

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025
Collection Period: 01/01/2025 to 03/31/2025

I. Series 2005-B Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	December 31, 2024	Change	March 31, 2025	
1 Principal Balance	\$5,148,538.15	(\$761,833.71)	\$4,386,704.44	
2 Accrued Interest	\$54,257.45	(\$2,105.03)	\$52,152.42	
3 Total Principal And Accrued Interest Balance	\$5,202,795.60	(\$763,938.74)	\$4,438,856.86	
4 Fund Accounts Balance	\$2,004,366.16	(\$21,342.18)	\$1,983,023.98	
5 Total Student Loans And Fund Balance	\$7,207,161.76	(\$785,280.92)	\$6,421,880.84	

B. Student Loan Portfolio and Fund Balance

	December 31, 2024	Change	March 31, 2025	
1 Weighted Average Coupon (WAC)	8.33%	-0.51%	7.82%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	36	(1)	35	
3 Number of Loans	2,230	(191)	2,039	
4 Number of Borrowers	2,118	(179)	1,939	

C. Notes and Certificates

				Spread			3/31/2025	Balance	Balance	Balance	% of
				Index	Adjustment	Margin	Interest Rate	December 31, 2024	Change	March 31, 2025	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%	4.93168%	\$2,924,134.39	(\$652,919.38)	\$2,271,215.01	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%	5.06168%	\$770,273.67	(\$171,991.62)	\$598,282.05	20.8%
6 Total Notes and Certificates							4.95878%	\$3,694,408.06	(\$824,911.00)	\$2,869,497.06	100.0%

D. Fund Accounts Balance

	December 31, 2024	Change	March 31, 2025	
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	\$1,004,366.16	(\$21,342.18)	\$983,023.98	
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	\$2,004,366.16	(\$21,342.18)	\$1,983,023.98	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		March 31, 2025	
1	Borrower Payments - Total		(\$753,357.72)
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		(\$753,357.72)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$1,170.90
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$156.84)	
4b	Adjustments - Write-offs	(\$9,490.05)	
4	Total Adjustments		(\$9,646.89)
5	Total Non-Cash Principal Activity		(\$8,475.99)
C. Total Student Loan Principal Activity			(\$761,833.71)
D. Student Loan Interest Activity			
1	Borrower Payments - Total		(\$96,428.04)
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		(\$96,428.04)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$94,785.83
2	Capitalized Interest		(\$1,170.90)
3a	Small Balance and Other Adjustments	\$18.21	
3b	Adjustments - Write-offs	(\$501.47)	
3	Total Adjustments		(\$483.26)
4	Fee Accruals		\$1,191.34
5	Total Non-Cash Interest Adjustments		\$94,323.01
F. Total Student Loan Interest Activity			(\$2,105.03)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	March 31, 2025	
	Beginning Balance	\$902,607.39	
	Transfers to Other Funds	(\$902,607.39)	
	1a Amount received in the collection account related to the collection period	\$864,144.47	
	1b Earnings	\$21.98	
	1c Recoveries	\$31,457.47	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	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	\$895,623.92	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$12,237.69	\$12,237.69 \$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	\$27,379.99	\$27,379.99 \$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	\$7,402.54	\$7,402.54 \$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)	\$848,603.70	\$848,603.70 \$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	\$895,623.92	\$895,623.92 \$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

IV. Series 2005-B Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$895,623.92	\$895,623.92	
B.	First	Administrative Allowance	\$12,237.69	\$883,386.23	\$0.00
	Second	Swap Payments	\$0.00	\$883,386.23	\$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	\$883,386.23	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$883,386.23	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$27,379.99	\$856,006.24	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$27,379.99		
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	\$856,006.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$856,006.24	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$856,006.24	\$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	\$7,402.54	\$848,603.70	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$848,603.70	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$848,603.70	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$848,603.70	\$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	\$848,603.70	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$848,603.70	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$671,672.22	\$176,931.48	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$176,931.48	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$848,603.70		
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

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	March 31, 2025	
	1 Student Loan Portfolio Balance	\$4,438,856.86	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 Senior Notes Outstanding (a)	\$1,599,542.79	
	Senior Asset Percentage	340.03%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$4,438,856.86	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.25	
	3 All Notes Outstanding (a)	\$2,020,893.36	
	Total Asset Percentage	269.13%	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

VI. Series 2005-B Portfolio Characteristics					
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio	
		2,039	\$4,386,704.44	100.00%	
		2,039	\$4,386,704.44	100.00%	
B.	Borrower Status Distribution:				
		1 In-School	3	\$11,345.00	0.26%
		2 Grace	0	\$0.00	0.00%
		3 Deferment	0	\$0.00	0.00%
		4 Forbearance	10	\$58,032.27	1.32%
		5 Repayment	2,025	\$4,297,495.99	97.97%
		6 Interim Charge-Offs	1	\$19,831.18	0.45%
		7 Total By Borrower Status Distribution	2,039	\$4,386,704.44	100.00%
C.	School Type Distribution:				
		1 Graduate	2,030	\$4,327,533.78	98.65%
		2 Undergraduate	9	\$59,170.66	1.35%
		3 Total By Loan Type Distribution	2,039	\$4,386,704.44	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

