

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: January 25, 2010
Collection Period: 12/01/09 to 12/31/09

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	November 30, 2009	Change	December 31, 2009		
1 Principal Balance	\$225,091,688.66	(\$2,250,526.64)	\$222,841,162.02		
2 Accrued Interest	\$2,976,117.00	(\$19,743.45)	\$2,956,373.55		
3 Total Principal And Accrued Interest Balance	\$228,067,805.66	(\$2,270,270.09)	\$225,797,535.57		
4 Fund Accounts Balance	\$5,748,483.84	\$4,325,679.41	\$10,074,163.25		
5 Total Student Loans And Fund Balance	\$233,816,289.50	\$2,055,409.32	\$235,871,698.82		
B. Student Loan Portfolio and Fund Balance					
	November 30, 2009	Change	December 31, 2009		
1 Weighted Average Coupon (WAC)	3.65%	0.00%	3.65%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	183	(1)	182		
3 Number of Loans	25,419	(152)	25,267		
4 Number of Borrowers	20,056	(123)	19,933		
C. Notes and Certificates					
	12/31/2009 Interest Rate	Balance November 30, 2009	Balance Change	Balance December 31, 2009	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	0.36219%	\$10,800,485.46	\$0.00	\$10,800,485.46	4.7%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	0.51219%	\$101,200,000.00	\$0.00	\$101,200,000.00	44.4%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	0.65219%	\$76,674,000.00	\$0.00	\$76,674,000.00	33.7%
4 Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-1 [ARC]	1.73300%	\$37,100,000.00	(\$35,100,000.00)	2,000,000.00	0.9%
5 Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	0.73188%	\$0.00	\$37,100,000.00	37,100,000.00	16.3%
6 Total Notes and Certificates	0.59871%	\$225,774,485.46	\$2,000,000.00	\$227,774,485.46	100.0%
D. Fund Accounts Balance					
	November 30, 2009	Change	December 31, 2009		
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	\$2,380,387.76	\$394,501.18	\$2,774,888.94		
4 ACCESS 2005-B Admin Account	\$198,448.74	(\$1,769.70)	\$196,679.04		
5 ACCESS 2005-B Swap Payment Account	\$42,013.81	\$0.00	\$42,013.81		
6 ACCESS 2005-B ARC Carry Over Acct	\$0.00	\$0.00	\$0.00		
7 ACCESS 2005-B Senior Interest Account	\$88,126.27	\$96,938.85	\$185,065.12		
8 ACCESS 2005-B Sub Interest Account	\$50,122.10	(\$18,705.15)	\$31,416.95		
9 ACCESS 2005-B Senior Principal Account	\$1,989,385.16	\$1,854,705.89	\$3,844,091.05		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$2,000,008.34	\$2,000,008.34		
11 Total Fund Accounts Balance	\$5,748,483.84	\$4,325,679.41	\$10,074,163.25		

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II Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2009	
1a	Borrower Payments - Standard	(\$1,786,619.72)	
1b	Borrower Payments - Prepayments	(\$27,743.80)	
1	Borrower Payments - Total		(\$1,814,363.52)
2	Claim Payments		(\$0.40)
3	Refunds		\$241.20
4	Reverals		\$0.00
5a	New Acquisitions - Principal	\$0.00	
5b	New Acquisitions - Fees	\$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		(\$1,814,122.72)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$53,525.64
2	Cancellations/Reissues		\$0.00
3	Capitalized Guarantee Fees		\$676.79
4a	Small Balance and Other Adjustments	(\$42.91)	
4b	Adjustments - Write-offs	(\$490,563.44)	
4	Total Adjustments		(\$490,606.35)
5	Total Non-Cash Principal Activity		(\$436,403.92)
C. Total Student Loan Principal Activity			(\$2,250,526.64)
D. Student Loan Interest Activity			
1b	Borrower Payments - Standard	(\$631,121.60)	
1a	Borrower Payments - Prepayments	(\$3,811.38)	
1	Borrower Payments - Total		(\$634,932.98)
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		(\$634,932.98)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$662,129.39
2	Capitalized Interest		(\$53,525.64)
3a	Small Balance and Other Adjustments	(\$624.48)	
3b	Adjustments - Write-offs	(\$14,239.74)	
3	Total Adjustments		(\$14,864.22)
4	Fee Accruals		\$21,450.00
5	Total Non-Cash Interest Adjustments		\$615,189.53
F. Total Student Loan Interest Activity			(\$19,743.45)

