

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: January 25, 2007

Collection Period: 12/01/06 - 12/31/06

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	November 30, 2006	Change	December 31, 2006		
1 Principal Balance	\$303,663,653.20	(\$2,143,964.74)	\$301,519,688.46		
2 Accrued Interest	\$11,364,558.18	\$576,094.37	\$11,940,652.55		
3 Total Principal And Accrued Interest Balance	\$315,028,211.38	(\$1,567,870.37)	\$313,460,341.01		
4 Fund Accounts Balance	\$29,096,913.77	\$3,411,739.82	\$32,508,653.59		
5 Total Student Loans And Fund Balance	\$344,125,125.15	\$1,843,869.45	\$345,968,994.60		
B. Student Loan Portfolio and Fund Balance					
	November 30, 2006	Change	December 31, 2006		
1 Weighted Average Coupon (WAC)	8.55%	0.00%	8.56%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	217	(1)	216		
3 Number of Loans	33,044	(197)	32,847		
4 Number of Borrowers	26,077	(155)	25,922		
C. Notes and Certificates					
	12/31/2006 Interest Rate	Balance November 30, 2006	Balance Change	Balance December 31, 2006	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	5.457%	\$122,705,393.42	\$0.00	\$122,705,393.42	36.3%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	5.607%	\$101,200,000.00	\$0.00	\$101,200,000.00	30.0%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	5.747%	\$76,674,000.00	\$0.00	\$76,674,000.00	22.7%
4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	5.500%	\$37,100,000.00	\$0.00	\$37,100,000.00	11.0%
5 Total Notes and Certificates	5.572%	\$337,679,393.42	\$0.00	\$337,679,393.42	100.0%
D. Fund Accounts Balance					
	November 30, 2006	Change	December 31, 2006		
1 ACCESS 2005-B Main Account	\$0.00	\$0.00	\$0.00		
2 ACCESS 2005-B Capitalized Interest Account	\$21,400,000.00	\$0.00	\$21,400,000.00		
3 ACCESS 2005-B Collection Account	\$3,961,921.01	\$74,400.39	\$4,036,321.40		
4 ACCESS 2005-B Admin Account	\$4,844.99	\$753.57	\$5,598.56		
5 ACCESS 2005-B Swap Payment Account	\$90,842.55	\$19,094.08	\$109,936.63		
6 ACCESS 2005-B ARC Carry Over Acct	\$0.00	\$0.00	\$0.00		
7 ACCESS 2005-B Senior Interest Account	\$1,501,954.83	\$1,429,101.72	\$2,931,056.55		
8 ACCESS 2005-B Sub Interest Account	\$152,202.75	\$8,450.55	\$160,653.30		
9 ACCESS 2005-B Senior Principal Account	\$1,985,147.64	\$1,879,939.51	\$3,865,087.15		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$29,096,913.77	\$3,411,739.82	\$32,508,653.59		

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II Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	December 31, 2006	
	1 Borrower Payments	(\$2,190,300.59)	
	2 Refunds	\$23,411.57	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Total Principal Collections	(\$2,166,889.02)	
	Student Loan Non-Cash Principal Activity		
B.	1 Capitalized Interest	\$107,514.39	
	2 Capitalized Guarantee Fees	\$6,875.84	
	3 Charge-offs	(\$91,465.95)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Principal Activity	\$22,924.28	
C. Total Student Loan Principal Activity		(\$2,143,964.74)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$1,482,543.43)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Total Interest Collections	(\$1,482,543.43)	
	Student Loan Non-Cash Interest Activity		
E.	1 Borrower Accruals	\$2,158,840.62	
	2 Capitalized Interest	(\$107,514.39)	
	3 Charge-offs	\$7,311.57	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Interest Activity	\$2,058,637.80	
F. Total Student Loan Interest Activity		\$576,094.37	

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	December 31, 2006	
		Estimated Due	Transfer from Capitalized Fund
	1 Beginning Balance	\$3,749,670.61	
	2 Transfers to Other Funds	(\$3,749,670.61)	
	3 Payments Received	\$3,603,592.77	
	4 Recoveries	\$29,431.99	
	5 Payments Due	\$0.00	
	6 Sale Proceeds	\$0.00	
	7 Earnings	\$129,710.69	
	8 Counterparty Swap Payments	\$1,781,152.19	
	9 Transfers from Other Funds	\$0.00	
	10 Ending Balance	\$5,543,887.64	
B.	FEBRUARY 2007 Estimated Required Payments Under Waterfall	Estimated Due	
		Distribute from Collection	Transfer from Capitalized Fund
	1 Administrative Allowance	\$251,256.36	\$0.00
	2 Broker Dealer, Auction Agent and Other Fees	\$19,944.73	\$0.00
	3 Swap Payments	\$1,718,633.29	\$0.00
	3 Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$497,537.17	\$0.00
	4 Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$483,354.59	\$0.00
	5 Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$375,356.83	\$0.00
	6 Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$2,041,119.01	\$0.00
	7 Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00
	8 Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00
	9 Payment of Interest Distribution Amount on Subordinate Notes 2005-B Class B	\$156,685.66	\$0.00
	10 Payment of Principal Distribution Amount on Subordinate Notes 2005-B Class B (if interest trigger)	\$0.00	\$0.00
	11 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
	12 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
	13 Payment of any carry-over amounts due with respect to the class A-2 and Class A-3 notes	\$0.00	\$0.00
	14 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00
	15 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,200,000.00	\$3,200,000.00
	16 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00
	17 Total Interest Collections	\$8,743,887.64	\$3,200,000.00

