

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2023

Collection Period: 10/01/2022 to 12/31/2022

I. Series 2005-B Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						September 30, 2022	Change	December 31, 2022		
1	Principal Balance					\$14,441,361.72	(\$1,340,169.65)	\$13,101,192.07		
2	Accrued Interest					\$65,814.38	\$23,386.52	\$89,200.90		
3	Total Principal And Accrued Interest Balance					\$14,507,176.10	(\$1,316,783.13)	\$13,190,392.97		
4	Fund Accounts Balance					\$2,636,286.02	(\$76,317.18)	\$2,559,968.84		
5	Total Student Loans And Fund Balance					\$17,143,462.12	(\$1,393,100.31)	\$15,750,361.81		
B. Student Loan Portfolio and Fund Balance										
						September 30, 2022	Change	December 31, 2022		
1	Weighted Average Coupon (WAC)					4.62%	1.50%	6.11%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					54	(2)	52		
3	Number of Loans					4,183	(214)	3,969		
4	Number of Borrowers					3,843	(180)	3,663		
C. Notes and Certificates										
						12/31/2022	Balance	Balance	Balance	
						Interest Rate	September 30, 2022	Change	December 31, 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	4.72843%		\$11,250,611.80	(\$1,152,838.17)	\$10,097,773.63	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	4.85843%		\$2,963,629.17	(\$303,679.91)	\$2,659,949.26	20.8%
6	Total Notes and Certificates					4.75553%	\$14,214,240.97	(\$1,456,518.08)	\$12,757,722.89	100.0%
D. Fund Accounts Balance										
						September 30, 2022	Change	December 31, 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					\$1,636,286.02	(\$76,317.18)	\$1,559,968.84		
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					\$2,636,286.02	(\$76,317.18)	\$2,559,968.84		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2022	
1 Borrower Payments - Total		(\$1,253,075.89)
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		(\$1,253,075.89)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		(\$10,438.96)
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,408.03)	
4b Adjustments - Write-offs	(\$75,246.77)	
4 Total Adjustments		(\$76,654.80)
5 Total Non-Cash Principal Activity		(\$87,093.76)
C. Total Student Loan Principal Activity		
		(\$1,340,169.65)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$208,827.77)
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		(\$208,827.77)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$220,632.20
2 Capitalized Interest		\$10,438.96
3a Small Balance and Other Adjustments	\$731.57	
3b Adjustments - Write-offs	(\$1,705.78)	
3 Total Adjustments		(\$974.21)
4 Fee Accruals		\$2,117.34
5 Total Non-Cash Interest Adjustments		\$232,214.29
F. Total Student Loan Interest Activity		
		\$23,386.52

