

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2024

Collection Period: 04/01/2024 to 06/30/2024

I. Series 2005-B Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
						March 31, 2024	Change	June 30, 2024				
1 Principal Balance						\$7,532,212.24	(\$829,778.01)	\$6,702,434.23				
2 Accrued Interest						\$60,552.94	(\$779.78)	\$59,773.16				
3 Total Principal And Accrued Interest Balance						\$7,592,765.18	(\$830,557.79)	\$6,762,207.39				
4 Fund Accounts Balance						\$2,310,083.94	(\$165,242.25)	\$2,144,841.69				
5 Total Student Loans And Fund Balance						\$9,902,849.12	(\$995,800.04)	\$8,907,049.08				
B. Student Loan Portfolio and Fund Balance												
						March 31, 2024	Change	June 30, 2024				
1 Weighted Average Coupon (WAC)						8.69%	-0.04%	8.65%				
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]						42	(2)	40				
3 Number of Loans						2,609	(135)	2,474				
4 Number of Borrowers						2,469	(128)	2,341				
C. Notes and Certificates												
				Index	Spread Adjustment	Margin	6/30/2024 Interest Rate	Balance March 31, 2024	Balance Change	Balance June 30, 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%	5.95516%	\$5,184,059.81	(\$845,351.08)	\$4,338,708.73	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%	6.08516%	\$1,365,581.82	(\$222,681.86)	\$1,142,899.96	20.8%
6	Total Notes and Certificates							5.98226%	\$6,549,641.63	(\$1,068,032.94)	\$5,481,608.69	100.0%
D. Fund Accounts Balance												
						March 31, 2024	Change	June 30, 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						\$1,310,083.94	(\$165,242.25)	\$1,144,841.69				
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						\$2,310,083.94	(\$165,242.25)	\$2,144,841.69				

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity		June 30, 2024
1	Borrower Payments - Total	(\$810,546.11)
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	(\$810,546.11)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$370.22
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$200.68)
4b	Adjustments - Write-offs	(\$19,401.44)
4	Total Adjustments	(\$19,602.12)
5	Total Non-Cash Principal Activity	(\$19,231.90)
C. Total Student Loan Principal Activity		(\$829,778.01)
D. Student Loan Interest Activity		
1	Borrower Payments - Total	(\$158,309.21)
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	(\$158,309.21)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$157,159.56
2	Capitalized Interest	(\$370.22)
3a	Small Balance and Other Adjustments	\$104.43
3b	Adjustments - Write-offs	(\$797.88)
3	Total Adjustments	(\$693.45)
4	Fee Accruals	\$1,433.54
5	Total Non-Cash Interest Adjustments	\$157,529.43
F. Total Student Loan Interest Activity		(\$779.78)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	June 30, 2024		
	Transfers to Other Funds	\$1,187,475.96		
	1a Amount received in the collection account related to the collection period	(\$1,187,475.96)		
	1b Earnings	\$994,142.37		
	1c Recoveries	\$25.13		
	2 Amount received from Swap counterparty with respect to the related interest period	\$53,353.26		
	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	\$1,047,520.76		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
		1a Administrative Allowance	\$18,056.44	\$18,056.44
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		\$65,311.98	\$65,311.98	\$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		\$17,580.01	\$17,580.01	\$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)	\$946,572.33	\$946,572.33	\$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	\$1,047,520.76	\$1,047,520.76	\$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)	\$1,047,520.76	\$1,047,520.76	
B.	First	Administrative Allowance	\$18,056.44	\$1,029,464.32	\$0.00
	Second	Swap Payments	\$0.00	\$1,029,464.32	\$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	\$1,029,464.32	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,029,464.32	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$65,311.98	\$964,152.34	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$65,311.98		
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	\$964,152.34	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$964,152.34	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$964,152.34	\$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	\$17,580.01	\$946,572.33	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$946,572.33	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$946,572.33	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$946,572.33	\$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	\$946,572.33	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$946,572.33	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$749,214.67	\$197,357.66	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$197,357.66	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$946,572.33		
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

		June 30, 2024
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$6,762,207.39
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11
	3 Senior Notes Outstanding (a)	\$3,589,494.06
	Senior Asset Percentage	216.25%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$6,762,207.39
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11
	3 All Notes Outstanding (a)	\$4,535,036.36
	Total Asset Percentage	171.16%

