ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: February 25, 2008

Collection Period: 01/01/08 - 01/31/08

I Series 2005-B Asset and Liability Summary

A. Student Loan Portfolio and Fund Balance

		December 31, 2007	Change	January 31, 2008
1	Principal Balance	$272,486,962.43	($3,555,781.48)	$268,931,180.95
2	Accrued Interest	$10,045,983.29	($121,161.28)	$9,924,822.01
3	Total Principal And Accrued Interest Balance	**$282,532,945.72**	**($3,676,942.76)**	**$278,856,002.96**
4	Fund Accounts Balance	**$23,153,778.90**	**($8,861,592.30)**	**$14,292,186.60**
5	**Total Student Loans And Fund Balance**	**$305,686,724.62**	**($12,538,535.06)**	**$293,148,189.56**

B. Student Loan Portfolio and Fund Balance

		December 31, 2007	Change	January 31, 2008
1	Weighted Average Coupon (WAC)	8.34%	-0.50%	7.83%
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]	205	(1)	204
3	Number of Loans	29,581	(336)	29,245
4	Number of Borrowers	23,318	(263)	23,055

C. Notes and Certificates

		1/31/2008 Interest. Rate	Balance December 31, 2007	Balance Change	Balance January 31, 2008	% of O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	3.411%	$80,529,988.77	($10,663,366.74)	$69,866,622.03	24.5%
2	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	3.561%	$101,200,000.00	$0.00	$101,200,000.00	35.5%
3	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	3.701%	$76,674,000.00	$0.00	$76,674,000.00	26.9%
4	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	6.500%	$37,100,000.00	$0.00	$37,100,000.00	13.0%
5	**Total Notes and Certificates**	**3.945%**	**$295,503,988.77**	**($10,663,366.74)**	**$284,840,622.03**	**100.0%**

D. Fund Accounts Balance

		December 31, 2007	Change	January 31, 2008
1	ACCESS 2005-B Main Account	$0.00	$0.00	$0.00
2	ACCESS 2005-B Capitalized Interest Account	$10,600,000.00	($2,400,000.00)	$8,200,000.00
3	ACCESS 2005-B Collection Account	$4,761,562.96	$906,883.62	$5,668,446.58
4	ACCESS 2005-B Admin Account	$238,840.77	($2,667.26)	$236,173.51
5	ACCESS 2005-B Swap Payment Account	$797,819.59	($797,819.59)	$0.00
6	ACCESS 2005-B ARC Carry Over Acct	$0.00	$0.00	$0.00
7	ACCESS 2005-B Senior Interest Acccount	$2,337,053.98	($2,337,053.94)	$0.04
8	ACCESS 2005-B Sub Interest Acccount	$209,206.49	($21,640.02)	$187,566.47
9	ACCESS 2005-B Senior Principal Acccount	$4,209,295.11	($4,209,295.11)	$0.00
10	ACCESS 2005-B Sub Principal Acccount	$0.00	$0.00	$0.00
11	**Total Fund Accounts Balance**	**$23,153,778.90**	**($8,861,592.30)**	**$14,292,186.60**

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II	**Series 2005-B Transactions and Accruals**		
A.	**Student Loan Cash Principal Activity**	**January 31, 2008**	
	1 Borrower Payments	($3,574,056.66)	
	2 Refunds	($6,879.66)	
	3 New Acquisitions	$0.00	
	4 Purchase (Pre-Funding)	$0.00	
	5 **Total Principal Collections**	**($3,580,936.32)**	
	Student Loan Non-Cash Principal Activity		
B.	1 Capitalized Interest	$214,371.23	
	2 Capitalized Guarantee Fees	$21,564.63	
	3 Charge-offs	($210,781.02)	
	4 Other Adjustments	$0.00	
	5 **Total Non-Cash Principal Activity**	**$25,154.84**	
C.	**Total Student Loan Principal Activity**	**($3,555,781.48)**	
D.	**Student Loan Cash Interest Activity**		
	1 Borrower Payments	($1,673,693.10)	
	2 Refunds	$0.00	
	3 New Acquisitions	$0.00	
	4 Purchase (Pre-Funding)	$0.00	
	5 Other Adjustments	$0.00	
	6 **Total Interest Collections**	**($1,673,693.10)**	
	Student Loan Non-Cash Interest Activity		
E.	1 Borrower Accruals	$1,764,040.18	
	2 Capitalized Interest	($214,371.23)	
	3 Charge-offs	$2,862.87	
	4 Other Adjustments	$0.00	
	5 **Total Non-Cash Interest Activity**	**$1,552,531.82**	
F.	**Total Student Loan Interest Activity**	**($121,161.28)**	

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III. Series 2005-B Collection Fund Activity

A.	Collection Fund	January 31, 2008
	Beginning Balance	$8,406,915.18
	Transfers to Other Funds	($8,406,915.18)
1a	Amount received in the collection accout related to the collection period	$5,287,723.99
1b	Earnings	$100,382.81
1c	Recoveries	$35,151.62
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 colllection period	$0.00
	Ending Balance	**$5,423,258.42**

