

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2024
Collection Period: 01/01/2024 to 03/31/2024

I. Series 2005-B Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
						December 31, 2023	Change	March 31, 2024				
1 Principal Balance						\$8,478,471.46	(\$946,259.22)	\$7,532,212.24				
2 Accrued Interest						\$78,764.87	(\$18,211.93)	\$60,552.94				
3 Total Principal And Accrued Interest Balance						\$8,557,236.33	(\$964,471.15)	\$7,592,765.18				
4 Fund Accounts Balance						\$2,359,666.84	(\$49,582.90)	\$2,310,083.94				
5 Total Student Loans And Fund Balance						\$10,916,903.17	(\$1,014,054.05)	\$9,902,849.12				
B. Student Loan Portfolio and Fund Balance												
						December 31, 2023	Change	March 31, 2024				
1 Weighted Average Coupon (WAC)						8.71%	-0.02%	8.69%				
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]						43	(2)	42				
3 Number of Loans						2,817	(208)	2,609				
4 Number of Borrowers						2,663	(194)	2,469				
C. Notes and Certificates												
				Index	Spread Adjustment	Margin	3/31/2024 Interest Rate	Balance December 31, 2023	Balance Change	Balance March 31, 2024	% 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%	5.95628%	\$6,040,208.64	(\$856,148.83)	\$5,184,059.81	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%	6.08628%	\$1,591,108.01	(\$225,526.19)	\$1,365,581.82	20.8%
6	Total Notes and Certificates							5.98338%	\$7,631,316.65	(\$1,081,675.02)	\$6,549,641.63	100.0%
D. Fund Accounts Balance												
						December 31, 2023	Change	March 31, 2024				
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						\$1,359,666.84	(\$49,582.90)	\$1,310,083.94				
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						\$2,359,666.84	(\$49,582.90)	\$2,310,083.94				

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II. Series 2005-B Transactions and Accruals		
		March 31, 2024
A. Student Loan Cash Principal Activity		
1	Borrower Payments - Total	(\$936,321.39)
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	(\$936,321.39)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$16,236.92
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$206.60)
4b	Adjustments - Write-offs	(\$25,968.15)
4	Total Adjustments	(\$26,174.75)
5	Total Non-Cash Principal Activity	(\$9,937.83)
C. Total Student Loan Principal Activity		(\$946,259.22)
D. Student Loan Interest Activity		
1	Borrower Payments - Total	(\$180,867.56)
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	(\$180,867.56)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$178,425.44
2	Capitalized Interest	(\$16,236.92)
3a	Small Balance and Other Adjustments	(\$170.72)
3b	Adjustments - Write-offs	(\$928.63)
3	Total Adjustments	(\$1,099.35)
4	Fee Accruals	\$1,566.46
5	Total Non-Cash Interest Adjustments	\$162,655.63
F. Total Student Loan Interest Activity		(\$18,211.93)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2024		
	Transfers to Other Funds	\$1,234,766.69		
	1a Amount received in the collection account related to the collection period	(\$1,234,766.69)		
	1b Earnings	\$1,119,481.12		
	1c Recoveries	\$25.19		
	2 Amount received from Swap counterparty with respect to the related interest period	\$67,969.65		
	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	\$1,187,475.96		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$20,381.88	\$20,381.88	\$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		\$78,051.99	\$78,051.99	\$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		\$21,009.15	\$21,009.15	\$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)	\$1,068,032.94	\$1,068,032.94	\$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	\$1,187,475.96	\$1,187,475.96	\$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)	\$1,187,475.96	\$1,187,475.96	
B.	First	Administrative Allowance	\$20,381.88	\$1,167,094.08	\$0.00
	Second	Swap Payments	\$0.00	\$1,167,094.08	\$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	\$1,167,094.08	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,167,094.08	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$78,051.99	\$1,089,042.09	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$78,051.99		
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	\$1,089,042.09	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,089,042.09	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,089,042.09	\$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	\$21,009.15	\$1,068,032.94	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,068,032.94	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,068,032.94	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,068,032.94	\$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	\$1,068,032.94	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,068,032.94	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$845,351.08	\$222,681.86	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$222,681.86	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,068,032.94		
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

		March 31, 2024
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$7,592,765.18
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25
	3 Senior Notes Outstanding (a)	\$4,338,708.73
	Senior Asset Percentage	198.05%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$7,592,765.18
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25
	3 All Notes Outstanding (a)	\$5,481,608.69
	Total Asset Percentage	156.76%

