

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: January 25, 2008

Collection Period: 12/01/07 - 12/31/07

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	November 30, 2007	Change	December 31, 2007		
1 Principal Balance	\$275,687,815.62	(\$3,200,853.19)	\$272,486,962.43		
2 Accrued Interest	\$9,787,812.66	\$258,170.63	\$10,045,983.29		
3 Total Principal And Accrued Interest Balance	\$285,475,628.28	(\$2,942,682.56)	\$282,532,945.72		
4 Fund Accounts Balance	\$19,111,733.64	\$4,042,045.26	\$23,153,778.90		
5 Total Student Loans And Fund Balance	\$304,587,361.92	\$1,099,362.70	\$305,686,724.62		
B. Student Loan Portfolio and Fund Balance					
	November 30, 2007	Change	December 31, 2007		
1 Weighted Average Coupon (WAC)	8.34%	0.00%	8.34%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	206	(1)	205		
3 Number of Loans	29,877	(296)	29,581		
4 Number of Borrowers	23,547	(229)	23,318		
C. Notes and Certificates					
	12/31/2007 Interest. Rate	Balance November 30, 2007	Balance Change	Balance December 31, 2007	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	5.164%	\$80,529,988.77	\$0.00	\$80,529,988.77	27.3%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	5.314%	\$101,200,000.00	\$0.00	\$101,200,000.00	34.2%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	5.454%	\$76,674,000.00	\$0.00	\$76,674,000.00	25.9%
4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	7.250%	\$37,100,000.00	\$0.00	\$37,100,000.00	12.6%
5 Total Notes and Certificates	5.552%	\$295,503,988.77	\$0.00	\$295,503,988.77	100.0%
D. Fund Accounts Balance					
	November 30, 2007	Change	December 31, 2007		
1 ACCESS 2005-B Main Account	\$0.00	\$0.00	\$0.00		
2 ACCESS 2005-B Capitalized Interest Account	\$10,600,000.00	\$0.00	\$10,600,000.00		
3 ACCESS 2005-B Collection Account	\$4,209,402.47	\$552,160.49	\$4,761,562.96		
4 ACCESS 2005-B Admin Account	\$240,971.85	(\$2,131.08)	\$238,840.77		
5 ACCESS 2005-B Swap Payment Account	\$403,801.03	\$394,018.56	\$797,819.59		
6 ACCESS 2005-B ARC Carry Over Acct	\$0.00	\$0.00	\$0.00		
7 ACCESS 2005-B Senior Interest Account	\$1,168,527.00	\$1,168,526.98	\$2,337,053.98		
8 ACCESS 2005-B Sub Interest Account	\$173,913.26	\$35,293.23	\$209,206.49		
9 ACCESS 2005-B Senior Principal Account	\$2,315,118.03	\$1,894,177.08	\$4,209,295.11		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$19,111,733.64	\$4,042,045.26	\$23,153,778.90		

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II Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	December 31, 2007	
	1 Borrower Payments	(\$2,816,830.45)	
	2 Refunds	\$303.28	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Total Principal Collections	(\$2,816,527.17)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$136,701.78	
	2 Capitalized Guarantee Fees	\$4,367.70	
	3 Charge-offs	(\$525,395.50)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Principal Activity	(\$384,326.02)	
C.	Total Student Loan Principal Activity		
		(\$3,200,853.19)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$1,501,341.80)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Total Interest Collections	(\$1,501,341.80)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$1,902,205.57	
	2 Capitalized Interest	(\$136,701.78)	
	3 Charge-offs	(\$5,991.36)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Interest Activity	\$1,759,512.43	
F.	Total Student Loan Interest Activity		
		\$258,170.63	

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III. Series 2005-B Collection Fund Activity

A. Collection Fund		December 31, 2007		
	Beginning Balance	\$3,900,211.93		
	Transfers to Other Funds	(\$3,900,211.93)		
1a	Amount received in the collection account related to the collection period	\$4,359,892.50		
1b	Earnings	\$79,777.85		
1c	Recoveries	\$49,078.79		
2	Amount received from Swap counterparty with respect to the related interest period	\$1,518,166.04		
3	Only on capitalized released date amount remaining in the capitalized interest account in excess	\$2,400,000.00		
4	Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
5	Amount in received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$8,406,915.18		
B. JANUARY 2008 Estimated Required Payments Under Waterfall		Estimated Due	Distribute from Collection	Transfer from Capitalized Fund
1a	Administrative Allowance	\$227,063.39	\$227,063.39	\$0.00
1b	Broker Dealer, Auction Agent and Other Fees	\$17,059.18	\$17,059.18	\$0.00
2	Swap Payments	\$352,631.25	\$352,631.25	\$0.00
3a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$354,231.29	\$354,231.29	\$0.00
3b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$458,084.61	\$458,084.61	\$0.00
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$356,211.08	\$356,211.08	\$0.00
4a	Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
4b	Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
4c	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
5	Payment of Interest Distribution Amount on Subordinate Notes Class B ARC	\$187,562.76	\$187,562.76	\$0.00
6	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$0.00	\$0.00
7	Payment to the Subordinate Class B Note Principal account 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)	\$6,454,071.63	\$4,054,071.63	\$2,400,000.00
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).	\$0.00	\$0.00	\$0.00
12	Payment of any carry-over amounts due with respect to the ARC notes arising.	\$0.00	\$0.00	\$0.00
13	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00
	Total Interest Collections	\$8,406,915.18	\$6,006,915.18	\$2,400,000.00