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IV. Series 2003-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$5,543,887.64	\$5,543,887.64	
B	First	Administrative Allowance	\$271,201.09	\$5,272,686.55	\$3,200,000.00
	Second	Swap Payments	\$1,718,633.29	\$3,554,053.26	\$3,200,000.00
C	Third	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$497,537.17	\$3,056,516.09	\$3,200,000.00
		2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$483,354.59	\$2,573,161.50	\$3,200,000.00
		3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$375,356.83	\$2,197,804.68	\$3,200,000.00
		4 Total Interest Distribution on Senior Notes or Obligations:	\$1,356,248.58		
D	Fourth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
		1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$2,041,119.01	\$156,685.66	\$3,200,000.00
		2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$156,685.66	\$3,200,000.00
		3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$156,685.66	\$3,200,000.00
		4 Total Principal Distribution on Senior Notes or Obligations:	\$2,041,119.01		
E	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2005-B Class B [ARC]:	\$156,685.66	\$0.00	\$3,200,000.00
F	Sixth	Payment of Principal Distribution Amount on Subordinate Notes Class B (if interest trigger)	\$0.00	\$0.00	\$3,200,000.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$3,200,000.00
H	Eight	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$3,200,000.00
J	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$3,200,000.00
K	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,200,000.00	\$0.00	\$0.00
L	Eleventh	Payment to Access Group an amount equal to the aggregate amount by which admin allowance previous reduced	\$0.00	\$0.00	\$0.00
I	Twelfth	Payment of any carry-over amounts due with respect to the ARC notes	\$0.00	\$0.00	\$0.00
L	Thirteenth	Only on or after the Capitalized interest release date, before the first optional any remainder to Access Group.	\$0.00	\$0.00	\$0.00

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V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate		December 31, 2006
	1 FRN Notes outstanding Balance		\$300,579,393.42
	2 ARC Notes outstanding Balance		\$37,100,000.00
	3 Amount of Accrued Interest		\$2,234,751.86
	4 Plus investment earnings and late fees		\$143,940.97
	5 Minus Amount of interest on FRN		\$1,356,248.58
	6 Minus portion of Administrative allowance		\$113,069.88
	7 Minus Notes fees expected during current Interest Period		\$8,242.38
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		0.29147
	Net Loan Rate		10.87%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance		\$313,460,341.01
	2 Fund Balances		\$32,508,653.59
	3 Senior Notes Interest and Fees Accrued		\$3,096,784.93
	4 Senior Notes Outstanding		\$300,579,393.42
C.	Senior Asset Percentage		114.1%
	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance		\$313,460,341.01
	2 Fund Balances		\$32,508,653.59
	3 All Notes Interest and Fees Accrued		\$3,161,430.26
	4 All Notes Outstanding		\$337,679,393.42
	Subordinate Asset Percentage		101.5%

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

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VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	32,847	\$301,544,099.02	100.00%
	2 Total By Loan Type Distribution (a)	32,847	\$301,544,099.02	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4,287	\$34,850,175.62	11.56%
	2 Grace	3,700	\$34,433,068.67	11.42%
	3 Deferment	-	-	-
	4 Forbearance	1,032	\$10,831,223.74	3.59%
	5 Repayment	23,809	\$221,257,725.31	73.37%
	6 Interim Charge-Offs	19	\$171,905.68	0.06%
	7 Total By Borrower Status Distribution	32,847	\$301,544,099.02	100.00%
C.	School Type Distribution:			
	1 Graduate	32,713	\$300,514,246.32	99.66%
	2 Undergraduate	134	\$1,029,852.70	0.34%
	3 Total By Loan Type Distribution	32,847	\$301,544,099.02	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	4,287	\$39,428,707	12.58%
B	Grace			
	Current	3,700	\$39,168,623	12.50%
C	TOTAL INTERIM	7,987	\$78,597,330	25.07%
D	REPAYMENT:			
	Active			
	Current	22,119	\$206,182,460	65.78%
	1-29 Days Delinquent	1,043	\$10,324,070	3.29%
	30-59 Days Delinquent	334	\$3,525,065	1.12%
	60-89 Days Delinquent	186	\$1,972,518	0.63%
	90-119 Days Delinquent	91	\$1,074,944	0.34%
	> 120 Days Delinquent	36	\$435,210	0.14%
E	Deferment:			
	Current	-	-	-
F	Forbearance:			
	Current	1,032	\$11,161,752	3.56%
G	TOTAL REPAYMENT	24,841	\$234,676,019	74.87%
	Interim Charge-Offs	19	\$178,079	0.06%
	Charge-Offs Rejected	0	\$0	0.00%
	Charge-Offs Return	0	\$0	0.00%
H	TOTAL Charge-offs	19	\$178,079	0.06%
I	TOTAL PORTFOLIO (a)	32,847	\$313,451,428	100.00%

