

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: April 25, 2022

Collection Period: 01/01/2022 to 03/31/2022

<b>I. Series 2005-B Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2021</b>	<b>Change</b>	<b>March 31, 2022</b>	
1	Principal Balance					\$19,322,300.64	(\$1,907,053.13)	\$17,415,247.51	
2	Accrued Interest					\$98,050.67	(\$31,547.32)	\$66,503.35	
3	Total Principal And Accrued Interest Balance					<b>\$19,420,351.31</b>	<b>(\$1,938,600.45)</b>	<b>\$17,481,750.86</b>	
4	Fund Accounts Balance					<b>\$3,362,237.67</b>	<b>(\$66,421.73)</b>	<b>\$3,295,815.94</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$22,782,588.98</b>	<b>(\$2,005,022.18)</b>	<b>\$20,777,566.80</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2021</b>	<b>Change</b>	<b>March 31, 2022</b>	
1	Weighted Average Coupon (WAC)					3.10%	0.03%	3.13%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		59	(2)	58	
3	Number of Loans					5,424	(745)	4,679	
4	Number of Borrowers					4,770	(516)	4,254	
<b>C. Notes and Certificates</b>									
					<b>3/31/2022</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
					<b>Interest Rate</b>	<b>December 31, 2021</b>	<b>Change</b>	<b>March 31, 2022</b>	<b>O/S Securities</b>
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	0.62771%	\$15,937,127.08	(\$1,625,568.45)	\$14,311,558.63	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	0.75771%	\$4,198,148.11	(\$428,206.23)	\$3,769,941.88	20.8%
6	<b>Total Notes and Certificates</b>				<b>0.65481%</b>	<b>\$20,135,275.19</b>	<b>(\$2,053,774.68)</b>	<b>\$18,081,500.51</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>December 31, 2021</b>	<b>Change</b>	<b>March 31, 2022</b>	
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					\$2,362,237.67	(\$66,421.73)	\$2,295,815.94	
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	<b>Total Fund Accounts Balance</b>					<b>\$3,362,237.67</b>	<b>(\$66,421.73)</b>	<b>\$3,295,815.94</b>	

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<b>II. Series 2005-B Transactions and Accruals</b>		
<b>A. Student Loan Cash Principal Activity</b>	<b>March 31, 2022</b>	
1 Borrower Payments - Total		(\$1,833,928.17)
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
<b>6 Total Cash Principal Activity</b>		<b>(\$1,833,928.17)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$27,755.65
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$4,114.65)	
4b Adjustments - Write-offs	(\$96,765.96)	
4 Total Adjustments		(\$100,880.61)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$73,124.96)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$1,907,053.13)</b>
<b>D. Student Loan Interest Activity</b>		
1 Borrower Payments - Total		(\$159,461.89)
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
<b>5 Total Interest Collections</b>		<b>(\$159,461.89)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$153,192.07
2 Capitalized Interest		(\$27,755.65)
3a Small Balance and Other Adjustments	\$4,504.99	
3b Adjustments - Write-offs	(\$4,587.18)	
3 Total Adjustments		(\$82.19)
4 Fee Accruals		\$2,560.34
<b>5 Total Non-Cash Interest Adjustments</b>		<b>\$127,914.57</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$31,547.32)</b>

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<b>III. Series 2005-B Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>March 31, 2022</b>		
	Transfers to Other Funds	\$2,144,480.53		
	1a Amount received in the collection account related to the collection period	(\$2,144,480.53)		
	1b Earnings	\$2,185,705.02		
	1c Recoveries	\$34.55		
	2 Amount received from Swap counterparty with respect to the related interest period	\$84,634.19		
	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		
	<b>Ending Balance</b>	<b>\$2,270,373.76</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$46,634.36	\$46,634.36	\$0.00
1b <b>Administration and Trustee Fees</b>		\$0.00	\$0.00	\$0.00
2 <b>Swap Payments</b>		\$0.00	\$0.00	\$0.00
3a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
3b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
3c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$22,458.77	\$22,458.77	\$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 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B-2</b>		\$7,141.31	\$7,141.31	\$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 ( <b>Allocation of Principal Payments</b> )	\$2,194,139.32	\$2,194,139.32	\$0.00	
10 Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )	\$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	
<b>Total Payments</b>	<b>\$2,270,373.76</b>	<b>\$2,270,373.76</b>	<b>\$0.00</b>	