VII. Series 2005-B Notes				Portfolio Status By Loan Type			
Status		# of Loans	Amount (\$)	Percentage (%)			
A.	INTERIM:		Includes Accrued Int.				
	In-School						
	Current	3	\$22,298.94		0.50%		
B.	Grace						
	Current	0	\$0.00		0.00%		
C.	TOTAL INTERIM	3	\$22,298.94		0.50%		
D.	REPAYMENT:						
	Active						
	Current	1,850	\$3,823,151.34		86.13%		
	1-29 Days Delinquent	102	\$284,018.38		6.40%		
	30-59 Days Delinquent	41	\$124,325.36		2.80%		
	60-89 Days Delinquent	10	\$43,107.13		0.97%		
	90-119 Days Delinquent	9	\$16,036.88		0.36%		
	120-149 Days Delinquent	7	\$27,315.53		0.62%		
	150-179 Days Delinquent	6	\$13,926.89		0.31%		
	> 180 Days Delinquent	0	\$0.00		0.00%		
E.	Deferment:						
	Current	0	\$0.00		0.00%		
F.	Forbearance:						
	Current	10	\$64,840.87		1.46%		
G.	Interim Charge-Offs	1	\$19,835.54		0.45%		
H.	TOTAL REPAYMENT	2,036	\$4,416,557.92		99.50%		
I.	TOTAL PORTFOLIO	2,039	\$4,438,856.86		100.00%		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2025

Collection Period: 01/01/2025 to 03/31/2025

VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$2,869,497
B.	1 Total Private Principal Outstanding Balance	\$4,386,704
	2 Total Fund Accounts Balance	\$1,983,024
	3 Total Principal and Accrued Interest Balance	\$4,438,857
	4 Number of Loans	2,039
	5 Number of Borrowers	1,939
C.	1 Borrower Payments- Principal	\$753,358
	2 Borrower Payments- Interest	\$96,428
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$12,238
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.82%
	2 Weighted Average Remaining Maturity (WARM)	35
F.	1 Senior Notes Outstanding	\$2,271,215
	2 Subordinate Note Outstanding	\$598,282
	3 Senior Principal Distribution Amount	\$652,919
	4 Subordinate Principal Distribution Amount	\$171,992
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	340.03%
	7 Total Asset Percentage	269.13%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Portfolio Trend Analysis Report

March 31, 2025

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	March-24	June-24	September-24	December-24	March-25
	Reporting Date	4/25/24	7/25/24	10/25/24	1/27/25	4/25/25
A.	1 Asset Backed Securities	\$6,549,642	\$5,481,609	\$4,535,036	\$3,694,408	\$2,869,497
B.	1 Total Private Principal Balance	\$7,532,212	\$6,702,434	\$5,957,394	\$5,148,538	\$4,386,704
	2 Total Fund Accounts Balance	\$2,310,084	\$2,144,842	\$2,026,708	\$2,004,366	\$1,983,024
	3 Total Principal and Accrued Interest Balance	\$7,592,765	\$6,762,207	\$6,013,718	\$5,202,796	\$4,438,857
	4 Number of Loans	2,609	2,474	2,358	2,230	2,039
	5 Number of Borrowers	2,469	2,341	2,235	2,118	1,939
C.	1 Borrower Payments- Principal	\$936,321	\$810,546	\$745,735	\$747,537	\$753,358
	2 Borrower Payments- Interest	\$180,868	\$158,309	\$143,983	\$119,297	\$96,428
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$20,382	\$18,056	\$16,109	\$14,219	\$12,238
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.69%	8.65%	8.67%	8.33%	7.82%
	2 Weighted Average Remaining Maturity (WARM)	42	40	39	36	35
F.	1 Senior Notes Outstanding	\$5,184,060	\$4,338,709	\$3,589,494	\$2,924,134	\$2,271,215
	2 Subordinate Note Outstanding	\$1,365,582	\$1,142,900	\$945,542	\$770,274	\$598,282
	3 Senior Principal Distribution Amount	\$856,149	\$845,351	\$749,215	\$665,360	\$652,919
	4 Subordinate Principal Distribution Amount	\$225,526	\$222,682	\$197,358	\$175,269	\$171,992
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	198.05%	216.25%	239.86%	273.10%	340.03%
	7 Total Asset Percentage	156.76%	171.16%	189.85%	216.16%	269.13%
Net Loan Rate is no longer applicable to this deal.						