

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2024
Collection Period: 10/01/2023 to 12/31/2023

I. Series 2005-B Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance													
									September 30, 2023	Change	December 31, 2023		
1	Principal Balance								\$9,474,929.44	(\$996,457.98)		\$8,478,471.46	
2	Accrued Interest								\$79,405.39	(\$640.52)		\$78,764.87	
3	Total Principal And Accrued Interest Balance								\$9,554,334.83	(\$997,098.50)		\$8,557,236.33	
4	Fund Accounts Balance								\$2,377,364.67	(\$17,697.83)		\$2,359,666.84	
5	Total Student Loans And Fund Balance								\$11,931,699.50	(\$1,014,796.33)		\$10,916,903.17	
B. Student Loan Portfolio and Fund Balance													
									September 30, 2023	Change	December 31, 2023		
1	Weighted Average Coupon (WAC)								8.52%	0.19%		8.71%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]								46	(2)		43	
3	Number of Loans								2,968	(151)		2,817	
4	Number of Borrowers								2,804	(141)		2,663	
C. Notes and Certificates													
				Index	Spread Adjustment	Margin	12/31/2023 Interest Rate	Balance September 30, 2023	Balance Change	Balance December 31, 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%	6.00983%	\$6,890,463.67	(\$850,255.03)	\$6,040,208.64	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%	6.13983%	\$1,815,081.66	(\$223,973.65)	\$1,591,108.01	20.8%	
6	Total Notes and Certificates								\$8,705,545.33	(\$1,074,228.68)	\$7,631,316.65	100.0%	
D. Fund Accounts Balance													
									September 30, 2023	Change	December 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								\$1,377,364.67	(\$17,697.83)		\$1,359,666.84	
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								\$2,377,364.67	(\$17,697.83)		\$2,359,666.84	

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2023	
1 Borrower Payments - Total		(\$966,435.04)
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		(\$966,435.04)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$8,265.42
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$4,023.14)	
4b Adjustments - Write-offs	(\$34,265.22)	
4 Total Adjustments		(\$38,288.36)
5 Total Non-Cash Principal Activity		(\$30,022.94)
C. Total Student Loan Principal Activity		(\$996,457.98)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$199,828.11)
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		(\$199,828.11)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$202,791.82
2 Capitalized Interest		(\$8,265.42)
3a Small Balance and Other Adjustments	\$3,936.40	
3b Adjustments - Write-offs	(\$916.20)	
3 Total Adjustments		\$3,020.20
4 Fee Accruals		\$1,640.99
5 Total Non-Cash Interest Adjustments		\$199,187.59
F. Total Student Loan Interest Activity		(\$640.52)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2023		
	Transfers to Other Funds	\$1,236,748.06		
	1a Amount received in the collection account related to the collection period	(\$1,236,748.06)		
	1b Earnings	\$1,181,979.62		
	1c Recoveries	\$25.57		
	2 Amount received from Swap counterparty with respect to the related interest period	\$52,761.50		
	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	\$1,234,766.69		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$22,857.84	\$22,857.84	\$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		\$92,768.27	\$92,768.27	\$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		\$24,965.56	\$24,965.56	\$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)	\$1,081,675.02	\$1,081,675.02	\$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	\$1,234,766.69	\$1,234,766.69	\$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)	\$1,234,766.69	\$1,234,766.69	
B.	First	Administrative Allowance	\$35,357.84	\$1,199,408.85	\$0.00
	Second	Swap Payments	\$0.00	\$1,199,408.85	\$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	\$1,199,408.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,199,408.85	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$92,768.27	\$1,106,640.58	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$92,768.27		
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	\$1,106,640.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,106,640.58	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,106,640.58	\$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	\$24,965.56	\$1,081,675.02	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,081,675.02	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,081,675.02	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,081,675.02	\$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	\$1,081,675.02	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,081,675.02	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$856,148.83	\$225,526.19	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$225,526.19	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,081,675.02		
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

		December 31, 2023	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$8,557,236.33	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 Senior Notes Outstanding (a)	\$5,184,059.81	
	Senior Asset Percentage	184.36%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$8,557,236.33	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 All Notes Outstanding (a)	\$6,549,641.63	
	Total Asset Percentage	145.92%	