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## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

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<b>IV. Series 2005-B Notes Waterfall for Distributions</b>					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,270,373.76	\$2,270,373.76	
B.	First	Administrative Allowance	\$46,634.36	\$2,223,739.40	\$0.00
	Second	Swap Payments	\$0.00	\$2,223,739.40	\$0.00
C.	Third	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$2,223,739.40	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,223,739.40	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$22,458.77	\$2,201,280.63	\$0.00
		(d) <b>Total Interest Distribution on Senior Notes or Obligations:</b>	\$22,458.77		
D.	Fourth	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$2,201,280.63	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,201,280.63	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,201,280.63	\$0.00
		(d) <b>Total Principal Distribution on Senior Notes or Obligations:</b>	\$0.00		
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$7,141.31	\$2,194,139.32	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,194,139.32	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,194,139.32	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,194,139.32	\$0.00
I.	Ninth	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
		(a) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$2,194,139.32	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,194,139.32	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,736,667.46	\$457,471.86	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$457,471.86	\$0.00	\$0.00
		(e) <b>Total Principal Distribution on Notes or Obligations:</b>	\$2,194,139.32		
J.	Tenth	Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )	\$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

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

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#### V. Series 2005-B Senior and Total Asset Percentages

		March 31, 2022	
<b>A.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$17,481,750.86	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 Senior Notes Outstanding (a)	\$12,574,891.17	
	<b>Senior Asset Percentage</b>	<b>146.97%</b>	
<b>B.</b>	<b>Total Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$17,481,750.86	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 All Notes Outstanding (a)	\$15,887,361.19	
	<b>Total Asset Percentage</b>	<b>116.33%</b>	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

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#### VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A. Loan Type Distribution:</b>				
	1 Private Loans	4,679	\$17,415,247.51	100.00%
	<b>2 Total By Loan Type Distribution (a)</b>	<b>4,679</b>	<b>\$17,415,247.51</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>				
	1 In-School	4	\$21,647.00	0.12%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	7	\$66,984.90	0.38%
	5 Repayment	4,665	\$17,303,725.22	99.36%
	6 Interim Charge-Offs	3	\$22,890.39	0.13%
	<b>7 Total By Borrower Status Distribution</b>	<b>4,679</b>	<b>\$17,415,247.51</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>				
	1 Graduate	4,663	\$17,276,594.59	99.20%
	2 Undergraduate	16	\$138,652.92	0.80%
	<b>3 Total By Loan Type Distribution</b>	<b>4,679</b>	<b>\$17,415,247.51</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2005-B Notes

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>INTERIM:</b>		<b>Includes Accrued Int.</b>		
A. In-School				
Current	4	\$43,897.50	0.25%	
B. Grace				
Current	0	\$0.00	0.00%	
C. <b>TOTAL INTERIM</b>	<b>4</b>	<b>\$43,897.50</b>	<b>0.25%</b>	
<b>REPAYMENT:</b>				
D. <b>Active</b>				
Current	4,303	\$15,818,696.00	90.49%	
1-29 Days Delinquent	256	\$1,028,428.89	5.88%	
30-59 Days Delinquent	54	\$273,834.24	1.57%	
60-89 Days Delinquent	16	\$69,888.18	0.40%	
90-119 Days Delinquent	13	\$54,225.90	0.31%	
120-149 Days Delinquent	12	\$48,155.95	0.28%	
150-179 Days Delinquent	11	\$54,051.27	0.31%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. <b>Deferment:</b>				
Current	0	\$0.00	0.00%	
F. <b>Forbearance:</b>				
Current	7	\$67,462.41	0.39%	
G. <b>Interim Charge-Offs</b>	<b>3</b>	<b>\$23,110.52</b>	<b>0.13%</b>	
H. <b>TOTAL REPAYMENT</b>	<b>4,675</b>	<b>\$17,437,853.36</b>	<b>99.75%</b>	
I. <b>TOTAL PORTFOLIO</b>	<b>4,679</b>	<b>\$17,481,750.86</b>	<b>100.00%</b>	

