

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2023

Collection Period: 01/01/2023 to 03/31/2023

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						December 31, 2022	Change	March 31, 2023	
1	Principal Balance					\$13,101,192.07	(\$1,462,858.84)	\$11,638,333.23	
2	Accrued Interest					\$89,200.90	\$4,104.67	\$93,305.57	
3	Total Principal And Accrued Interest Balance					\$13,190,392.97	(\$1,458,754.17)	\$11,731,638.80	
4	Fund Accounts Balance					\$2,559,968.84	\$161,599.15	\$2,721,567.99	
5	Total Student Loans And Fund Balance					\$15,750,361.81	(\$1,297,155.02)	\$14,453,206.79	
B. Student Loan Portfolio and Fund Balance									
						December 31, 2022	Change	March 31, 2023	
1	Weighted Average Coupon (WAC)					6.11%	1.65%	7.76%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		52	(2)	50	
3	Number of Loans					3,969	(609)	3,360	
4	Number of Borrowers					3,663	(508)	3,155	
C. Notes and Certificates									
					3/31/2023	Balance	Balance	Balance	% of
					Interest Rate	December 31, 2022	Change	March 31, 2023	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	5.18771%	\$10,097,773.63	(\$1,050,914.63)	\$9,046,859.00	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	5.31771%	\$2,659,949.26	(\$276,831.28)	\$2,383,117.98	20.8%
6	Total Notes and Certificates				5.21481%	\$12,757,722.89	(\$1,327,745.91)	\$11,429,976.98	100.0%
D. Fund Accounts Balance									
						December 31, 2022	Change	March 31, 2023	
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					\$1,559,968.84	\$161,599.15	\$1,721,567.99	
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					\$2,559,968.84	\$161,599.15	\$2,721,567.99	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2023	
1 Borrower Payments - Total		(\$1,382,659.98)
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		(\$1,382,659.98)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$374.98
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$43.25	
4b Adjustments - Write-offs	(\$80,617.09)	
4 Total Adjustments		(\$80,573.84)
5 Total Non-Cash Principal Activity		(\$80,198.86)
C. Total Student Loan Principal Activity		(\$1,462,858.84)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$238,240.20)
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		(\$238,240.20)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$244,518.54
2 Capitalized Interest		(\$374.98)
3a Small Balance and Other Adjustments	\$50.67	
3b Adjustments - Write-offs	(\$3,820.72)	
3 Total Adjustments		(\$3,770.05)
4 Fee Accruals		\$1,971.36
5 Total Non-Cash Interest Adjustments		\$242,344.87
F. Total Student Loan Interest Activity		\$4,104.67

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2023		
	Transfers to Other Funds	\$1,530,235.97		
	1a Amount received in the collection account related to the collection period	(\$1,530,235.97)		
	1b Earnings	\$1,632,037.61		
	1c Recoveries	\$27.23		
	2 Amount received from Swap counterparty with respect to the related interest period	\$70,907.71		
	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	\$1,702,972.55		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
		1a Administrative Allowance		Transfer from Capitalized Fund
1b Administration and Trustee Fees		\$31,495.65	\$31,495.65	\$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		\$117,331.20	\$117,331.20	\$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		\$31,681.83	\$31,681.83	\$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)	\$1,522,463.87	\$1,522,463.87	\$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	\$1,702,972.55	\$1,702,972.55	\$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)	\$1,702,972.55	\$1,702,972.55	
B.	First	Administrative Allowance	\$31,495.65	\$1,671,476.90	\$0.00
	Second	Swap Payments	\$0.00	\$1,671,476.90	\$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	\$1,671,476.90	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,671,476.90	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$117,331.20	\$1,554,145.70	\$0.00
		(d) Total Interest Distribution on Senior Notes or Obligations:	\$117,331.20		
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	\$1,554,145.70	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,554,145.70	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,554,145.70	\$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	\$31,681.83	\$1,522,463.87	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,522,463.87	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,522,463.87	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,522,463.87	\$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	\$1,522,463.87	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,522,463.87	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,205,034.44	\$317,429.43	\$0.00
		(d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$317,429.43	\$0.00	\$0.00
		(e) Total Principal Distribution on Notes or Obligations:	\$1,522,463.87		
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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		March 31, 2023	
V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$11,731,638.80	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 Senior Notes Outstanding (a)	\$7,841,824.56	
	Senior Asset Percentage		162.36%
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$11,731,638.80	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 All Notes Outstanding (a)	\$9,907,513.11	
	Total Asset Percentage		128.50%
	(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	3,360	\$11,638,333.23	100.00%
	2 Total By Loan Type Distribution (a)	3,360	\$11,638,333.23	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$21,647.00	0.19%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	10	\$55,285.46	0.48%
	5 Repayment	3,346	\$11,561,400.77	99.34%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	3,360	\$11,638,333.23	100.00%
C.	School Type Distribution:			
	1 Graduate	3,345	\$11,532,153.33	99.09%
	2 Undergraduate	15	\$106,179.90	0.91%
	3 Total By Loan Type Distribution	3,360	\$11,638,333.23	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	\$45,446.45	0.39%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$45,446.45	0.39%
D.	REPAYMENT:			
	Active			
	Current	3,070	\$10,483,211.09	89.36%
	1-29 Days Delinquent	184	\$722,408.74	6.16%
	30-59 Days Delinquent	52	\$194,748.09	1.66%
	60-89 Days Delinquent	11	\$72,093.07	0.61%
	90-119 Days Delinquent	15	\$71,876.55	0.61%
	120-149 Days Delinquent	7	\$32,055.91	0.27%
	150-179 Days Delinquent	7	\$40,526.09	0.35%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	10	\$69,272.81	0.59%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	3,356	\$11,686,192.35	99.61%
I.	TOTAL PORTFOLIO	3,360	\$11,731,638.80	100.00%

