

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2022

Collection Period: 07/01/2022 to 09/30/2022

I. Series 2005-B Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						June 30, 2022	Change	September 30, 2022		
1	Principal Balance					\$15,855,356.69	(\$1,413,994.97)	\$14,441,361.72		
2	Accrued Interest					\$60,779.88	\$5,034.50	\$65,814.38		
3	Total Principal And Accrued Interest Balance					\$15,916,136.57	(\$1,408,960.47)	\$14,507,176.10		
4	Fund Accounts Balance					\$2,798,295.45	(\$162,009.43)	\$2,636,286.02		
5	Total Student Loans And Fund Balance					\$18,714,432.02	(\$1,570,969.90)	\$17,143,462.12		
B. Student Loan Portfolio and Fund Balance										
						June 30, 2022	Change	September 30, 2022		
1	Weighted Average Coupon (WAC)					3.49%	1.13%	4.62%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					56	(2)	54		
3	Number of Loans					4,434	(251)	4,183		
4	Number of Borrowers					4,056	(213)	3,843		
C. Notes and Certificates										
						9/30/2022	Balance	Balance	Balance	
						Interest Rate	June 30, 2022	Change	September 30, 2022	
									% of	
									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	3.15300%		\$12,574,891.17	(\$1,324,279.37)	\$11,250,611.80	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	3.28300%		\$3,312,470.02	(\$348,840.85)	\$2,963,629.17	20.8%
6	Total Notes and Certificates						\$15,887,361.19	(\$1,673,120.22)	\$14,214,240.97	100.0%
D. Fund Accounts Balance										
						June 30, 2022	Change	September 30, 2022		
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					\$1,798,295.45	(\$162,009.43)	\$1,636,286.02		
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					\$2,798,295.45	(\$162,009.43)	\$2,636,286.02		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2022	
1 Borrower Payments - Total		(\$1,366,413.44)
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		(\$1,366,413.44)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$13,342.79
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$12,525.13)	
4b Adjustments - Write-offs	(\$48,399.19)	
4 Total Adjustments		(\$60,924.32)
5 Total Non-Cash Principal Activity		(\$47,581.53)
C. Total Student Loan Principal Activity		(\$1,413,994.97)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$180,742.49)
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		(\$180,742.49)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$185,567.11
2 Capitalized Interest		(\$13,342.79)
3a Small Balance and Other Adjustments	\$12,617.89	
3b Adjustments - Write-offs	(\$1,156.43)	
3 Total Adjustments		\$11,461.46
4 Fee Accruals		\$2,091.21
5 Total Non-Cash Interest Adjustments		\$185,776.99
F. Total Student Loan Interest Activity		\$5,034.50

