

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2024
Collection Period: 07/01/2024 to 09/30/2024

I. Series 2005-B Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								June 30, 2024	Change	September 30, 2024		
1 Principal Balance								\$6,702,434.23	(\$745,040.58)	\$5,957,393.65		
2 Accrued Interest								\$59,773.16	(\$3,449.25)	\$56,323.91		
3 Total Principal And Accrued Interest Balance								\$6,762,207.39	(\$748,489.83)	\$6,013,717.56		
4 Fund Accounts Balance								\$2,144,841.69	(\$118,133.98)	\$2,026,707.71		
5 Total Student Loans And Fund Balance								\$8,907,049.08	(\$866,623.81)	\$8,040,425.27		
B. Student Loan Portfolio and Fund Balance												
								June 30, 2024	Change	September 30, 2024		
1 Weighted Average Coupon (WAC)								8.65%	0.02%	8.67%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]								40	(2)	39		
3 Number of Loans								2,474	(116)	2,358		
4 Number of Borrowers								2,341	(106)	2,235		
C. Notes and Certificates												
				Index	Spread Adjustment	Margin	9/30/2024 Interest Rate	Balance June 30, 2024	Balance Change	Balance September 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%	5.91621%	\$4,338,708.73	(\$749,214.67)	\$3,589,494.06	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%	6.04621%	\$1,142,899.96	(\$197,357.66)	\$945,542.30	20.8%
6 Total Notes and Certificates							5.94331%	\$5,481,608.69	(\$946,572.33)	\$4,535,036.36	100.0%	
D. Fund Accounts Balance												
								June 30, 2024	Change	September 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								\$1,144,841.69	(\$118,133.98)	\$1,026,707.71		
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								\$2,144,841.69	(\$118,133.98)	\$2,026,707.71		

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II. Series 2005-B Transactions and Accruals		
		September 30, 2024
A.	Student Loan Cash Principal Activity	
1	Borrower Payments - Total	(\$745,734.90)
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	(\$745,734.90)
B.	Student Loan Non-Cash Principal Activity	
1	Capitalized Interest	\$2,922.62
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$4.00)
4b	Adjustments - Write-offs	(\$2,224.30)
4	Total Adjustments	(\$2,228.30)
5	Total Non-Cash Principal Activity	\$694.32
C.	Total Student Loan Principal Activity	(\$745,040.58)
D.	Student Loan Interest Activity	
1	Borrower Payments - Total	(\$143,982.73)
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	(\$143,982.73)
E.	Student Loan Non-Cash Interest Activity	
1	Borrower Accruals	\$142,004.37
2	Capitalized Interest	(\$2,922.62)
3a	Small Balance and Other Adjustments	(\$128.97)
3b	Adjustments - Write-offs	\$0.00
3	Total Adjustments	(\$128.97)
4	Fee Accruals	\$1,580.70
5	Total Non-Cash Interest Adjustments	\$140,533.48
F.	Total Student Loan Interest Activity	(\$3,449.25)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2024		
	Transfers to Other Funds	\$1,047,520.76		
	1a Amount received in the collection account related to the collection period	(\$1,047,520.76)		
	1b Earnings	\$885,948.40		
	1c Recoveries	\$23.31		
	2 Amount received from Swap counterparty with respect to the related interest period	\$39,645.84		
	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	\$925,617.55		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$16,108.98	\$16,108.98	\$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		\$54,270.29	\$54,270.29	\$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		\$14,609.98	\$14,609.98	\$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)	\$840,628.30	\$840,628.30	\$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	\$925,617.55	\$925,617.55	\$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)	\$925,617.55	\$925,617.55	
B.	First	Administrative Allowance	\$16,108.98	\$909,508.57	\$0.00
	Second	Swap Payments	\$0.00	\$909,508.57	\$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	\$909,508.57	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$909,508.57	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$54,270.29	\$855,238.28	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$54,270.29		
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	\$855,238.28	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$855,238.28	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$855,238.28	\$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	\$14,609.98	\$840,628.30	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$840,628.30	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$840,628.30	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$840,628.30	\$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	\$840,628.30	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$840,628.30	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$665,359.67	\$175,268.63	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$175,268.63	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$840,628.30		
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, 2024
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$6,013,717.56
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11
	3 Senior Notes Outstanding (a)	\$2,924,134.39
	Senior Asset Percentage	239.86%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$6,013,717.56
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11
	3 All Notes Outstanding (a)	\$3,694,408.06
	Total Asset Percentage	189.85%

