

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: February 25, 2009
Collection Period: 1/01/09 - 1/31/09

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	December 31, 2008	Change	January 31, 2009		
1 Principal Balance	\$247,155,203.49	(\$2,259,296.05)	\$244,895,907.44		
2 Accrued Interest	\$4,643,925.34	(\$126,842.10)	\$4,517,083.24		
3 Total Principal And Accrued Interest Balance	\$251,799,128.83	(\$2,386,138.15)	\$249,412,990.68		
4 Fund Accounts Balance	\$9,023,144.08	(\$4,629,446.39)	\$4,393,697.69		
5 Total Student Loans And Fund Balance	\$260,822,272.91	(\$7,015,584.54)	\$253,806,688.37		
B. Student Loan Portfolio and Fund Balance					
	December 31, 2008	Change	January 31, 2009		
1 Weighted Average Coupon (WAC)	5.55%	-0.77%	4.78%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	193	(1)	192		
3 Number of Loans	26,995	(166)	26,829		
4 Number of Borrowers	21,263	(132)	21,131		
C. Notes and Certificates					
	1/31/2009 Interest Rate	Balance December 31, 2008	Balance Change	Balance January 31, 2009	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	1.23938%	\$35,261,544.27	(\$5,228,439.17)	\$30,033,105.10	12.3%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	1.38938%	\$101,200,000.00	\$0.00	\$101,200,000.00	41.3%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	1.52938%	\$76,674,000.00	\$0.00	\$76,674,000.00	31.3%
4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	1.82900%	\$37,100,000.00	\$0.00	\$37,100,000.00	15.1%
5 Total Notes and Certificates	1.48137%	\$250,235,544.27	(\$5,228,439.17)	\$245,007,105.10	100.0%
D. Fund Accounts Balance					
	December 31, 2008	Change	January 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	\$2,995,009.21	\$130,496.67	\$3,125,505.88		
4 ACCESS 2005-B Admin Account	\$216,847.37	(\$1,782.80)	\$215,064.57		
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	\$1,361,461.92	(\$1,361,461.88)	\$0.04		
8 ACCESS 2005-B Sub Interest Account	\$60,398.80	(\$7,271.60)	\$53,127.20		
9 ACCESS 2005-B Senior Principal Account	\$3,389,426.78	(\$3,389,426.78)	\$0.00		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$9,023,144.08	(\$4,629,446.39)	\$4,393,697.69		

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II Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	January 31, 2009	
	1 Borrower Payments	(\$1,910,931.00)	
	2 Refunds	\$2,401.07	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Total Principal Collections	(\$1,908,529.93)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$134,581.97	
	2 Capitalized Guarantee Fees	\$4,334.23	
	3 Charge-offs	(\$489,682.32)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Principal Activity	(\$350,766.12)	
C.	Total Student Loan Principal Activity	(\$2,259,296.05)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$962,189.36)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Total Interest Collections	(\$962,189.36)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$964,431.25	
	2 Capitalized Interest	(\$134,581.97)	
	3 Charge-offs	\$5,497.98	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Interest Activity	\$835,347.26	
F.	Total Student Loan Interest Activity	(\$126,842.10)	

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	January 31, 2009	
	Beginning Balance	\$2,795,535.37	
	Transfers to Other Funds	(\$2,795,535.37)	
1a	Amount received in the collection account related to the collection period	\$2,885,733.57	
1b	Earnings	\$2,421.33	
1c	Recoveries	\$42,839.67	
	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	\$2,930,994.57	
B.	Estimated Required Payments Under Waterfall		
		Estimated Due	Distribute from Collection
1a	Administrative Allowance	\$204,071.76	\$204,071.76
1b	Broker Dealer, Auction Agent and Other Fees	\$4,559.17	\$4,559.17
	2 Swap Payments	\$0.00	\$0.00
3a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$31,363.34	\$31,363.34
3b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$118,472.95	\$118,472.95
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$98,805.51	\$98,805.51
4a	Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00
4b	Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00
4c	Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B ARC	\$56,354.90	\$56,354.90
	6 Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$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
	8 Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$0.00
	9 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,417,366.94	\$2,417,366.94
	10 Payment of swap with respect to the notes (Swap Termination Payment)	\$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
	12 Payment of any carry-over amounts due with respect to the ARC notes arising.	\$0.00	\$0.00
	13 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00
	Total Interest Collections	\$2,930,994.57	\$2,930,994.57

