

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2025
Collection Period: 04/01/2025 to 06/30/2025

I. Series 2005-B Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

	March 31, 2025	Change	June 30, 2025	
1 Principal Balance	\$4,386,704.44	(\$628,441.47)	\$3,758,262.97	
2 Accrued Interest	\$52,152.42	(\$3,173.60)	\$48,978.82	
3 Total Principal And Accrued Interest Balance	\$4,438,856.86	(\$631,615.07)	\$3,807,241.79	
4 Fund Accounts Balance	\$1,983,023.98	(\$154,381.49)	\$1,828,642.49	
5 Total Student Loans And Fund Balance	\$6,421,880.84	(\$785,996.56)	\$5,635,884.28	

B. Student Loan Portfolio and Fund Balance

	March 31, 2025	Change	June 30, 2025	
1 Weighted Average Coupon (WAC)	7.82%	-0.13%	7.69%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	35	(1)	35	
3 Number of Loans	2,039	(114)	1,925	
4 Number of Borrowers	1,939	(108)	1,831	

C. Notes and Certificates

				Spread			6/30/2025	Balance	Balance	Balance	% of
				Adjustment	Margin	Interest Rate		March 31, 2025	Change	June 30, 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%	4.91338%	\$2,271,215.01	(\$671,672.22)	\$1,599,542.79	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%	5.04338%	\$598,282.05	(\$176,931.48)	\$421,350.57	20.8%
6 Total Notes and Certificates						4.94048%		\$2,869,497.06	(\$848,603.70)	\$2,020,893.36	100.0%

D. Fund Accounts Balance

	March 31, 2025	Change	June 30, 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	\$983,023.98	(\$154,381.49)	\$828,642.49	
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	\$1,983,023.98	(\$154,381.49)	\$1,828,642.49	

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		June 30, 2025	
1	Borrower Payments - Total		(\$616,744.63)
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		(\$616,744.63)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$2,162.04
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	\$34.14	
4b	Adjustments - Write-offs	(\$13,893.02)	
4	Total Adjustments		(\$13,858.88)
5	Total Non-Cash Principal Activity		(\$11,696.84)
C. Total Student Loan Principal Activity			(\$628,441.47)
D. Student Loan Interest Activity			
1	Borrower Payments - Total		(\$82,023.46)
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		(\$82,023.46)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$80,539.35
2	Capitalized Interest		(\$2,162.04)
3a	Small Balance and Other Adjustments	(\$114.54)	
3b	Adjustments - Write-offs	(\$575.28)	
3	Total Adjustments		(\$689.82)
4	Fee Accruals		\$1,162.37
5	Total Non-Cash Interest Adjustments		\$78,849.86
F. Total Student Loan Interest Activity			(\$3,173.60)

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	June 30, 2025	
	Beginning Balance	\$895,623.92	
	Transfers to Other Funds	(\$895,623.92)	
	1a Amount received in the collection account related to the collection period	\$702,191.87	
	1b Earnings	\$21.64	
	1c Recoveries	\$42,452.70	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$311,905.72	
	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	\$1,000,000.00	
	6 Amount in received in the collection account after last date of related collection period	\$0.00	
	Ending Balance	\$2,056,571.93	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$10,440.75	\$10,440.75 \$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	\$19,866.21	\$19,866.21 \$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	\$5,371.61	\$5,371.61 \$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)	\$2,020,893.36	\$2,020,893.36 \$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	\$2,056,571.93	\$2,056,571.93 \$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)	\$2,056,571.93	\$2,056,571.93	
B.	First	Administrative Allowance	\$10,440.75	\$2,046,131.18	\$0.00
	Second	Swap Payments	\$0.00	\$2,046,131.18	\$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	\$2,046,131.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,046,131.18	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$19,866.21	\$2,026,264.97	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$19,866.21		
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	\$2,026,264.97	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,026,264.97	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,026,264.97	\$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	\$5,371.61	\$2,020,893.36	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,020,893.36	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,020,893.36	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,020,893.36	\$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	\$2,020,893.36	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,020,893.36	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,599,542.79	\$421,350.57	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$421,350.57	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$2,020,893.36		
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			
A.	Senior Asset Percentage	June 30, 2025	
	1 Student Loan Portfolio Balance	\$3,807,241.79	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 Senior Notes Outstanding (a)	\$0.00	
	Senior Asset Percentage	0.00%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$3,807,241.79	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11	
	3 All Notes Outstanding (a)	\$0.00	
	Total Asset Percentage	0.00%	
(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					
A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio	
		1 Private Loans	1,925	\$3,758,262.97	100.00%
		2 Total By Loan Type Distribution (a)	1,925	\$3,758,262.97	100.00%
	B. Borrower Status Distribution:				
		1 In-School	2	\$8,478.00	0.23%
		2 Grace	1	\$2,867.00	0.08%
		3 Deferment	0	\$0.00	0.00%
		4 Forbearance	2	\$34,160.06	0.91%
		5 Repayment	1,918	\$3,689,622.43	98.17%
		6 Interim Charge-Offs	2	\$23,135.48	0.62%
		7 Total By Borrower Status Distribution	1,925	\$3,758,262.97	100.00%
	C. School Type Distribution:				
		1 Graduate	1,916	\$3,702,580.73	98.52%
		2 Undergraduate	9	\$55,682.24	1.48%
		3 Total By Loan Type Distribution	1,925	\$3,758,262.97	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.				
	In-School						
	Current	2	\$16,014.61	0.42%			
B.	Grace						
	Current	1	\$6,490.90	0.17%			
C.	TOTAL INTERIM	3	\$22,505.51	0.59%			
D.	REPAYMENT:						
	Active						
	Current	1,741	\$3,263,502.89	85.72%			
	1-29 Days Delinquent	110	\$254,992.59	6.70%			
	30-59 Days Delinquent	40	\$134,196.62	3.52%			
	60-89 Days Delinquent	8	\$17,115.34	0.45%			
	90-119 Days Delinquent	6	\$12,962.57	0.34%			
	120-149 Days Delinquent	9	\$27,748.76	0.73%			
	150-179 Days Delinquent	4	\$9,686.44	0.25%			
	> 180 Days Delinquent	0	\$0.00	0.00%			
E.	Deferment:						
	Current	0	\$0.00	0.00%			
F.	Forbearance:						
	Current	2	\$41,227.23	1.08%			
G.	Interim Charge-Offs	2	\$23,303.84	0.61%			
H.	TOTAL REPAYMENT	1,922	\$3,784,736.28	99.41%			
I.	TOTAL PORTFOLIO	1,925	\$3,807,241.79	100.00%			