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	December 31, 2009	
	Beginning Balance	\$2,193,776.19	
	Transfers to Other Funds	(\$2,193,776.19)	
	1a Amount received in the collection account related to the collection period	2,643,835.94	
	1b Earnings	1,171.42	
	1c Recoveries	\$27,991.99	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Only on capitalized released date amount remaining in the capitalized interest account in excess	\$0.00	
	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	\$2,672,999.35	
B.	Required Payments Under Waterfall	Estimated Due	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$0.00	\$0.00 \$0.00
	1b Administration and Trustee Fees	\$22,972.00	\$22,972.00 \$0.00
	2 Swap Payments	\$75,600.53	\$75,600.53 \$0.00
	3a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$3,042.53	\$3,042.53 \$0.00
	3b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$40,315.04	\$40,315.04 \$0.00
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$38,893.57	\$38,893.57 \$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	\$21,118.80	\$21,118.80 \$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)	\$2,471,056.88	\$2,471,056.88 \$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 Collections	\$2,672,999.35	\$2,672,999.35 \$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)	\$2,672,999.35	\$2,672,999.35	
B	First	Administrative Allowance	\$22,972.00	\$2,650,027.35	\$0.00
	Second	Swap Payments	\$75,600.53	\$2,574,426.82	\$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]	\$3,042.53	\$2,571,384.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$40,315.04	\$2,531,069.25	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$38,893.57	\$2,492,175.68	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$82,251.14		
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	\$2,492,175.68	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,492,175.68	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,492,175.68	\$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	\$21,118.80	\$2,471,056.88	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,471,056.88	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,471,056.88	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,471,056.88	\$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,471,056.88	\$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 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	December 31, 2009	
	1 Student Loan Portfolio Balance	\$225,797,535.57	
	2 Capitalized Interest and Principal Fund Balances	\$6,844,161.89	
	3 Senior Notes Outstanding	\$188,674,485.46	
	Senior Asset Percentage	123.30%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$225,797,535.57	
	2 Capitalized Interest and Principal Fund Balances	\$6,844,161.89	
	3 All Notes Outstanding	\$227,774,485.46	
	Total Asset Percentage	102.14%	

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VI. Series 2005-B Portfolio Characteristics						
A.	Loan Type Distribution:		Number of Loans	Dollar Amount	% of Portfolio	
	1 Private Loans		25,267	\$222,841,162.02	100.00%	
	2 Total By Loan Type Distribution (a)		25,267	\$222,841,162.02	100.00%	
	B.	Borrower Status Distribution:				
		1 In-School		276	\$2,159,558.61	0.97%
		2 Grace		415	\$3,533,948.49	1.59%
		3 Deferment		-	-	-
		4 Forbearance		1,156	\$11,894,487.37	5.34%
		5 Repayment		23,411	\$205,136,921.47	92.06%
		6 Interim Charge-Offs		9	\$116,246.08	0.05%
7 Total By Borrower Status Distribution		25,267	\$222,841,162.02	100.00%		
C.	School Type Distribution:					
	1 Graduate		25,170	\$221,992,996.70	99.62%	
	2 Undergraduate		97	\$848,165.32	0.38%	
	3 Total By Loan Type Distribution		25,267	\$222,841,162.02	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	276	\$2,863,008	1.27%				
B	Grace							
	Current	415	\$4,664,262	2.07%				
C	TOTAL INTERIM	691	\$7,527,270	3.33%				
D	REPAYMENT:							
	Active							
	Current	21,423	\$186,540,801.29	82.61%				
	1-29 Days Delinquent	1,036	\$9,967,231.36	4.41%				
	30-59 Days Delinquent	474	\$4,793,241.91	2.12%				
	60-89 Days Delinquent	206	\$1,956,489.45	0.87%				
	90-119 Days Delinquent	112	\$1,160,446.61	0.51%				
	> 120 Days Delinquent	160	\$1,591,327.68	0.70%				
E	Deferment:							
	Current	-	\$0.00	-				
F	Forbearance:							
	Current	1,156	\$12,140,895.84	5.38%				
G	TOTAL REPAYMENT	24,567	\$218,150,434.14	96.61%				
	Interim Claims	9	\$119,831.51	0.05%				
	Claims Filed	0	\$0.00	0.00%				
	Claims Rejected	0	\$0.00	0.00%				
	Claims Returned	0	\$0.00	0.00%				
H	TOTAL Charge-offs	9	\$119,831.51	0.05%				
I	TOTAL PORTFOLIO (a)	25,267	\$225,797,535.57	100.00%				