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Collection Period: 12/01/06 - 12/31/06

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	12/01/06 - 12/31/06 01/25/07
A	1 ABS Notes Outstanding	\$337,679,393
B	1 Total Private Principal Outstanding Balance	\$301,519,688
	2 Total Fund Accounts Balance	\$32,508,654
	3 Total Principal and Accrued Interest Balance	\$313,460,341
	4 Number of Loans	32,847
	5 Number of Borrowers	25,922
C	1 Borrower Payments- Principal	\$2,190,301
	2 Borrower Payments- Interest	\$1,482,543
D	1 Necessary Funds Transfer to Meet Obligations	\$3,200,000
	2 Administrative Allowance	\$251,256
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	8.56%
	2 Weighted Average Remaining Maturity (WARM)	216
F	1 Senior Notes Outstanding	\$300,579,393
	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	10.87%
	6 Senior Asset Percentage	114.1%
	7 Subordinate Asset Percentage	101.5%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

December 31, 2006

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

		Collection Period	February-06	March-06	April-06	May-06	June-06	July-06	August-06	September-06	October-06	November-06	December-06
		Reporting Date	3/27/2006	4/25/2006	5/25/2006	6/26/2006	7/25/2006	8/25/2006	9/25/2006	10/25/2006	11/27/2006	12/26/2006	1/25/2007
A	1	Asset Backed Securities	\$370,974,000	\$370,974,000	\$353,502,824	\$353,502,824	\$353,502,824	\$347,225,539	\$347,225,539	\$347,225,539	\$337,679,393	\$337,679,393	\$337,679,393
B	1	Total Private Principal Balance	\$335,366,981	\$323,567,027	\$321,292,110	\$318,224,881	\$315,372,726	\$312,516,035	\$309,939,816	\$308,679,882	\$305,879,137	\$303,663,653	\$301,519,688
	2	Total Fund Accounts Balance	\$31,562,553	\$46,980,652	\$26,630,720	\$31,765,595	\$35,734,161	\$28,990,693	\$32,834,810	\$36,158,965	\$25,681,281	\$29,096,914	\$32,508,654
	3	Total Principal and Accrued Interest Balance	\$343,876,059	\$331,154,395	\$329,606,642	\$327,061,472	\$324,742,390	\$322,783,980	\$320,768,266	\$319,128,461	\$316,755,681	\$315,028,211	\$313,460,341
	4	Number of Loans	36,517	34,978	34,764	34,461	34,213	33,965	33,701	33,484	33,243	33,044	32,847
	5	Number of Borrowers	29,009	27,596	27,422	27,200	27,013	26,822	26,611	26,434	26,236	26,077	25,922
C	1	Borrower Payments- Principal	\$2,559,503	\$2,774,516	\$2,379,170	\$3,088,655	\$2,723,441	\$2,698,777	\$2,724,531	\$2,110,417	\$2,340,107	\$2,152,602	\$2,190,301
	2	Borrower Payments- Interest	\$949,688	\$1,043,614	\$1,325,249	\$1,497,156	\$1,478,715	\$1,508,101	\$1,527,682	\$1,474,558	\$1,500,915	\$1,523,084	\$1,482,543
D	1	Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$358,103	\$0	\$0	\$0	\$0	\$2,831,231	\$0	\$0	\$3,200,000
	2	Administrative Allowance	\$279,461	\$269,628	\$267,733	\$265,177	\$262,800	\$260,420	\$258,273	\$257,223	\$254,889	\$253,043	\$251,256
	3	Cash Release to Access Group Inc	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1	Weighted Average Coupon (WAC)	7.64%	7.60%	8.08%	8.09%	8.08%	8.51%	8.51%	8.51%	8.55%	8.55%	8.56%
	2	Weighted Average Remaining Maturity (WARM)	228	224	223	222	221	220	219	219	218	217	216
F	1	Senior Notes Outstanding	\$333,874,000	\$333,874,000	\$316,402,824	\$316,402,824	\$316,402,824	\$310,125,539	\$310,125,539	\$310,125,539	\$300,579,393	\$300,579,393	\$300,579,393
	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
	3	Senior Principal Distribution Amount	\$0	\$0	\$17,471,176	\$0	\$0	\$6,277,285	\$0	\$0	\$9,546,146	\$0	\$0
	4	Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	Net Loan Rate	9.05%	9.28%	10.08%	10.05%	9.73%	10.54%	10.40%	10.11%	10.90%	10.46%	10.87%
	6	Senior Asset Percentage	112.0%	112.4%	112.5%	113.3%	113.0%	113.3%	113.4%	113.5%	113.8%	113.9%	114.1%
	7	Subordinate Asset Percentage	100.8%	101.1%	100.7%	101.4%	101.1%	101.2%	101.3%	101.4%	101.3%	101.4%	101.5%