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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)	\$8,406,915.18	\$8,406,915.18	
B	First	Administrative Allowance	\$244,122.56	\$5,762,792.62	\$2,400,000.00
	Second	Swap Payments	\$352,631.25	\$5,410,161.36	\$2,400,000.00
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]	\$354,231.29	\$5,055,930.07	\$2,400,000.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$458,084.61	\$4,597,845.46	\$2,400,000.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$356,211.08	\$4,241,634.39	\$2,400,000.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$1,168,526.97		
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	\$4,241,634.39	\$2,400,000.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,241,634.39	\$2,400,000.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,241,634.39	\$2,400,000.00
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B ARC	\$187,562.76	\$4,054,071.63	\$2,400,000.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,054,071.63	\$2,400,000.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,054,071.63	\$2,400,000.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,054,071.63	\$2,400,000.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$6,454,071.63	\$0.00	\$0.00
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).	\$0.00	\$0.00	\$0.00
L	Twelfth	Payment of any carry-over amounts due with respect to the ARC notes arising.	\$0.00	\$0.00	\$0.00
M	Thirteenth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$0.00

ACCESS GROUP, INC.

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V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	December 31, 2007	
	1 FRN Notes outstanding Balance	\$258,403,988.77	
	2 ARC Notes outstanding Balance	\$37,100,000.00	
	3 Amount of Accrued Interest	\$1,946,781.98	
	4 Plus investment earnings and late fees	\$96,189.04	
	5 Minus Amount of interest on FRN	\$661,883.84	
	6 Minus portion of Administrative allowance	\$102,182.61	
	7 Minus Notes fees expected during current Interest Period	\$4,097.49	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	0.2485	
	Net Loan Rate	24.85%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$282,532,945.72	
	2 Capitalized Interest and Principal Fund Balances	\$14,852,645.22	
	3 Senior Notes Outstanding	\$258,403,988.77	
	Senior Asset Percentage	115.09%	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$282,532,945.72	
	2 Capitalized Interest and Principal Fund Balances	\$14,852,645.22	
	3 All Notes Outstanding	\$295,503,988.77	
	Total Asset Percentage	100.64%	

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VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	29,581	\$272,497,125.34	100.00%
	2 Total By Loan Type Distribution (a)	29,581	\$272,497,125.34	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1,345	\$10,492,913.95	3.85%
	2 Grace	2,761	\$23,202,659.51	8.51%
	3 Deferment	-	-	-
	4 Forbearance	904	\$10,077,254.12	3.70%
	5 Repayment	24,537	\$228,350,212.21	83.80%
	6 Interim Charge-Offs	34	\$374,085.55	0.14%
	7 Total By Borrower Status Distribution	29,581	\$272,497,125.34	100.00%
C.	School Type Distribution:			
	1 Graduate	29,467	\$271,546,920.08	99.65%
	2 Undergraduate	114	\$950,205.26	0.35%
	3 Total By Loan Type Distribution	29,581	\$272,497,125.34	100.00%

(a) Total principal loan balance does not include refunds. Page 1-A1 is shown net of refunds

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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	1,345	\$12,760,437	4.52%
B	Grace			
	Current	2,761	\$28,273,323	10.01%
C	TOTAL INTERIM	4,106	\$41,033,760	14.52%
D	REPAYMENT:			
	Active			
	Current	22,659	\$211,310,572	74.79%
	1-29 Days Delinquent	1,159	\$11,519,620	4.08%
	30-59 Days Delinquent	444	\$4,520,262	1.60%
	60-89 Days Delinquent	153	\$1,970,507	0.70%
	90-119 Days Delinquent	84	\$975,981	0.35%
	> 120 Days Delinquent	38	\$402,222	0.14%
E	Deferment:			
	Current	-	-	-
F	Forbearance:			
	Current	904	\$10,406,064	3.68%
G	TOTAL REPAYMENT	25,441	\$241,105,228	85.34%
	Interim Charge-Offs	34	\$386,927	0.14%
	Charge-Offs Rejected	0	\$0	0.00%
	Charge-Offs Return	0	\$0	0.00%
H	TOTAL Charge-offs	34	\$386,927	0.14%
I	TOTAL PORTFOLIO (a)	29,581	\$282,525,915	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	12/01/07 - 12/31/07 01/25/08
A	1 ABS Notes Outstanding	\$295,503,989
B	1 Total Private Principal Outstanding Balance	\$272,486,962
	2 Total Fund Accounts Balance	\$23,153,779
	3 Total Principal and Accrued Interest Balance	\$282,532,946
	4 Number of Loans	29,581
	5 Number of Borrowers	23,318
C	1 Borrower Payments- Principal	\$2,816,830
	2 Borrower Payments- Interest	\$1,501,342
D	1 Funds Transfer	\$2,400,000
	2 Administrative Allowance	\$227,063
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	8.34%
	2 Weighted Average Remaining Maturity (WARM)	205
F	1 Senior Notes Outstanding	\$258,403,989
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$0.00
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	24.85%
	6 Senior Asset Percentage	115.1%
	7 Subordinate Asset Percentage	100.6%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