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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)	\$2,930,994.57	\$2,930,994.57	
B	First	Administrative Allowance	\$208,630.93	\$2,722,363.64	\$0.00
	Second	Swap Payments	\$0.00	\$2,722,363.64	\$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]	\$31,363.34	\$2,691,000.30	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$118,472.95	\$2,572,527.35	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$98,805.51	\$2,473,721.84	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$248,641.80		
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	\$2,473,721.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,473,721.84	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,473,721.84	\$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	\$56,354.90	\$2,417,366.94	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,417,366.94	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,417,366.94	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,417,366.94	\$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,417,366.94	\$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

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V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	January 31, 2009	
	1 FRN Notes outstanding Balance	\$207,907,105.10	
	2 ARC Notes outstanding Balance	\$37,100,000.00	
	3 Amount of Accrued Interest	\$988,536.61	
	4 Plus investment earnings and late fees	\$18,839.40	
	5 Minus Amount of interest on FRN	\$248,641.80	
	6 Minus portion of Administrative allowance	\$91,835.97	
	7 Minus Notes fees expected during current Interest Period	\$4,559.17	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	21.42%	
	Net Loan Rate	21.42%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$249,412,990.68	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,109.84	
	3 Senior Notes Outstanding	\$207,907,105.10	
	Senior Asset Percentage	120.4%	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$249,412,990.68	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,109.84	
	3 All Notes Outstanding	\$245,007,105.10	
	Total Asset Percentage	102.2%	

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VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	26,829	\$244,898,458.90	100.00%
	2 Total By Loan Type Distribution (a)	26,829	\$244,898,458.90	100.00%
B.	Borrower Status Distribution:			
	1 In School	605	\$4,960,536.76	2.03%
	2 In Grace	681	\$5,287,240.24	2.16%
	3 Deferment	-	-	-
	4 Forbearance	1,271	\$12,760,297.22	5.21%
	5 Repayment	24,225	\$221,367,683.90	90.39%
	6 Claims / Interim Charge-Offs	47	\$522,700.78	0.21%
	7 Total By Borrower Status Distribution	26,829	\$244,898,458.90	100.00%
C.	School Type Distribution:			
	1 Graduate	26,720	\$243,976,066.17	99.62%
	2 Undergraduate	109	\$922,392.73	0.38%
	3 Total By Loan Type Distribution	26,829	\$244,898,458.90	100.00%
(a) Total principal loan balance does not include refunds. Page 1-A1 is shown net of refunds			\$2,551.46	

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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	605	\$6,407,320	2.57%
B	In Grace			
	Current	681	\$6,756,568	2.71%
C	TOTAL INTERIM	1,286	\$13,163,887	5.28%
D	REPAYMENT:			
	Active			
	Current	22,556	\$205,266,379.58	82.31%
	1-29 Days Delinquent	963	\$9,614,027.85	3.85%
	30-59 Days Delinquent	414	\$4,420,658.65	1.77%
	60-89 Days Delinquent	155	\$1,771,038.15	0.71%
	90-119 Days Delinquent	84	\$883,600.16	0.35%
	> 120 Days Delinquent	53	\$638,903.48	0.26%
E	Deferment:			
	Current	-	\$0.00	-
F	Forbearance:			
	Current	1,271	\$13,097,309.26	5.25%
G	TOTAL REPAYMENT	25,496	\$235,691,917.13	94.51%
	Claims / Interim Charge-Offs	47	\$536,291.21	0.22%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	TOTAL Charge-offs	47	\$536,291.21	0.22%
I	TOTAL PORTFOLIO (a)	26,829	\$249,392,095.73	100.00%

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Collection Period: 1/01/09 - 1/31/09