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VIII. Series 2005-B Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$11,429,977
B.	1 Total Private Principal Outstanding Balance	\$11,638,333
	2 Total Fund Accounts Balance	\$2,721,568
	3 Total Principal and Accrued Interest Balance	\$11,731,639
	4 Number of Loans	3,360
	5 Number of Borrowers	3,155
C.	1 Borrower Payments- Principal	\$1,382,660
	2 Borrower Payments- Interest	\$238,240
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$31,496
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.76%
	2 Weighted Average Remaining Maturity (WARM)	50
F.	1 Senior Notes Outstanding	\$9,046,859
	2 Subordinate Note Outstanding	\$2,383,118
	3 Senior Principal Distribution Amount	\$1,050,915
	4 Subordinate Principal Distribution Amount	\$276,831
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	162.36%
	7 Total Asset Percentage	128.50%

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Portfolio Trend Analysis Report

March 31, 2023

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	March-22	June-22	September-22	December-22	March-23
	Reporting Date	4/25/22	7/25/22	10/25/22	1/25/23	4/25/23
A.	1 Asset Backed Securities	\$18,081,501	\$15,887,361	\$14,214,241	\$12,757,723	\$11,429,977
B.	1 Total Private Principal Balance	\$17,415,248	\$15,855,357	\$14,441,362	\$13,101,192	\$11,638,333
	2 Total Fund Accounts Balance	\$3,295,816	\$2,798,295	\$2,636,286	\$2,559,969	\$2,721,568
	3 Total Principal and Accrued Interest Balance	\$17,481,751	\$15,916,137	\$14,507,176	\$13,190,393	\$11,731,639
	4 Number of Loans	4,679	4,434	4,183	3,969	3,360
	5 Number of Borrowers	4,254	4,056	3,843	3,663	3,155
C.	1 Borrower Payments- Principal	\$1,833,928	\$1,494,257	\$1,366,413	\$1,253,076	\$1,382,660
	2 Borrower Payments- Interest	\$159,462	\$158,144	\$180,742	\$208,828	\$238,240
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$46,634	\$42,180	\$38,461	\$34,945	\$31,496
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.13%	3.49%	4.62%	6.11%	7.76%
	2 Weighted Average Remaining Maturity (WARM)	58	56	54	52	50
F.	1 Senior Notes Outstanding	\$14,311,559	\$12,574,891	\$11,250,612	\$10,097,774	\$9,046,859
	2 Subordinate Note Outstanding	\$3,769,942	\$3,312,470	\$2,963,629	\$2,659,949	\$2,383,118
	3 Senior Principal Distribution Amount	\$1,625,568	\$1,736,667	\$1,324,279	\$1,152,838	\$1,050,915
	4 Subordinate Principal Distribution Amount	\$428,206	\$457,472	\$348,841	\$303,680	\$276,831
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	146.97%	150.36%	153.57%	156.85%	162.36%
	7 Total Asset Percentage	116.33%	119.01%	121.55%	124.15%	128.50%

Net Loan Rate is no longer applicable to this deal.