

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2023
Collection Period: 07/01/2023 to 09/30/2023

I. Series 2005-B Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								June 30, 2023	Change	September 30, 2023		
1 Principal Balance								\$10,569,399.75	(\$1,094,470.31)	\$9,474,929.44		
2 Accrued Interest								\$80,268.54	(\$863.15)	\$79,405.39		
3 Total Principal And Accrued Interest Balance								\$10,649,668.29	(\$1,095,333.46)	\$9,554,334.83		
4 Fund Accounts Balance								\$2,396,373.99	(\$19,009.32)	\$2,377,364.67		
5 Total Student Loans And Fund Balance								\$13,046,042.28	(\$1,114,342.78)	\$11,931,699.50		
B. Student Loan Portfolio and Fund Balance												
								June 30, 2023	Change	September 30, 2023		
1 Weighted Average Coupon (WAC)								7.97%	0.55%	8.52%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]								48	(2)	46		
3 Number of Loans								3,149	(181)	2,968		
4 Number of Borrowers								2,969	(165)	2,804		
C. Notes and Certificates												
				Index	Spread Adjustment	Margin	9/30/2023 Interest Rate	Balance June 30, 2023	Balance Change	Balance September 30, 2023	% of O/S Securities	
1	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-1	FRN	00432CCT6	3-mo CME Term SOFR	0.26161%	0.08000%	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	3-mo CME Term SOFR	0.26161%	0.23000%	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-mo CME Term SOFR	0.26161%	0.37000%	5.98282%	\$7,841,824.56	(\$951,360.89)	\$6,890,463.67	79.2%
4	Student Loan Asset Backed Series 2005-B Notes Subordinate Class	B-1	ARC	00432CCY5	Auction	N/A	N/A	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-mo CME Term SOFR	0.26161%	0.50000%	6.11282%	\$2,065,688.55	(\$250,606.89)	\$1,815,081.66	20.8%
6	Total Notes and Certificates							6.00992%	\$9,907,513.11	(\$1,201,967.78)	\$8,705,545.33	100.0%
D. Fund Accounts Balance												
								June 30, 2023	Change	September 30, 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								\$1,396,373.99	(\$19,009.32)	\$1,377,364.67		
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								\$2,396,373.99	(\$19,009.32)	\$2,377,364.67		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2023	
1 Borrower Payments - Total		(\$1,064,124.04)
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		(\$1,064,124.04)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$5,872.67
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$354.55)	
4b Adjustments - Write-offs	(\$35,864.39)	
4 Total Adjustments		(\$36,218.94)
5 Total Non-Cash Principal Activity		(\$30,346.27)
C. Total Student Loan Principal Activity		
		(\$1,094,470.31)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$217,201.51)
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		(\$217,201.51)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$221,219.98
2 Capitalized Interest		(\$5,872.67)
3a Small Balance and Other Adjustments	\$732.72	
3b Adjustments - Write-offs	(\$1,416.50)	
3 Total Adjustments		(\$683.78)
4 Fee Accruals		\$1,674.83
5 Total Non-Cash Interest Adjustments		\$216,338.36
F. Total Student Loan Interest Activity		
		(\$863.15)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2023		
	Transfers to Other Funds	\$1,371,704.48		
	1a Amount received in the collection account related to the collection period	(\$1,371,704.48)		
	1b Earnings	\$1,165,378.45		
	1c Recoveries	\$25.66		
	2 Amount received from Swap counterparty with respect to the related interest period	\$71,343.95		
	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	\$1,236,748.06		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$25,477.97	\$25,477.97	\$0.00
1b Administration and Trustee Fees		\$3,335.58	\$3,335.58	\$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		\$105,351.25	\$105,351.25	\$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		\$28,354.57	\$28,354.57	\$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)	\$1,074,228.69	\$1,074,228.69	\$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	\$1,236,748.06	\$1,236,748.06	\$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)	\$1,236,748.06	\$1,236,748.06	
B.	First	Administrative Allowance	\$28,813.55	\$1,207,934.51	\$0.00
	Second	Swap Payments	\$0.00	\$1,207,934.51	\$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	\$1,207,934.51	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,207,934.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$105,351.25	\$1,102,583.26	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$105,351.25		
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	\$1,102,583.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,102,583.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,102,583.26	\$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	\$28,354.57	\$1,074,228.69	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,074,228.69	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,074,228.69	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,074,228.69	\$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	\$1,074,228.69	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,074,228.69	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$850,255.03	\$223,973.66	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$223,973.65	\$0.01	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,074,228.68		
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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V. Series 2005-B Senior and Total Asset Percentages

		September 30, 2023	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$9,554,334.83	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 Senior Notes Outstanding (a)	\$6,040,208.64	
	Senior Asset Percentage	174.73%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$9,554,334.83	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 All Notes Outstanding (a)	\$7,631,316.64	
	Total Asset Percentage	138.30%	