(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	2,817	\$8,478,471.46	100.00%
	2 Total By Loan Type Distribution (a)	2,817	\$8,478,471.46	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$11,345.00	0.13%
	2 Grace	1	\$10,302.00	0.12%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	9	\$66,481.94	0.78%
	5 Repayment	2,802	\$8,383,022.57	98.87%
	6 Interim Charge-Offs	2	\$7,319.95	0.09%
	7 Total By Borrower Status Distribution	2,817	\$8,478,471.46	100.00%
C. School Type Distribution:				
	1 Graduate	2,806	\$8,390,847.16	98.97%
	2 Undergraduate	11	\$87,624.30	1.03%
	3 Total By Loan Type Distribution	2,817	\$8,478,471.46	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	\$21,162.29	0.25%	
B. Grace Current	1	\$25,904.42	0.30%	
C. TOTAL INTERIM	4	\$47,066.71	0.55%	
REPAYMENT:				
D. Active				
Current	2,543	\$7,435,969.20	86.90%	
1-29 Days Delinquent	169	\$650,909.59	7.61%	
30-59 Days Delinquent	48	\$193,195.72	2.26%	
60-89 Days Delinquent	15	\$50,134.34	0.59%	
90-119 Days Delinquent	11	\$45,687.52	0.53%	
120-149 Days Delinquent	5	\$23,020.65	0.27%	
150-179 Days Delinquent	11	\$35,492.79	0.41%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	9	\$68,400.21	0.80%	
G. Interim Charge-Offs	2	\$7,359.60	0.09%	
H. TOTAL REPAYMENT	2,813	\$8,510,169.62	99.45%	
I. TOTAL PORTFOLIO	2,817	\$8,557,236.33	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$7,631,317
B.	1 Total Private Principal Outstanding Balance	\$8,478,471
	2 Total Fund Accounts Balance	\$2,359,667
	3 Total Principal and Accrued Interest Balance	\$8,557,236
	4 Number of Loans	2,817
	5 Number of Borrowers	2,663
C.	1 Borrower Payments- Principal	\$966,435
	2 Borrower Payments- Interest	\$199,828
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$22,858
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.71%
	2 Weighted Average Remaining Maturity (WARM)	43
F.	1 Senior Notes Outstanding	\$6,040,209
	2 Subordinate Note Outstanding	\$1,591,108
	3 Senior Principal Distribution Amount	\$850,255
	4 Subordinate Principal Distribution Amount	\$223,974
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	184.36%
	7 Total Asset Percentage	145.92%

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Portfolio Trend Analysis Report

December 31, 2023

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		December-22	March-23	June-23	September-23	December-23
Reporting Date		1/25/23	4/25/23	7/25/23	10/25/23	1/25/24
A.	1 Asset Backed Securities	\$12,757,723	\$11,429,977	\$9,907,513	\$8,705,545	\$7,631,317
B.	1 Total Private Principal Balance	\$13,101,192	\$11,638,333	\$10,569,400	\$9,474,929	\$8,478,471
	2 Total Fund Accounts Balance	\$2,559,969	\$2,721,568	\$2,396,374	\$2,377,365	\$2,359,667
	3 Total Principal and Accrued Interest Balance	\$13,190,393	\$11,731,639	\$10,649,668	\$9,554,335	\$8,557,236
	4 Number of Loans	3,969	3,360	3,149	2,968	2,817
	5 Number of Borrowers	3,663	3,155	2,969	2,804	2,663
C.	1 Borrower Payments- Principal	\$1,253,076	\$1,382,660	\$1,080,528	\$1,064,124	\$966,435
	2 Borrower Payments- Interest	\$208,828	\$238,240	\$227,823	\$217,202	\$199,828
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$34,945	\$31,496	\$28,182	\$25,478	\$22,858
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	6.11%	7.76%	7.97%	8.52%	8.71%
	2 Weighted Average Remaining Maturity (WARM)	52	50	48	46	43
F.	1 Senior Notes Outstanding	\$10,097,774	\$9,046,859	\$7,841,825	\$6,890,464	\$6,040,209
	2 Subordinate Note Outstanding	\$2,659,949	\$2,383,118	\$2,065,689	\$1,815,082	\$1,591,108
	3 Senior Principal Distribution Amount	\$1,152,838	\$1,050,915	\$1,205,034	\$951,361	\$850,255
	4 Subordinate Principal Distribution Amount	\$303,680	\$276,831	\$317,429	\$250,607	\$223,974
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	156.85%	162.36%	169.07%	174.73%	184.36%
	7 Total Asset Percentage	124.15%	128.50%	133.82%	138.30%	145.92%

Net Loan Rate is no longer applicable to this deal.