balance					\$3,657,801.18	(\$100,136.30)	\$3,557,664.88	
5	Total Student Loans And Fund Balance					\$27,011,770.84	(\$2,157,565.81)	\$24,854,205.03	
B. Student Loan Portfolio and Fund Balance									
						June 30, 2021	Change	September 30, 2021	
1	Weighted Average Coupon (WAC)					3.15%	-0.05%	3.11%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					63	(2)	61	
3	Number of Loans					6,035	(304)	5,731	
4	Number of Borrowers					5,246	(232)	5,014	
C. Notes and Certificates									
					9/30/2021	Balance	Balance	Balance	% of
					Interest Rate	June 30, 2021	Change	September 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	0.49525%	\$19,537,660.63	(\$1,825,185.35)	\$17,712,475.28	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	0.62525%	\$5,146,598.42	(\$480,789.18)	\$4,665,809.24	20.8%
6	Total Notes and Certificates					\$24,684,259.05	(\$2,305,974.53)	\$22,378,284.52	100.0%
D. Fund Accounts Balance									
						June 30, 2021	Change	September 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					\$2,657,801.18	(\$100,136.30)	\$2,557,664.88	
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					\$3,657,801.18	(\$100,136.30)	\$3,557,664.88	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2021	
1 Borrower Payments - Total		(\$1,992,542.71)
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		(\$1,992,542.71)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		(\$6,233.40)
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$5,152.30)	
4b Adjustments - Write-offs	(\$48,510.51)	
4 Total Adjustments		(\$53,662.81)
5 Total Non-Cash Principal Activity		(\$59,896.21)
C. Total Student Loan Principal Activity		(\$2,052,438.92)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$200,872.71)
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		(\$200,872.71)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$187,381.62
2 Capitalized Interest		\$6,233.40
3a Small Balance and Other Adjustments	\$838.43	
3b Adjustments - Write-offs	(\$2,451.66)	
3 Total Adjustments		(\$1,613.23)
4 Fee Accruals		\$3,880.33
5 Total Non-Cash Interest Adjustments		\$195,882.12
F. Total Student Loan Interest Activity		(\$4,990.59)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2021		
	Transfers to Other Funds	\$2,403,224.98		
	1a Amount received in the collection account related to the collection period	(\$2,403,224.98)		
	1b Earnings	\$2,219,275.57		
	1c Recoveries	\$37.72		
	2 Amount received from Swap counterparty with respect to the related interest period	\$109,635.54		
	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	\$2,328,948.83		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$56,391.29	\$56,391.29	\$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		\$22,173.93	\$22,173.93	\$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		\$7,374.28	\$7,374.28	\$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)	\$2,243,009.33	\$2,243,009.33	\$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	\$2,328,948.83	\$2,328,948.83	\$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)	\$2,328,948.83	\$2,328,948.83	
B.	First	Administrative Allowance	\$56,391.29	\$2,272,557.54	\$0.00
	Second	Swap Payments	\$0.00	\$2,272,557.54	\$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	\$2,272,557.54	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,272,557.54	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$22,173.93	\$2,250,383.61	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$22,173.93		
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	\$2,250,383.61	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,250,383.61	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,250,383.61	\$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	\$7,374.28	\$2,243,009.33	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,243,009.33	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,243,009.33	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,243,009.33	\$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	\$2,243,009.33	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,243,009.33	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,775,348.20	\$467,661.13	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$467,661.13	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$2,243,009.33		
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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		September 30, 2021	
V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$21,296,540.15	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 Senior Notes Outstanding (a)	\$15,937,127.08	
	Senior Asset Percentage		139.90%
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$21,296,540.15	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 All Notes Outstanding (a)	\$20,135,275.19	
	Total Asset Percentage		110.73%
	(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	5,731	\$21,194,484.63	100.00%
	2 Total By Loan Type Distribution (a)	5,731	\$21,194,484.63	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$21,647.00	0.10%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	32	\$180,074.90	0.85%
	5 Repayment	5,693	\$20,983,430.14	99.00%
	6 Interim Charge-Offs	2	\$9,332.59	0.04%
	7 Total By Borrower Status Distribution	5,731	\$21,194,484.63	100.00%
C.	School Type Distribution:			
	1 Graduate	5,712	\$21,031,751.47	99.23%
	2 Undergraduate	19	\$162,733.16	0.77%
	3 Total By Loan Type Distribution	5,731	\$21,194,484.63	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	\$43,385.96	0.20%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$43,385.96	0.20%
D.	REPAYMENT:			
	Active			
	Current	5,279	\$19,222,044.61	90.26%
	1-29 Days Delinquent	288	\$1,136,698.22	5.34%
	30-59 Days Delinquent	64	\$327,387.62	1.54%
	60-89 Days Delinquent	34	\$204,513.03	0.96%
	90-119 Days Delinquent	18	\$92,642.21	0.44%
	120-149 Days Delinquent	7	\$55,401.39	0.26%
	150-179 Days Delinquent	3	\$9,934.08	0.05%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	32	\$195,134.01	0.92%
G.	Interim Charge-Offs	2	\$9,399.02	0.04%
H.	TOTAL REPAYMENT	5,727	\$21,253,154.19	99.80%
I.	TOTAL PORTFOLIO	5,731	\$21,296,540.15	100.00%