B.	MARCH 2008 Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection	Transfer from Capitalized Fund
1a	**Administrative Allowance**	**$224,100.35**	**$224,100.35**	**$0.00**
1b	**Broker Dealer, Auction Agent and Other Fees**	**$4,559.18**	**$4,559.18**	**$0.00**
2	**Swap Payments**	**$266,163.35**	**$266,163.35**	**$0.00**
3a	**Payment of Interest Distribution Amount on Senior Notes; Class A-1**	**$200,817.21**	**$200,817.21**	**$0.00**
3b	**Payment of Interest Distribution Amount on Senior Notes; Class A-2**	**$303,669.11**	**$303,669.11**	**$0.00**
3c	**Payment of Interest Distribution Amount on Senior Notes; Class A-3**	**$239,119.05**	**$239,119.05**	**$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**	**$519,400.00**	**$519,400.00**	**$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)	**$3,665,430.17**	**$3,665,430.17**	$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).	**$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	**$5,423,258.42**	**$5,423,258.42**	**$0.00**

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: February 25, 2008

Collection Period: 01/01/08 - 01/31/08

IV. Series 2005-B Notes Waterfall for Distributions

				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	**$5,423,258.42**	**$5,423,258.42**	
B	First	**Administrative Allowance**	**$228,659.53**	**$5,194,598.89**	**$0.00**
	Second	**Swap Payments**	**$266,163.35**	$4,928,435.54	$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]	**$200,817.21**	$4,727,618.33	$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	**$303,669.11**	$4,423,949.23	$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	**$239,119.05**	$4,184,830.17	$0.00
	(d)	**Total Interest Distribution on Senior Notes or Obligations:**	**$743,605.37**		
D	Fouth	**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	$4,184,830.17	$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	$0.00	$4,184,830.17	$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	$0.00	$4,184,830.17	$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 ARC	**$519,400.00**	$3,665,430.17	$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	$0.00	$3,665,430.17	$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	$0.00	$3,665,430.17	$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	$0.00	$3,665,430.17	$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	$3,665,430.17	($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.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: February 25, 2008

Collection Period: 01/01/08 - 01/31/08

V. Series 2005-B Net Loan Rate and Asset Percentages

			January 31, 2008
A.		**Net Loan Rate**	
	1	FRN Notes outstanding Balance	$247,740,622.03
	2	ARC Notes outstanding Balance	$37,100,000.00
	3	Amount of Accrued Interest	$1,805,933.87
	4	Plus investment earnings and late fees	$118,862.66
	5	Minus Amount of interest on FRN	$743,605.37
	6	Minus portion of Adminstrative allowance	$100,849.19
	7	Minus Notes fees expected during current Interest Period	$4,097.49
	8	Annualized Net Loan Rate based on Current ARC Notes Outstanding	0.3481
		Net Loan Rate	**34.81%**
B.		**Senior Asset Percentage**	
	1	Student Loan Portfolio Balance	$278,856,002.96
	2	Capitalized Interest and Principal Fund Balances	$8,243,350.11
	3	Senior Notes Outstanding	$247,740,622.03
		Senior Asset Percentage	**115.89%**
C.		**Total Asset Percentage**	
	1	Student Loan Portfolio Balance	$278,856,002.96
	2	Capitalized Interest and Principal Fund Balances	$8,243,350.11
	3	All Notes Outstanding	$284,840,622.03
		Total Asset Percentage	**100.79%**

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: February 25, 2008

Collection Period: 01/01/08 - 01/31/08

VI. Series 2005-B Portfolio Charateristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	**Loan Type Distribution:**			
1	Private Loans	29,245	$268,948,223.52	100.00%
2	**Total By Loan Type Distribution (a)**	**29,245**	**$268,948,223.52**	**100.00%**
B.	**Borrower Status Distribution:**			
1	In-School	1,315	$10,259,133.17	3.81%
2	Grace	2,675	$22,417,956.92	8.34%
3	Deferment	-	-	-
4	Forbearance	932	$10,611,460.03	3.95%
5	Repayment	24,285	$225,234,055.30	83.75%
6	Interim Charge-Offs	38	$425,618.10	0.16%
7	**Total By Borrower Status Distribution**	**29,245**	**$268,948,223.52**	**100.00%**
C.	**School Type Distribution:**			
1	Graduate	29,133	$268,003,180.95	99.65%
2	Undergraduate	112	$945,042.57	0.35%
3	**Total By Loan Type Distribution**	**29,245**	**$268,948,223.52**	**100.00%**

(a) Total principal loan balance does not include refunds. Page 1-A1 is shown net of refunds $17,042.57

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

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Collection Period: 01/01/08 - 01/31/08