(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	2,358	\$5,957,393.65	100.00%
	2 Total By Loan Type Distribution (a)	2,358	\$5,957,393.65	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$11,345.00	0.19%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	3	\$38,977.81	0.65%
	5 Repayment	2,351	\$5,886,331.32	98.81%
	6 Interim Charge-Offs	1	\$20,739.52	0.35%
	7 Total By Borrower Status Distribution	2,358	\$5,957,393.65	100.00%
C. School Type Distribution:				
	1 Graduate	2,348	\$5,886,935.10	98.82%
	2 Undergraduate	10	\$70,458.55	1.18%
	3 Total By Loan Type Distribution	2,358	\$5,957,393.65	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	\$21,876.35	0.36%	
B. Grace Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$21,876.35	0.36%	
REPAYMENT:				
D. Active				
Current	2,124	\$5,143,172.35	85.52%	
1-29 Days Delinquent	151	\$482,340.46	8.02%	
30-59 Days Delinquent	32	\$138,336.94	2.30%	
60-89 Days Delinquent	19	\$65,004.56	1.08%	
90-119 Days Delinquent	14	\$43,887.87	0.73%	
120-149 Days Delinquent	5	\$13,732.87	0.23%	
150-179 Days Delinquent	6	\$40,991.19	0.68%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	3	\$43,408.89	0.72%	
G. Interim Charge-Offs	1	\$20,966.08	0.35%	
H. TOTAL REPAYMENT	2,355	\$5,991,841.21	99.64%	
I. TOTAL PORTFOLIO	2,358	\$6,013,717.56	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$4,535,036
B.	1 Total Private Principal Outstanding Balance	\$5,957,394
	2 Total Fund Accounts Balance	\$2,026,708
	3 Total Principal and Accrued Interest Balance	\$6,013,718
	4 Number of Loans	2,358
	5 Number of Borrowers	2,235
C.	1 Borrower Payments- Principal	\$745,735
	2 Borrower Payments- Interest	\$143,983
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$16,109
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.67%
	2 Weighted Average Remaining Maturity (WARM)	39
F.	1 Senior Notes Outstanding	\$3,589,494
	2 Subordinate Note Outstanding	\$945,542
	3 Senior Principal Distribution Amount	\$749,215
	4 Subordinate Principal Distribution Amount	\$197,358
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	239.86%
	7 Total Asset Percentage	189.85%

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Portfolio Trend Analysis Report

September 30, 2024

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		September-23	December-23	March-24	June-24	September-24
Reporting Date		10/25/23	1/25/24	4/25/24	7/25/24	10/25/24
A.	1 Asset Backed Securities	\$8,705,545	\$7,631,317	\$6,549,642	\$5,481,609	\$4,535,036
B.	1 Total Private Principal Balance	\$9,474,929	\$8,478,471	\$7,532,212	\$6,702,434	\$5,957,394
	2 Total Fund Accounts Balance	\$2,377,365	\$2,359,667	\$2,310,084	\$2,144,842	\$2,026,708
	3 Total Principal and Accrued Interest Balance	\$9,554,335	\$8,557,236	\$7,592,765	\$6,762,207	\$6,013,718
	4 Number of Loans	2,968	2,817	2,609	2,474	2,358
	5 Number of Borrowers	2,804	2,663	2,469	2,341	2,235
C.	1 Borrower Payments- Principal	\$1,064,124	\$966,435	\$936,321	\$810,546	\$745,735
	2 Borrower Payments- Interest	\$217,202	\$199,828	\$180,868	\$158,309	\$143,983
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$25,478	\$22,858	\$20,382	\$18,056	\$16,109
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.52%	8.71%	8.69%	8.65%	8.67%
	2 Weighted Average Remaining Maturity (WARM)	46	43	42	40	39
F.	1 Senior Notes Outstanding	\$6,890,464	\$6,040,209	\$5,184,060	\$4,338,709	\$3,589,494
	2 Subordinate Note Outstanding	\$1,815,082	\$1,591,108	\$1,365,582	\$1,142,900	\$945,542
	3 Senior Principal Distribution Amount	\$951,361	\$850,255	\$856,149	\$845,351	\$749,215
	4 Subordinate Principal Distribution Amount	\$250,607	\$223,974	\$225,526	\$222,682	\$197,358
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	174.73%	184.36%	198.05%	216.25%	239.86%
	7 Total Asset Percentage	138.30%	145.92%	156.76%	171.16%	189.85%

Net Loan Rate is no longer applicable to this deal.