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2022		
	Transfers to Other Funds	\$1,782,168.75		
	1a Amount received in the collection account related to the collection period	(\$1,782,168.75)		
	1b Earnings	\$1,537,493.54		
	1c Recoveries	\$28.88		
	2 Amount received from Swap counterparty with respect to the related interest period	\$72,974.51		
	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	\$1,610,496.93		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$38,460.65	\$38,460.65	\$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		\$90,653.68	\$90,653.68	\$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		\$24,864.52	\$24,864.52	\$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)	\$1,456,518.08	\$1,456,518.08	\$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	\$1,610,496.93	\$1,610,496.93	\$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)	\$1,610,496.93	\$1,610,496.93	
B.	First	Administrative Allowance	\$38,460.65	\$1,572,036.28	\$0.00
	Second	Swap Payments	\$0.00	\$1,572,036.28	\$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	\$1,572,036.28	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,572,036.28	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$90,653.68	\$1,481,382.60	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$90,653.68		
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	\$1,481,382.60	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,481,382.60	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,481,382.60	\$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	\$24,864.52	\$1,456,518.08	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,456,518.08	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,456,518.08	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,456,518.08	\$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	\$1,456,518.08	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,456,518.08	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,152,838.17	\$303,679.91	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$303,679.91	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$1,456,518.08		
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, 2022	
V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$14,507,176.10	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 Senior Notes Outstanding (a)	\$10,097,773.63	
	Senior Asset Percentage		153.57%
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$14,507,176.10	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 All Notes Outstanding (a)	\$12,757,722.89	
	Total Asset Percentage		121.55%
	(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	4,183	\$14,441,361.72	100.00%
	2 Total By Loan Type Distribution (a)	4,183	\$14,441,361.72	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$16,369.00	0.11%
	2 Grace	1	\$5,278.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	4	\$16,549.47	0.11%
	5 Repayment	4,174	\$14,398,511.69	99.70%
	6 Interim Charge-Offs	1	\$4,653.56	0.03%
	7 Total By Borrower Status Distribution	4,183	\$14,441,361.72	100.00%
C.	School Type Distribution:			
	1 Graduate	4,168	\$14,323,605.07	99.18%
	2 Undergraduate	15	\$117,756.65	0.82%
	3 Total By Loan Type Distribution	4,183	\$14,441,361.72	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	\$35,628.90	0.25%
B.	Grace			
	Current	1	\$8,894.97	0.06%
C.	TOTAL INTERIM	4	\$44,523.87	0.31%
D.	REPAYMENT:			
	Active			
	Current	3,824	\$12,947,907.60	89.25%
	1-29 Days Delinquent	249	\$996,870.42	6.87%
	30-59 Days Delinquent	59	\$268,557.11	1.85%
	60-89 Days Delinquent	17	\$93,788.87	0.65%
	90-119 Days Delinquent	10	\$39,396.62	0.27%
	120-149 Days Delinquent	9	\$64,689.39	0.45%
	150-179 Days Delinquent	6	\$29,863.93	0.21%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	4	\$16,910.97	0.12%
G.	Interim Charge-Offs	1	\$4,667.32	0.03%
H.	TOTAL REPAYMENT	4,179	\$14,462,652.23	99.69%
I.	TOTAL PORTFOLIO	4,183	\$14,507,176.10	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$14,214,241
B.	1 Total Private Principal Outstanding Balance	\$14,441,362
	2 Total Fund Accounts Balance	\$2,636,286
	3 Total Principal and Accrued Interest Balance	\$14,507,176
	4 Number of Loans	4,183
	5 Number of Borrowers	3,843
C.	1 Borrower Payments- Principal	\$1,366,413
	2 Borrower Payments- Interest	\$180,742
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$38,461
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	4.62%
	2 Weighted Average Remaining Maturity (WARM)	54
F.	1 Senior Notes Outstanding	\$11,250,612
	2 Subordinate Note Outstanding	\$2,963,629
	3 Senior Principal Distribution Amount	\$1,324,279
	4 Subordinate Principal Distribution Amount	\$348,841
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	153.57%
	7 Total Asset Percentage	121.55%

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Portfolio Trend Analysis Report

September 30, 2022

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		September-21	December-21	March-22	June-22	September-22
Reporting Date		10/25/21	1/25/22	4/25/22	7/25/22	10/25/22
A.	1 Asset Backed Securities	\$22,378,285	\$20,135,275	\$18,081,501	\$15,887,361	\$14,214,241
B.	1 Total Private Principal Balance	\$21,194,485	\$19,322,301	\$17,415,248	\$15,855,357	\$14,441,362
	2 Total Fund Accounts Balance	\$3,557,665	\$3,362,238	\$3,295,816	\$2,798,295	\$2,636,286
	3 Total Principal and Accrued Interest Balance	\$21,296,540	\$19,420,351	\$17,481,751	\$15,916,137	\$14,507,176
	4 Number of Loans	5,731	5,424	4,679	4,434	4,183
	5 Number of Borrowers	5,014	4,770	4,254	4,056	3,843
C.	1 Borrower Payments- Principal	\$1,992,543	\$1,852,642	\$1,833,928	\$1,494,257	\$1,366,413
	2 Borrower Payments- Interest	\$200,873	\$172,831	\$159,462	\$158,144	\$180,742
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$56,391	\$51,398	\$46,634	\$42,180	\$38,461
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.11%	3.10%	3.13%	3.49%	4.62%
	2 Weighted Average Remaining Maturity (WARM)	61	59	58	56	54
F.	1 Senior Notes Outstanding	\$17,712,475	\$15,937,127	\$14,311,559	\$12,574,891	\$11,250,612
	2 Subordinate Note Outstanding	\$4,665,809	\$4,198,148	\$3,769,942	\$3,312,470	\$2,963,629
	3 Senior Principal Distribution Amount	\$1,825,185	\$1,775,348	\$1,625,568	\$1,736,667	\$1,324,279
	4 Subordinate Principal Distribution Amount	\$480,789	\$467,661	\$428,206	\$457,472	\$348,841
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	139.90%	142.68%	146.97%	150.36%	153.57%
	7 Total Asset Percentage	110.73%	112.94%	116.33%	119.01%	121.55%

Net Loan Rate is no longer applicable to this deal.