

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 27, 2025
Collection Period: 10/01/2024 to 12/31/2024

I. Series 2005-B Asset and Liability Summary												
A. Student Loan Portfolio and Fund Balance												
								September 30, 2024	Change	December 31, 2024		
1 Principal Balance								\$5,957,393.65	(\$808,855.50)	\$5,148,538.15		
2 Accrued Interest								\$56,323.91	(\$2,066.46)	\$54,257.45		
3 Total Principal And Accrued Interest Balance								\$6,013,717.56	(\$810,921.96)	\$5,202,795.60		
4 Fund Accounts Balance								\$2,026,707.71	(\$22,341.55)	\$2,004,366.16		
5 Total Student Loans And Fund Balance								\$8,040,425.27	(\$833,263.51)	\$7,207,161.76		
B. Student Loan Portfolio and Fund Balance												
								September 30, 2024	Change	December 31, 2024		
1 Weighted Average Coupon (WAC)								8.67%	-0.34%	8.33%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]								39	(2)	36		
3 Number of Loans								2,358	(128)	2,230		
4 Number of Borrowers								2,235	(117)	2,118		
C. Notes and Certificates												
				Index	Spread Adjustment	Margin	12/31/2024 Interest Rate	Balance September 30, 2024	Balance Change	Balance December 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%	5.25748%	\$3,589,494.06	(\$665,359.67)	\$2,924,134.39	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%	5.38748%	\$945,542.30	(\$175,268.63)	\$770,273.67	20.8%
6	Total Notes and Certificates							5.28458%	\$4,535,036.36	(\$840,628.30)	\$3,694,408.06	100.0%
D. Fund Accounts Balance												
								September 30, 2024	Change	December 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								\$1,026,707.71	(\$22,341.55)	\$1,004,366.16		
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								\$2,026,707.71	(\$22,341.55)	\$2,004,366.16		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	December 31, 2024	
1 Borrower Payments - Total		(\$747,536.61)
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		(\$747,536.61)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,197.41
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$217.82)	
4b Adjustments - Write-offs	(\$62,298.48)	
4 Total Adjustments		(\$62,516.30)
5 Total Non-Cash Principal Activity		(\$61,318.89)
C. Total Student Loan Principal Activity		
		(\$808,855.50)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$119,297.45)
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		(\$119,297.45)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$120,079.67
2 Capitalized Interest		(\$1,197.41)
3a Small Balance and Other Adjustments	(\$11.80)	
3b Adjustments - Write-offs	(\$3,075.92)	
3 Total Adjustments		(\$3,087.72)
4 Fee Accruals		\$1,436.45
5 Total Non-Cash Interest Adjustments		\$117,230.99
F. Total Student Loan Interest Activity		
		(\$2,066.46)

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III. Series 2005-B Collection Fund Activity					
A. Collection Fund	Beginning Balance	December 31, 2024			
	Transfers to Other Funds	\$925,617.55			
	1a Amount received in the collection account related to the collection period	(\$925,617.55)			
	1b Earnings	\$866,165.45			
	1c Recoveries	\$22.06			
	2 Amount received from Swap counterparty with respect to the related interest period	\$36,419.88			
	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	\$902,607.39			
	B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
		1a Administrative Allowance	\$14,218.59	\$14,218.59	\$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		\$40,142.12	\$40,142.12	\$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		\$10,835.68	\$10,835.68	\$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)	\$824,911.00	\$824,911.00	\$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	\$902,607.39	\$902,607.39	\$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)	\$902,607.39	\$902,607.39	
B.	First	Administrative Allowance	\$26,718.59	\$875,888.80	\$0.00
	Second	Swap Payments	\$0.00	\$875,888.80	\$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	\$875,888.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$875,888.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$40,142.12	\$835,746.68	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$40,142.12		
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	\$835,746.68	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$835,746.68	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$835,746.68	\$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	\$10,835.68	\$824,911.00	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$824,911.00	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$824,911.00	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$824,911.00	\$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	\$824,911.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$824,911.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$652,919.38	\$171,991.62	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$171,991.62	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$824,911.00		
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, 2024	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$5,202,795.60	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 Senior Notes Outstanding (a)	\$2,271,215.01	
	Senior Asset Percentage	273.10%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$5,202,795.60	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 All Notes Outstanding (a)	\$2,869,497.06	
	Total Asset Percentage	216.16%	