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## Student Loan Asset Backed Series 2005-B Notes

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#### VIII. Series 2005-B Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$18,081,501</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$17,415,248
	2 Total Fund Accounts Balance	\$3,295,816
	3 Total Principal and Accrued Interest Balance	\$17,481,751
	4 Number of Loans	4,679
	5 Number of Borrowers	4,254
<b>C.</b>	1 Borrower Payments- Principal	\$1,833,928
	2 Borrower Payments- Interest	\$159,462
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$46,634
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.13%
	2 Weighted Average Remaining Maturity (WARM)	58
<b>F.</b>	1 Senior Notes Outstanding	\$14,311,559
	2 Subordinate Note Outstanding	\$3,769,942
	3 Senior Principal Distribution Amount	\$1,625,568
	4 Subordinate Principal Distribution Amount	\$428,206
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	146.97%
	7 Total Asset Percentage	116.33%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Portfolio Trend Analysis Report

March 31, 2022

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
	<b>Collection Periods</b>	March-21	June-21	September-21	December-21	March-22
	<b>Reporting Date</b>	4/26/21	7/26/21	10/25/21	1/25/22	4/25/22
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$27,163,056</b>	<b>\$24,684,259</b>	<b>\$22,378,285</b>	<b>\$20,135,275</b>	<b>\$18,081,501</b>
<b>B.</b>	1 Total Private Principal Balance	\$25,292,441	\$23,246,924	\$21,194,485	\$19,322,301	\$17,415,248
	2 Total Fund Accounts Balance	\$3,846,286	\$3,657,801	\$3,557,665	\$3,362,238	\$3,295,816
	3 Total Principal and Accrued Interest Balance	\$25,428,934	\$23,353,970	\$21,296,540	\$19,420,351	\$17,481,751
	4 Number of Loans	6,373	6,035	5,731	5,424	4,679
	5 Number of Borrowers	5,521	5,246	5,014	4,770	4,254
<b>C.</b>	1 Borrower Payments- Principal	\$2,445,919	\$2,030,223	\$1,992,543	\$1,852,642	\$1,833,928
	2 Borrower Payments- Interest	\$233,179	\$207,805	\$200,873	\$172,831	\$159,462
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$67,537	\$61,506	\$56,391	\$51,398	\$46,634
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.19%	3.15%	3.11%	3.10%	3.13%
	2 Weighted Average Remaining Maturity (WARM)	64	63	61	59	58
<b>F.</b>	1 Senior Notes Outstanding	\$21,499,636	\$19,537,661	\$17,712,475	\$15,937,127	\$14,311,559
	2 Subordinate Note Outstanding	\$5,663,421	\$5,146,598	\$4,665,809	\$4,198,148	\$3,769,942
	3 Senior Principal Distribution Amount	\$2,140,169	\$1,961,975	\$1,825,185	\$1,775,348	\$1,625,568
	4 Subordinate Principal Distribution Amount	\$563,762	\$516,822	\$480,789	\$467,661	\$428,206
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	135.27%	137.50%	139.90%	142.68%	146.97%
	7 Total Asset Percentage	107.07%	108.83%	110.73%	112.94%	116.33%

Net Loan Rate is no longer applicable to this deal.