(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	2,474	\$6,702,434.23	100.00%
	2 Total By Loan Type Distribution (a)	2,474	\$6,702,434.23	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$11,345.00	0.17%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$61,793.38	0.92%
	5 Repayment	2,464	\$6,603,837.44	98.53%
	6 Interim Charge-Offs	2	\$25,458.41	0.38%
	7 Total By Borrower Status Distribution	2,474	\$6,702,434.23	100.00%
C. School Type Distribution:				
	1 Graduate	2,464	\$6,625,994.28	98.86%
	2 Undergraduate	10	\$76,439.95	1.14%
	3 Total By Loan Type Distribution	2,474	\$6,702,434.23	100.00%

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$21,636.92	0.32%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$21,636.92	0.32%	
D. REPAYMENT:				
Active				
Current	2,345	\$6,190,539.78	91.55%	
1-29 Days Delinquent	45	\$157,826.32	2.33%	
30-59 Days Delinquent	48	\$199,767.78	2.95%	
60-89 Days Delinquent	7	\$46,626.10	0.69%	
90-119 Days Delinquent	6	\$16,309.85	0.24%	
120-149 Days Delinquent	7	\$17,524.71	0.26%	
150-179 Days Delinquent	6	\$19,707.48	0.29%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	5	\$66,021.18	0.98%	
G. Interim Charge-Offs	2	\$26,247.27	0.39%	
H. TOTAL REPAYMENT	2,471	\$6,740,570.47	99.68%	
I. TOTAL PORTFOLIO	2,474	\$6,762,207.39	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$5,481,609
B.	1 Total Private Principal Outstanding Balance	\$6,702,434
	2 Total Fund Accounts Balance	\$2,144,842
	3 Total Principal and Accrued Interest Balance	\$6,762,207
	4 Number of Loans	2,474
	5 Number of Borrowers	2,341
C.	1 Borrower Payments- Principal	\$810,546
	2 Borrower Payments- Interest	\$158,309
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$18,056
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.65%
	2 Weighted Average Remaining Maturity (WARM)	40
F.	1 Senior Notes Outstanding	\$4,338,709
	2 Subordinate Note Outstanding	\$1,142,900
	3 Senior Principal Distribution Amount	\$845,351
	4 Subordinate Principal Distribution Amount	\$222,682
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	216.25%
	7 Total Asset Percentage	171.16%

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Portfolio Trend Analysis Report

June 30, 2024

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		June-23	September-23	December-23	March-24	June-24
Reporting Date		7/25/23	10/25/23	1/25/24	4/25/24	7/25/24
A.	1 Asset Backed Securities	\$9,907,513	\$8,705,545	\$7,631,317	\$6,549,642	\$5,481,609
B.	1 Total Private Principal Balance	\$10,569,400	\$9,474,929	\$8,478,471	\$7,532,212	\$6,702,434
	2 Total Fund Accounts Balance	\$2,396,374	\$2,377,365	\$2,359,667	\$2,310,084	\$2,144,842
	3 Total Principal and Accrued Interest Balance	\$10,649,668	\$9,554,335	\$8,557,236	\$7,592,765	\$6,762,207
	4 Number of Loans	3,149	2,968	2,817	2,609	2,474
	5 Number of Borrowers	2,969	2,804	2,663	2,469	2,341
C.	1 Borrower Payments- Principal	\$1,080,528	\$1,064,124	\$966,435	\$936,321	\$810,546
	2 Borrower Payments- Interest	\$227,823	\$217,202	\$199,828	\$180,868	\$158,309
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$28,182	\$25,478	\$22,858	\$20,382	\$18,056
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	7.97%	8.52%	8.71%	8.69%	8.65%
	2 Weighted Average Remaining Maturity (WARM)	48	46	43	42	40
F.	1 Senior Notes Outstanding	\$7,841,825	\$6,890,464	\$6,040,209	\$5,184,060	\$4,338,709
	2 Subordinate Note Outstanding	\$2,065,689	\$1,815,082	\$1,591,108	\$1,365,582	\$1,142,900
	3 Senior Principal Distribution Amount	\$1,205,034	\$951,361	\$850,255	\$856,149	\$845,351
	4 Subordinate Principal Distribution Amount	\$317,429	\$250,607	\$223,974	\$225,526	\$222,682
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	169.07%	174.73%	184.36%	198.05%	216.25%
	7 Total Asset Percentage	133.82%	138.30%	145.92%	156.76%	171.16%

Net Loan Rate is no longer applicable to this deal.