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$22,378,285
B.	1 Total Private Principal Outstanding Balance	\$21,194,485
	2 Total Fund Accounts Balance	\$3,557,665
	3 Total Principal and Accrued Interest Balance	\$21,296,540
	4 Number of Loans	5,731
	5 Number of Borrowers	5,014
C.	1 Borrower Payments- Principal	\$1,992,543
	2 Borrower Payments- Interest	\$200,873
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$56,391
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.11%
	2 Weighted Average Remaining Maturity (WARM)	61
F.	1 Senior Notes Outstanding	\$17,712,475
	2 Subordinate Note Outstanding	\$4,665,809
	3 Senior Principal Distribution Amount	\$1,825,185
	4 Subordinate Principal Distribution Amount	\$480,789
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	139.90%
	7 Total Asset Percentage	110.73%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
September 30, 2021

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	September-20	December-20	March-21	June-21	September-21
	Reporting Date	10/26/20	1/25/21	4/26/21	7/26/21	10/25/21
A.	1 Asset Backed Securities	\$32,465,219	\$29,866,987	\$27,163,056	\$24,684,259	\$22,378,285
B.	1 Total Private Principal Balance	\$30,066,616	\$27,784,813	\$25,292,441	\$23,246,924	\$21,194,485
	2 Total Fund Accounts Balance	\$4,005,163	\$3,903,425	\$3,846,286	\$3,657,801	\$3,557,665
	3 Total Principal and Accrued Interest Balance	\$30,221,598	\$27,935,967	\$25,428,934	\$23,353,970	\$21,296,540
	4 Number of Loans	7,120	6,801	6,373	6,035	5,731
	5 Number of Borrowers	6,101	5,865	5,521	5,246	5,014
C.	1 Borrower Payments- Principal	\$2,323,454	\$2,251,786	\$2,445,919	\$2,030,223	\$1,992,543
	2 Borrower Payments- Interest	\$302,624	\$250,840	\$233,179	\$207,805	\$200,873
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$79,304	\$73,311	\$67,537	\$61,506	\$56,391
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.28%	3.19%	3.19%	3.15%	3.11%
	2 Weighted Average Remaining Maturity (WARM)	68	66	64	63	61
F.	1 Senior Notes Outstanding	\$25,696,312	\$23,639,805	\$21,499,636	\$19,537,661	\$17,712,475
	2 Subordinate Note Outstanding	\$6,768,907	\$6,227,183	\$5,663,421	\$5,146,598	\$4,665,809
	3 Senior Principal Distribution Amount	\$1,993,147	\$2,056,507	\$2,140,169	\$1,961,975	\$1,825,185
	4 Subordinate Principal Distribution Amount	\$525,033	\$541,724	\$563,762	\$516,822	\$480,789
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	132.07%	134.59%	135.27%	137.50%	139.90%
	7 Total Asset Percentage	104.54%	106.53%	107.07%	108.83%	110.73%

Net Loan Rate is no longer applicable to this deal.