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2022		
	Transfers to Other Funds	\$1,610,496.93		
	1a Amount received in the collection account related to the collection period	(\$1,610,496.93)		
	1b Earnings	\$1,457,959.88		
	1c Recoveries	\$27.25		
	2 Amount received from Swap counterparty with respect to the related interest period	\$72,248.84		
	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	\$1,530,235.97		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$34,945.03	\$34,945.03	\$0.00
1b Administration and Trustee Fees		\$12,500.00	\$12,500.00	\$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		\$122,019.13	\$122,019.13	\$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		\$33,025.90	\$33,025.90	\$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)	\$1,327,745.91	\$1,327,745.91	\$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	\$1,530,235.97	\$1,530,235.97	\$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)	\$1,530,235.97	\$1,530,235.97	
B.	First	Administrative Allowance	\$47,445.03	\$1,482,790.94	\$0.00
	Second	Swap Payments	\$0.00	\$1,482,790.94	\$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	\$1,482,790.94	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,482,790.94	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$122,019.13	\$1,360,771.81	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$122,019.13		
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	\$1,360,771.81	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,360,771.81	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,360,771.81	\$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	\$33,025.90	\$1,327,745.91	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,327,745.91	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,327,745.91	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,327,745.91	\$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	\$1,327,745.91	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,327,745.91	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,050,914.63	\$276,831.28	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$276,831.28	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$1,327,745.91		
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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		December 31, 2022	
V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$13,190,392.97	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 Senior Notes Outstanding (a)	\$9,046,859.00	
	Senior Asset Percentage		156.85%
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$13,190,392.97	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 All Notes Outstanding (a)	\$11,429,976.98	
	Total Asset Percentage		124.15%
	(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	3,969	\$13,101,192.07	100.00%
	2 Total By Loan Type Distribution (a)	3,969	\$13,101,192.07	100.00%
B. Borrower Status Distribution:				
	1 In-School	4	\$21,647.00	0.17%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$36,155.71	0.28%
	5 Repayment	3,958	\$13,037,116.47	99.51%
	6 Interim Charge-Offs	2	\$6,272.89	0.05%
	7 Total By Borrower Status Distribution	3,969	\$13,101,192.07	100.00%
C. School Type Distribution:				
	1 Graduate	3,954	\$12,987,400.66	99.13%
	2 Undergraduate	15	\$113,791.41	0.87%
	3 Total By Loan Type Distribution	3,969	\$13,101,192.07	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	\$44,952.91	0.34%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$44,952.91	0.34%
D.	REPAYMENT:			
	Active			
	Current	3,634	\$11,730,858.55	88.93%
	1-29 Days Delinquent	230	\$905,858.70	6.87%
	30-59 Days Delinquent	40	\$189,051.43	1.43%
	60-89 Days Delinquent	23	\$92,177.83	0.70%
	90-119 Days Delinquent	14	\$77,328.72	0.59%
	120-149 Days Delinquent	13	\$61,155.33	0.46%
	150-179 Days Delinquent	4	\$33,512.64	0.25%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	5	\$49,221.64	0.37%
G.	Interim Charge-Offs	2	\$6,275.22	0.05%
H.	TOTAL REPAYMENT	3,965	\$13,145,440.06	99.66%
I.	TOTAL PORTFOLIO	3,969	\$13,190,392.97	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$12,757,723
B.	1 Total Private Principal Outstanding Balance	\$13,101,192
	2 Total Fund Accounts Balance	\$2,559,969
	3 Total Principal and Accrued Interest Balance	\$13,190,393
	4 Number of Loans	3,969
	5 Number of Borrowers	3,663
C.	1 Borrower Payments- Principal	\$1,253,076
	2 Borrower Payments- Interest	\$208,828
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$34,945
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	6.11%
	2 Weighted Average Remaining Maturity (WARM)	52
F.	1 Senior Notes Outstanding	\$10,097,774
	2 Subordinate Note Outstanding	\$2,659,949
	3 Senior Principal Distribution Amount	\$1,152,838
	4 Subordinate Principal Distribution Amount	\$303,680
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	156.85%
	7 Total Asset Percentage	124.15%

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Portfolio Trend Analysis Report

December 31, 2022

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	December-21	March-22	June-22	September-22	December-22
	Reporting Date	1/25/22	4/25/22	7/25/22	10/25/22	1/25/23
A.	1 Asset Backed Securities	\$20,135,275	\$18,081,501	\$15,887,361	\$14,214,241	\$12,757,723
B.	1 Total Private Principal Balance	\$19,322,301	\$17,415,248	\$15,855,357	\$14,441,362	\$13,101,192
	2 Total Fund Accounts Balance	\$3,362,238	\$3,295,816	\$2,798,295	\$2,636,286	\$2,559,969
	3 Total Principal and Accrued Interest Balance	\$19,420,351	\$17,481,751	\$15,916,137	\$14,507,176	\$13,190,393
	4 Number of Loans	5,424	4,679	4,434	4,183	3,969
	5 Number of Borrowers	4,770	4,254	4,056	3,843	3,663
C.	1 Borrower Payments- Principal	\$1,852,642	\$1,833,928	\$1,494,257	\$1,366,413	\$1,253,076
	2 Borrower Payments- Interest	\$172,831	\$159,462	\$158,144	\$180,742	\$208,828
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$51,398	\$46,634	\$42,180	\$38,461	\$34,945
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.10%	3.13%	3.49%	4.62%	6.11%
	2 Weighted Average Remaining Maturity (WARM)	59	58	56	54	52
F.	1 Senior Notes Outstanding	\$15,937,127	\$14,311,559	\$12,574,891	\$11,250,612	\$10,097,774
	2 Subordinate Note Outstanding	\$4,198,148	\$3,769,942	\$3,312,470	\$2,963,629	\$2,659,949
	3 Senior Principal Distribution Amount	\$1,775,348	\$1,625,568	\$1,736,667	\$1,324,279	\$1,152,838
	4 Subordinate Principal Distribution Amount	\$467,661	\$428,206	\$457,472	\$348,841	\$303,680
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	142.68%	146.97%	150.36%	153.57%	156.85%
	7 Total Asset Percentage	112.94%	116.33%	119.01%	121.55%	124.15%

Net Loan Rate is no longer applicable to this deal.