VII. Series 2005-B Notes — Portfolio Status By Loan Type

	Status	# of Loans	Amount ($)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A	**In-School**			
	Current	1,315	$12,556,950	4.50%
B	**Grace**			
	Current	2,675	$27,447,590	9.84%
C	**TOTAL INTERIM**	3,990	$40,004,540	14.35%
D	**REPAYMENT:**			
	Active			
	Current	22,720	$210,972,765	75.66%
	1-29 Days Delinquent	945	$9,533,326	3.42%
	30-59 Days Delinquent	353	$3,784,332	1.36%
	60-89 Days Delinquent	146	$1,529,480	0.55%
	90-119 Days Delinquent	71	$987,735	0.35%
	> 120 Days Delinquent	50	$625,480	0.22%
E	**Deferment:**			
	Current	-	-	-
F	**Forbearance:**			
	Current	932	$10,978,446	3.94%
G	**TOTAL REPAYMENT**	25,217	$238,411,564	85.50%
	Interim Charge-Offs	38	$440,616	0.16%
	Charge-Offs Rejected	0	$0	0.00%
	Charge-Offs Return	0	$0	0.00%
H	**TOTAL Charge-offs**	38	$440,616	0.16%
I	**TOTAL PORTFOLIO (a)**	29,245	$278,856,720	100.00%

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: February 25, 2008

Collection Period: 01/01/08 - 01/31/08

VIII. Series 2005-B Portfolio Summary Report

		Collection Periods **Reporting Date**	01/01/08 - 01/31/08 **02/25/08**
A	1	**ABS Notes Outstanding**	**$284,840,622**
B	1	Total Private Principal Outstanding Balance	$268,931,181
	2	Total Fund Accounts Balance	$14,292,187
	3	Total Principal and Accrued Interest Balance	$278,856,003
	4	Number of Loans	29,245
	5	Number of Borrowers	23,055
C	1	Borrower Payments- Principal	$3,574,057
	2	Borrower Payments- Interest	$1,673,693
D	1	Funds Transfer	$0
	2	Administrative Allowance	$224,100
	3	Cash Release to Access Group Inc	$0
E	1	Weighted Average Coupon (WAC)	7.83%
	2	Weighted Average Remaining Maturity (WARM)	204
F	1	Senior Notes Outstanding	$247,740,622
	2	Subordinate Note Outstanding	$37,100,000
	3	Senior Principal Distribution Amount	$10,663,366.74
	4	Subordinate Principal Distribution Amount	$0.00
	5	Net Loan Rate	34.81%
	6	Senior Asset Percentage	115.9%
	7	Subordinate Asset Percentage	100.8%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

January 31, 2008

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

		Collection Period	February-07	March-07	April-07	May-07	June-07	July-07	August-07	September-07	October-07	November-07	December-07	January-08
		Reporting Date	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	2/25/2008
A	1	**Asset Backed Securities**	**$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**	**$284,840,622**
B	1	Total Private Principal Balance	$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	$268,931,181
	2	Total Fund Accounts Balance	$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	$14,292,187
	3	Total Principal and Accrued Interest Balance	$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	$278,856,003
	4	Number of Loans	32,255	31,926	31,631	31,376	31,139	30,862	30,601	30,403	30,122	29,877	29,581	29,245
	5	Number of Borrowers	25,452	25,186	24,946	24,732	24,539	24,328	24,126	23,971	23,738	23,547	23,318	23,055
C	1	Borrower Payments- Principal	$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	$3,574,057
	2	Borrower Payments- Interest	$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	$1,673,693
D	1	Funds Transfer	$0	$2,900,000	$0	$0	$2,500,000	$0	$0	$2,200,000	$0	$0	$2,400,000	$0
	2	Administrative Allowance	$248,993	$247,043	$244,684	$242,537	$240,563	$237,995	$235,615	$234,448	$232,016	$229,731	$227,063	$224,100
	3	Cash Release to Access Group Inc	$0	$150,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
E	1	Weighted Average Coupon (WAC)	8.59%	8.59%	8.60%	8.60%	8.61%	8.52%	8.52%	8.52%	8.34%	8.34%	8.34%	7.83%
	2	Weighted Average Remaining Maturity (WARM)	214	213	212	211	210	209	209	208	207	206	205	204
F	1	Senior Notes Outstanding	$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	$247,740,622
	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	$0	$0	$12,465,098	$0	$0	$10,035,274	$0	$0	$10,566,484	$0	$0	$10,663,367
	4	Subordinate Principal Distribution Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	5	Net Loan Rate	27.38%	26.81%	28.36%	29.40%	27.71%	25.10%	33.85%	29.62%	27.05%	25.04%	24.85%	34.81%
	6	Senior Asset Percentage	114.8%	115.1%	114.0%	113.8%	114.1%	114.6%	114.7%	114.9%	115.6%	115.5%	115.1%	115.9%
	7	Subordinate Asset Percentage	101.8%	102.0%	100.6%	100.5%	100.7%	100.7%	100.8%	101.0%	101.1%	101.0%	100.6%	100.8%

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