(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	2,609	\$7,532,212.24	100.00%
	2 Total By Loan Type Distribution (a)	2,609	\$7,532,212.24	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$11,345.00	0.15%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$49,872.80	0.66%
	5 Repayment	2,600	\$7,467,023.33	99.13%
	6 Interim Charge-Offs	1	\$3,971.11	0.05%
	7 Total By Borrower Status Distribution	2,609	\$7,532,212.24	100.00%
C. School Type Distribution:				
	1 Graduate	2,598	\$7,448,010.40	98.88%
	2 Undergraduate	11	\$84,201.84	1.12%
	3 Total By Loan Type Distribution	2,609	\$7,532,212.24	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	\$21,400.27	0.28%	
B. Grace Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$21,400.27	0.28%	
REPAYMENT:				
Active				
Current	2,353	\$6,592,507.41	86.83%	
1-29 Days Delinquent	179	\$627,583.36	8.27%	
30-59 Days Delinquent	34	\$157,104.26	2.07%	
60-89 Days Delinquent	11	\$40,088.95	0.53%	
90-119 Days Delinquent	11	\$50,739.01	0.67%	
120-149 Days Delinquent	6	\$26,443.53	0.35%	
150-179 Days Delinquent	6	\$19,920.55	0.26%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment: Current	0	\$0.00	0.00%	
F. Forbearance: Current	5	\$52,834.56	0.70%	
G. Interim Charge-Offs	1	\$4,143.28	0.05%	
H. TOTAL REPAYMENT	2,606	\$7,571,364.91	99.72%	
I. TOTAL PORTFOLIO	2,609	\$7,592,765.18	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$6,549,642
B.	1 Total Private Principal Outstanding Balance	\$7,532,212
	2 Total Fund Accounts Balance	\$2,310,084
	3 Total Principal and Accrued Interest Balance	\$7,592,765
	4 Number of Loans	2,609
	5 Number of Borrowers	2,469
C.	1 Borrower Payments- Principal	\$936,321
	2 Borrower Payments- Interest	\$180,868
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$20,382
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.69%
	2 Weighted Average Remaining Maturity (WARM)	42
F.	1 Senior Notes Outstanding	\$5,184,060
	2 Subordinate Note Outstanding	\$1,365,582
	3 Senior Principal Distribution Amount	\$856,149
	4 Subordinate Principal Distribution Amount	\$225,526
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	198.05%
	7 Total Asset Percentage	156.76%

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Portfolio Trend Analysis Report

March 31, 2024

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		March-23	June-23	September-23	December-23	March-24
Reporting Date		4/25/23	7/25/23	10/25/23	1/25/24	4/25/24
A.	1 Asset Backed Securities	\$11,429,977	\$9,907,513	\$8,705,545	\$7,631,317	\$6,549,642
B.	1 Total Private Principal Balance	\$11,638,333	\$10,569,400	\$9,474,929	\$8,478,471	\$7,532,212
	2 Total Fund Accounts Balance	\$2,721,568	\$2,396,374	\$2,377,365	\$2,359,667	\$2,310,084
	3 Total Principal and Accrued Interest Balance	\$11,731,639	\$10,649,668	\$9,554,335	\$8,557,236	\$7,592,765
	4 Number of Loans	3,360	3,149	2,968	2,817	2,609
	5 Number of Borrowers	3,155	2,969	2,804	2,663	2,469
C.	1 Borrower Payments- Principal	\$1,382,660	\$1,080,528	\$1,064,124	\$966,435	\$936,321
	2 Borrower Payments- Interest	\$238,240	\$227,823	\$217,202	\$199,828	\$180,868
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$31,496	\$28,182	\$25,478	\$22,858	\$20,382
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	7.76%	7.97%	8.52%	8.71%	8.69%
	2 Weighted Average Remaining Maturity (WARM)	50	48	46	43	42
F.	1 Senior Notes Outstanding	\$9,046,859	\$7,841,825	\$6,890,464	\$6,040,209	\$5,184,060
	2 Subordinate Note Outstanding	\$2,383,118	\$2,065,689	\$1,815,082	\$1,591,108	\$1,365,582
	3 Senior Principal Distribution Amount	\$1,050,915	\$1,205,034	\$951,361	\$850,255	\$856,149
	4 Subordinate Principal Distribution Amount	\$276,831	\$317,429	\$250,607	\$223,974	\$225,526
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	162.36%	169.07%	174.73%	184.36%	198.05%
	7 Total Asset Percentage	128.50%	133.82%	138.30%	145.92%	156.76%

Net Loan Rate is no longer applicable to this deal.