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VIII. Series 2005-B Portfolio Summary Report		
A	1 ABS Notes Outstanding	\$227,774,485
B	1 Total Private Principal Outstanding Balance	\$222,841,162
	2 Total Fund Accounts Balance	\$10,074,163
	3 Total Principal and Accrued Interest Balance	\$225,797,536
	4 Number of Loans	25,267
	5 Number of Borrowers	19,933
C	1 Borrower Payments- Principal	\$1,814,364
	2 Borrower Payments- Interest	\$634,933
D	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$0
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	3.65%
	2 Weighted Average Remaining Maturity (WARM)	182
F	1 Senior Notes Outstanding	\$188,674,485
	2 Subordinate Note Outstanding	\$39,100,000
	3 Senior Principal Distribution Amount	\$0.00
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	123.3%
	7 Total Asset Percentage	102.1%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
December 31, 2009

IX. Asset-Backed Securities Notes Series 2005-B												
	Collection Periods	February-09	March-09	April-09	May-09	June-09	July-09	August-09	September-09	October-09	November-09	December-09
	Reporting Date	3/25/2009	4/27/2009	5/26/2009	6/25/2009	7/27/2009	8/25/2009	9/25/2009	10/26/2009	11/25/2009	12/28/2009	1/25/2010
A	1 Asset Backed Securities	\$245,007,105	\$245,007,105	\$238,224,775	\$238,224,775	\$238,224,775	\$232,084,224	\$232,084,224	\$232,084,224	\$225,774,485	\$225,774,485	\$227,774,485
B	1 Total Private Principal Balance	\$243,572,764	\$241,914,998	\$239,672,054	\$237,851,427	\$235,594,313	\$233,710,671	\$231,498,592	\$229,350,471	\$227,215,415	\$225,091,689	\$222,841,162
	2 Total Fund Accounts Balance	\$6,872,907	\$9,250,719	\$4,124,191	\$6,209,684	\$8,533,277	\$3,868,801	\$6,251,947	\$8,323,318	\$3,702,324	\$5,748,484	\$10,074,163
	3 Total Principal and Accrued Interest Balance	\$247,406,234	\$245,356,953	\$243,053,046	\$241,203,953	\$238,889,057	\$236,930,547	\$234,679,902	\$232,405,933	\$230,222,382	\$228,067,806	\$225,797,536
	4 Number of Loans	26,676	26,528	26,367	26,253	26,115	25,975	25,860	25,702	25,557	25,419	25,267
	5 Number of Borrowers	21,010	20,899	20,779	20,688	20,586	20,475	20,398	20,276	20,163	20,056	19,933
C	1 Borrower Payments- Principal	\$1,857,007	\$1,766,846	\$1,831,756	\$1,581,337	\$1,779,675	\$1,720,701	\$1,846,533	\$1,576,086	\$1,613,644	\$1,719,822	\$1,814,364
	2 Borrower Payments- Interest	\$864,784	\$797,981	\$804,128	\$737,715	\$775,311	\$724,757	\$702,447	\$657,042	\$650,109	\$635,937	\$634,933
D	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$202,969	\$201,588	\$199,719	\$198,202	\$196,321	\$194,751	\$192,908	\$191,118	\$189,339	\$187,569	\$0
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1 Weighted Average Coupon (WAC)	4.79%	4.79%	4.25%	4.25%	4.25%	3.87%	3.87%	3.87%	3.65%	3.65%	3.65%
	2 Weighted Average Remaining Maturity (WARM)	192	191	190	189	188	187	186	185	184	183	182
F	1 Senior Notes Outstanding	\$207,907,105	\$207,907,105	\$201,124,775	\$201,124,775	\$201,124,775	\$194,984,224	\$194,984,224	\$194,984,224	\$188,674,485	\$188,674,485	\$188,674,485
	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	\$39,100,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$6,782,330	\$0	\$0	\$6,140,551	\$0	\$0	\$6,309,738	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	21.2%	21.0%	17.8%	17.6%	17.5%	18.2%	17.8%	17.6%	17.4%	17.0%	N/A
	6 Senior Asset Percentage	120.6%	120.7%	121.3%	121.5%	121.3%	122.0%	122.0%	121.9%	122.6%	122.5%	123.3%
	7 Total Asset Percentage	102.4%	102.4%	102.4%	102.6%	102.4%	102.5%	102.5%	102.4%	102.4%	102.3%	102.1%