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	1/01/09 - 1/31/09 02/25/09
A	1 ABS Notes Outstanding	\$245,007,105
B	1 Total Private Principal Outstanding Balance	\$244,895,907
	2 Total Fund Accounts Balance	\$4,393,698
	3 Total Principal and Accrued Interest Balance	\$249,412,991
	4 Number of Loans	26,829
	5 Number of Borrowers	21,131
C	1 Borrower Payments- Principal	\$1,910,931
	2 Borrower Payments- Interest	\$962,189
D	1 Funds Transfer	\$0
	2 Administrative Allowance	\$204,072
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	4.78%
	2 Weighted Average Remaining Maturity (WARM)	192
F	1 Senior Notes Outstanding	\$207,907,105
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$5,228,439
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	21.42%
	6 Senior Asset Percentage	120.4%
	7 Total Asset Percentage	102.2%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

January 31, 2009

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

Collection Periods		March-08	April-08	May-08	June-08	July-08	August-08	September-08	October-08	November-08	December-08	January-09
Reporting Date		4/25/2008	5/27/2008	6/25/2008	7/25/2008	8/25/2008	9/25/2008	10/27/2008	11/25/2008	12/26/2008	1/26/2009	2/25/2009
A	1 Asset Backed Securities	\$284,840,622	\$270,684,401	\$270,684,401	\$270,684,401	\$259,459,797	\$259,459,797	\$259,459,797	\$250,235,544	\$250,235,544	\$250,235,544	\$245,007,105
B	1 Total Private Principal Balance	\$266,780,082	\$263,764,911	\$261,159,876	\$258,927,933	\$256,634,185	\$254,722,763	\$253,058,321	\$250,892,005	\$249,294,648	\$247,155,203	\$244,895,907
	2 Total Fund Accounts Balance	\$22,706,596	\$10,483,288	\$14,009,298	\$17,110,598	\$7,336,499	\$10,211,705	\$12,860,667	\$4,354,308	\$6,403,381	\$9,023,144	\$4,393,698
	3 Total Principal and Accrued Interest Balance	\$272,497,971	\$269,207,192	\$266,407,975	\$264,148,268	\$261,845,820	\$259,898,766	\$257,746,176	\$255,487,343	\$254,002,467	\$251,799,129	\$249,412,991
	4 Number of Loans	28,565	28,278	28,045	27,861	27,695	27,560	27,405	27,240	27,142	26,995	26,829
	5 Number of Borrowers	22,522	22,300	22,111	21,959	21,838	21,727	21,597	21,459	21,379	21,263	21,131
C	1 Borrower Payments- Principal	\$3,098,966	\$2,578,560	\$2,475,018	\$2,104,953	\$2,088,250	\$1,779,349	\$1,813,587	\$1,751,385	\$1,323,821	\$1,744,283	\$1,910,931
	2 Borrower Payments- Interest	\$1,422,566	\$1,413,328	\$1,202,751	\$1,154,737	\$1,170,309	\$1,140,440	\$1,094,601	\$1,102,320	\$941,612	\$1,125,874	\$962,189
D	1 Funds Transfer	\$2,300,000	\$0	\$0	\$2,400,000	\$0	\$0	\$2,903,899	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$222,308	\$219,795	\$217,625	\$215,765	\$213,853	\$212,260	\$210,874	\$209,068	\$207,737	\$205,954	\$204,072
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1 Weighted Average Coupon (WAC)	7.85%	5.83%	5.83%	5.83%	5.78%	5.78%	5.78%	5.55%	5.55%	5.55%	4.78%
	Weighted Average Remaining Maturity (WARM)	202	201	200	199	198	197	196	195	194	193	192
F	1 Senior Notes Outstanding	\$247,740,622	\$233,584,401	\$233,584,401	\$233,584,401	\$222,359,797	\$222,359,797	\$222,359,797	\$213,135,544	\$213,135,544	\$213,135,544	\$207,907,105
	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	\$14,156,221	\$0	\$0	\$11,224,604	\$0	\$0	\$9,224,253	\$0	\$0	\$5,228,439
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	30.55%	19.13%	18.91%	18.43%	18.68%	18.64%	18.68%	13.58%	13.35%	12.99%	21.42%
	6 Senior Asset Percentage	116.2%	117.8%	117.9%	118.1%	119.3%	119.5%	119.5%	120.3%	120.5%	120.2%	120.4%
	7 Subordinate Asset Percentage	101.1%	101.6%	101.7%	101.9%	102.3%	102.4%	102.4%	102.5%	102.7%	102.4%	102.2%