(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	2,230	\$5,148,538.15	100.00%
	2 Total By Loan Type Distribution (a)	2,230	\$5,148,538.15	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$11,345.00	0.22%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	10	\$86,666.43	1.68%
	5 Repayment	2,216	\$5,048,717.23	98.06%
	6 Interim Charge-Offs	1	\$1,809.49	0.04%
	7 Total By Borrower Status Distribution	2,230	\$5,148,538.15	100.00%
C.	School Type Distribution:			
	1 Graduate	2,220	\$5,083,584.00	98.74%
	2 Undergraduate	10	\$64,954.15	1.26%
	3 Total By Loan Type Distribution	2,230	\$5,148,538.15	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	\$22,093.92	0.42%	
B. Grace Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	3	\$22,093.92	0.42%	
REPAYMENT:				
D. Active				
Current	2,013	\$4,418,950.04	84.93%	
1-29 Days Delinquent	127	\$386,825.36	7.43%	
30-59 Days Delinquent	34	\$116,614.86	2.24%	
60-89 Days Delinquent	17	\$69,192.82	1.33%	
90-119 Days Delinquent	8	\$29,240.94	0.56%	
120-149 Days Delinquent	9	\$30,774.24	0.59%	
150-179 Days Delinquent	8	\$34,538.00	0.66%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	10	\$92,709.80	1.78%	
G. Interim Charge-Offs	1	\$1,855.62	0.04%	
H. TOTAL REPAYMENT	2,227	\$5,180,701.68	99.58%	
I. TOTAL PORTFOLIO	2,230	\$5,202,795.60	100.00%	

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$3,694,408
B.	1 Total Private Principal Outstanding Balance	\$5,148,538
	2 Total Fund Accounts Balance	\$2,004,366
	3 Total Principal and Accrued Interest Balance	\$5,202,796
	4 Number of Loans	2,230
	5 Number of Borrowers	2,118
C.	1 Borrower Payments- Principal	\$747,537
	2 Borrower Payments- Interest	\$119,297
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$14,219
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	8.33%
	2 Weighted Average Remaining Maturity (WARM)	36
F.	1 Senior Notes Outstanding	\$2,924,134
	2 Subordinate Note Outstanding	\$770,274
	3 Senior Principal Distribution Amount	\$665,360
	4 Subordinate Principal Distribution Amount	\$175,269
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	273.10%
	7 Total Asset Percentage	216.16%

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Portfolio Trend Analysis Report

December 31, 2024

IX. Asset-Backed Securities Notes Series 2005-B						
Collection Periods		December-23	March-24	June-24	September-24	December-24
Reporting Date		1/25/24	4/25/24	7/25/24	10/25/24	1/27/25
A.	1 Asset Backed Securities	\$7,631,317	\$6,549,642	\$5,481,609	\$4,535,036	\$3,694,408
B.	1 Total Private Principal Balance	\$8,478,471	\$7,532,212	\$6,702,434	\$5,957,394	\$5,148,538
	2 Total Fund Accounts Balance	\$2,359,667	\$2,310,084	\$2,144,842	\$2,026,708	\$2,004,366
	3 Total Principal and Accrued Interest Balance	\$8,557,236	\$7,592,765	\$6,762,207	\$6,013,718	\$5,202,796
	4 Number of Loans	2,817	2,609	2,474	2,358	2,230
	5 Number of Borrowers	2,663	2,469	2,341	2,235	2,118
C.	1 Borrower Payments- Principal	\$966,435	\$936,321	\$810,546	\$745,735	\$747,537
	2 Borrower Payments- Interest	\$199,828	\$180,868	\$158,309	\$143,983	\$119,297
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$22,858	\$20,382	\$18,056	\$16,109	\$14,219
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.71%	8.69%	8.65%	8.67%	8.33%
	2 Weighted Average Remaining Maturity (WARM)	43	42	40	39	36
F.	1 Senior Notes Outstanding	\$6,040,209	\$5,184,060	\$4,338,709	\$3,589,494	\$2,924,134
	2 Subordinate Note Outstanding	\$1,591,108	\$1,365,582	\$1,142,900	\$945,542	\$770,274
	3 Senior Principal Distribution Amount	\$850,255	\$856,149	\$845,351	\$749,215	\$665,360
	4 Subordinate Principal Distribution Amount	\$223,974	\$225,526	\$222,682	\$197,358	\$175,269
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	184.36%	198.05%	216.25%	239.86%	273.10%
	7 Total Asset Percentage	145.92%	156.76%	171.16%	189.85%	216.16%

Net Loan Rate is no longer applicable to this deal.