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$2,020,893
B.	1 Total Private Principal Outstanding Balance	\$3,758,263
	2 Total Fund Accounts Balance	\$1,828,642
	3 Total Principal and Accrued Interest Balance	\$3,807,242
	4 Number of Loans	1,925
	5 Number of Borrowers	1,831
C.	1 Borrower Payments- Principal	\$616,745
	2 Borrower Payments- Interest	\$82,023
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$10,441
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	7.69%
	2 Weighted Average Remaining Maturity (WARM)	35
F.	1 Senior Notes Outstanding	\$1,599,543
	2 Subordinate Note Outstanding	\$421,351
	3 Senior Principal Distribution Amount	\$671,672
	4 Subordinate Principal Distribution Amount	\$176,931
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	0.00%
	7 Total Asset Percentage	0.00%

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Portfolio Trend Analysis Report

June 30, 2025

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	June-24	September-24	December-24	March-25	June-25
	Reporting Date	7/25/24	10/25/24	1/27/25	4/25/25	7/25/25
A.	1 Asset Backed Securities	\$5,481,609	\$4,535,036	\$3,694,408	\$2,869,497	\$2,020,893
B.	1 Total Private Principal Balance	\$6,702,434	\$5,957,394	\$5,148,538	\$4,386,704	\$3,758,263
	2 Total Fund Accounts Balance	\$2,144,842	\$2,026,708	\$2,004,366	\$1,983,024	\$1,828,642
	3 Total Principal and Accrued Interest Balance	\$6,762,207	\$6,013,718	\$5,202,796	\$4,438,857	\$3,807,242
	4 Number of Loans	2,474	2,358	2,230	2,039	1,925
	5 Number of Borrowers	2,341	2,235	2,118	1,939	1,831
C.	1 Borrower Payments- Principal	\$810,546	\$745,735	\$747,537	\$753,358	\$616,745
	2 Borrower Payments- Interest	\$158,309	\$143,983	\$119,297	\$96,428	\$82,023
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$18,056	\$16,109	\$14,219	\$12,238	\$10,441
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	8.65%	8.67%	8.33%	7.82%	7.69%
	2 Weighted Average Remaining Maturity (WARM)	40	39	36	35	35
F.	1 Senior Notes Outstanding	\$4,338,709	\$3,589,494	\$2,924,134	\$2,271,215	\$1,599,543
	2 Subordinate Note Outstanding	\$1,142,900	\$945,542	\$770,274	\$598,282	\$421,351
	3 Senior Principal Distribution Amount	\$845,351	\$749,215	\$665,360	\$652,919	\$671,672
	4 Subordinate Principal Distribution Amount	\$222,682	\$197,358	\$175,269	\$171,992	\$176,931
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	216.25%	239.86%	273.10%	340.03%	0.00%
	7 Total Asset Percentage	171.16%	189.85%	216.16%	269.13%	0.00%
Net Loan Rate is no longer applicable to this deal.						