December 31, 2007

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

		Collection Period	January-07	February-07	March-07	April-07	May-07	June-07	July-07	August-07	September-07	October-07	November-07	December-07
		Reporting Date	2/26/2007	3/26/2007	4/25/2007	5/25/2007	6/25/2007	7/25/2007	8/27/2007	9/25/2007	10/25/2007	11/26/2007	12/26/2007	1/25/2008
A	1	Asset Backed Securities	\$328,570,845	\$328,570,845	\$328,570,845	\$316,105,747	\$316,105,747	\$316,105,747	\$306,070,472	\$306,070,472	\$306,070,472	\$295,503,989	\$295,503,989	\$295,503,989
B	1	Total Private Principal Balance	\$298,209,652	\$298,803,438	\$296,463,544	\$293,632,970	\$291,055,552	\$288,686,675	\$285,604,931	\$282,749,171	\$281,348,567	\$278,430,727	\$275,687,816	\$272,486,962
	2	Total Fund Accounts Balance	\$23,542,131	\$27,897,844	\$32,899,052	\$19,631,095	\$23,699,541	\$27,674,135	\$18,242,069	\$22,337,966	\$25,690,773	\$15,321,490	\$19,111,734	\$23,153,779
	3	Total Principal and Accrued Interest Balance	\$310,462,958	\$308,204,971	\$305,399,981	\$302,824,692	\$300,430,681	\$298,240,937	\$295,480,452	\$292,831,088	\$290,934,404	\$288,076,707	\$285,475,628	\$282,532,946
	4	Number of Loans	32,517	32,255	31,926	31,631	31,376	31,139	30,862	30,601	30,403	30,122	29,877	29,581
	5	Number of Borrowers	25,661	25,452	25,186	24,946	24,732	24,539	24,328	24,126	23,971	23,738	23,547	23,318
C	1	Borrower Payments- Principal	\$3,409,129	\$2,773,453	\$3,066,668	\$2,774,103	\$2,693,316	\$2,524,483	\$3,131,655	\$2,736,420	\$2,149,115	\$2,517,136	\$2,469,587	\$2,816,830
	2	Borrower Payments- Interest	\$1,637,304	\$1,537,439	\$1,527,182	\$1,629,724	\$1,632,074	\$1,670,411	\$1,630,929	\$1,672,625	\$1,494,098	\$1,628,682	\$1,631,178	\$1,501,342
D	1	Funds Transfer	\$0	\$0	\$2,900,000	\$0	\$0	\$2,500,000	\$0	\$0	\$2,200,000	\$0	\$0	\$2,400,000
	2	Administrative Allowance	\$248,498	\$248,993	\$247,043	\$244,684	\$242,537	\$240,563	\$237,995	\$235,615	\$234,448	\$232,016	\$229,731	\$227,063
	3	Cash Release to Access Group Inc	\$0	\$0	\$150,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1	Weighted Average Coupon (WAC)	8.58%	8.59%	8.59%	8.60%	8.60%	8.61%	8.52%	8.52%	8.52%	8.34%	8.34%	8.34%
	2	Weighted Average Remaining Maturity (WARM)	215	214	213	212	211	210	209	209	208	207	206	205
F	1	Senior Notes Outstanding	\$291,470,845	\$291,470,845	\$291,470,845	\$279,005,747	\$279,005,747	\$279,005,747	\$268,970,472	\$268,970,472	\$268,970,472	\$258,403,989	\$258,403,989	\$258,403,989
	2	Subordinate Note Outstanding	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000
	3	Senior Principal Distribution Amount	\$9,108,548	\$0	\$0	\$12,465,098	\$0	\$0	\$10,035,274	\$0	\$0	\$10,566,484	\$0	\$0
	4	Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	Net Loan Rate	28.84%	27.38%	26.81%	28.36%	29.40%	27.71%	25.10%	33.85%	29.62%	27.05%	25.04%	24.85%
	6	Senior Asset Percentage	114.5%	114.8%	115.1%	114.0%	113.8%	114.1%	114.6%	114.7%	114.9%	115.6%	115.5%	115.1%
	7	Subordinate Asset Percentage	101.5%	101.8%	102.0%	100.6%	100.5%	100.7%	100.7%	100.8%	101.0%	101.1%	101.0%	100.6%

Net Loan Rate has been recalculated, therefore we will revise previous months also to reflect the new calculations.