(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	2,968	\$9,474,929.44	100.00%
	2 Total By Loan Type Distribution (a)	2,968	\$9,474,929.44	100.00%
B. Borrower Status Distribution:				
	1 In-School	1	\$5,278.00	0.06%
	2 Grace	3	\$16,369.00	0.17%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	7	\$30,958.32	0.33%
	5 Repayment	2,954	\$9,414,003.42	99.36%
	6 Interim Charge-Offs	3	\$8,320.70	0.09%
	7 Total By Borrower Status Distribution	2,968	\$9,474,929.44	100.00%
C. School Type Distribution:				
	1 Graduate	2,956	\$9,382,397.30	99.02%
	2 Undergraduate	12	\$92,532.14	0.98%
	3 Total By Loan Type Distribution	2,968	\$9,474,929.44	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	1	\$9,284.55	0.10%	
B. Grace Current	3	\$37,224.45	0.39%	
C. TOTAL INTERIM	4	\$46,509.00	0.49%	
REPAYMENT:				
Active				
Current	2,701	\$8,478,046.53	88.74%	
1-29 Days Delinquent	182	\$696,916.06	7.29%	
30-59 Days Delinquent	32	\$142,757.42	1.49%	
60-89 Days Delinquent	10	\$40,324.06	0.42%	
90-119 Days Delinquent	13	\$51,046.29	0.53%	
120-149 Days Delinquent	9	\$43,493.44	0.46%	
150-179 Days Delinquent	7	\$15,167.17	0.16%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment: Current	0	\$0.00	0.00%	
F. Forbearance: Current	7	\$31,670.48	0.33%	
G. Interim Charge-Offs	3	\$8,404.38	0.09%	
H. TOTAL REPAYMENT	2,964	\$9,507,825.83	99.51%	
I. TOTAL PORTFOLIO	2,968	\$9,554,334.83	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$8,705,545
B.	1 Total Private Principal Outstanding Balance	\$9,474,929
	2 Total Fund Accounts Balance	\$2,377,365
	3 Total Principal and Accrued Interest Balance	\$9,554,335
	4 Number of Loans	2,968
	5 Number of Borrowers	2,804
C.	1 Borrower Payments- Principal	\$1,064,124
	2 Borrower Payments- Interest	\$217,202
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$25,478
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.52%
	2 Weighted Average Remaining Maturity (WARM)	46
F.	1 Senior Notes Outstanding	\$6,890,464
	2 Subordinate Note Outstanding	\$1,815,082
	3 Senior Principal Distribution Amount	\$951,361
	4 Subordinate Principal Distribution Amount	\$250,607
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	174.73%
	7 Total Asset Percentage	138.30%

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Portfolio Trend Analysis Report

September 30, 2023

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		September-22	December-22	March-23	June-23	September-23
Reporting Date		10/25/22	1/25/23	4/25/23	7/25/23	10/25/23
A.	1 Asset Backed Securities	\$14,214,241	\$12,757,723	\$11,429,977	\$9,907,513	\$8,705,545
B.	1 Total Private Principal Balance	\$14,441,362	\$13,101,192	\$11,638,333	\$10,569,400	\$9,474,929
	2 Total Fund Accounts Balance	\$2,636,286	\$2,559,969	\$2,721,568	\$2,396,374	\$2,377,365
	3 Total Principal and Accrued Interest Balance	\$14,507,176	\$13,190,393	\$11,731,639	\$10,649,668	\$9,554,335
	4 Number of Loans	4,183	3,969	3,360	3,149	2,968
	5 Number of Borrowers	3,843	3,663	3,155	2,969	2,804
C.	1 Borrower Payments- Principal	\$1,366,413	\$1,253,076	\$1,382,660	\$1,080,528	\$1,064,124
	2 Borrower Payments- Interest	\$180,742	\$208,828	\$238,240	\$227,823	\$217,202
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$38,461	\$34,945	\$31,496	\$28,182	\$25,478
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	4.62%	6.11%	7.76%	7.97%	8.52%
	2 Weighted Average Remaining Maturity (WARM)	54	52	50	48	46
F.	1 Senior Notes Outstanding	\$11,250,612	\$10,097,774	\$9,046,859	\$7,841,825	\$6,890,464
	2 Subordinate Note Outstanding	\$2,963,629	\$2,659,949	\$2,383,118	\$2,065,689	\$1,815,082
	3 Senior Principal Distribution Amount	\$1,324,279	\$1,152,838	\$1,050,915	\$1,205,034	\$951,361
	4 Subordinate Principal Distribution Amount	\$348,841	\$303,680	\$276,831	\$317,429	\$250,607
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	153.57%	156.85%	162.36%	169.07%	174.73%
	7 Total Asset Percentage	121.55%	124.15%	128.50%	133.82%	138.30%

Net Loan Rate is no longer applicable to this deal.