

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2005-B Notes

### Monthly Servicing Report

Report Date: February 26, 2007

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

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	December 31, 2006	Change	January 31, 2007		
1 Principal Balance	\$301,519,688.46	(\$3,310,036.62)	\$298,209,651.84		
2 Accrued Interest	\$11,940,652.55	\$312,653.34	\$12,253,305.89		
3 Total Principal And Accrued Interest Balance	\$313,460,341.01	(\$2,997,383.28)	\$310,462,957.73		
4 Fund Accounts Balance	\$32,508,653.59	(\$8,966,522.75)	\$23,542,130.84		
5 Total Student Loans And Fund Balance	\$345,968,994.60	(\$11,963,906.03)	\$334,005,088.57		
B. Student Loan Portfolio and Fund Balance					
	December 31, 2006	Change	January 31, 2007		
1 Weighted Average Coupon (WAC)	8.56%	0.03%	8.58%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	216	(1)	215		
3 Number of Loans	32,847	(330)	32,517		
4 Number of Borrowers	25,922	(261)	25,661		
C. Notes and Certificates					
	1/31/2007 Interest Rate	Balance December 31, 2006	Balance Change	Balance January 31, 2007	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN ]	5.440%	\$122,705,393.42	(\$9,108,548.25)	\$113,596,845.17	34.6%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	5.590%	\$101,200,000.00	\$0.00	\$101,200,000.00	30.8%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	5.730%	\$76,674,000.00	\$0.00	\$76,674,000.00	23.3%
4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	5.430%	\$37,100,000.00	\$0.00	\$37,100,000.00	11.3%
5 Total Notes and Certificates	5.553%	\$337,679,393.42	(\$9,108,548.25)	\$328,570,845.17	100.0%
D. Fund Accounts Balance					
	December 31, 2006	Change	January 31, 2007		
1 ACCESS 2005-B Main Account	\$0.00	\$0.00	\$0.00		
2 ACCESS 2005-B Capitalized Interest Account	\$21,400,000.00	(\$3,200,000.00)	\$18,200,000.00		
3 ACCESS 2005-B Collection Account	\$4,036,321.40	\$1,141,517.86	\$5,177,839.26		
4 ACCESS 2005-B Admin Account	\$5,598.56	\$59.61	\$5,658.17		
5 ACCESS 2005-B Swap Payment Account	\$109,936.63	(\$109,936.63)	\$0.00		
6 ACCESS 2005-B ARC Carry Over Acct	\$0.00	\$0.00	\$0.00		
7 ACCESS 2005-B Senior Interest Account	\$2,931,056.55	(\$2,931,056.55)	\$0.00		
8 ACCESS 2005-B Sub Interest Account	\$160,653.30	(\$2,019.90)	\$158,633.40		
9 ACCESS 2005-B Senior Principal Account	\$3,865,087.15	(\$3,865,087.14)	\$0.01		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$32,508,653.59	(\$8,966,522.75)	\$23,542,130.84		

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II Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	January 31, 2007	
	1 Borrower Payments	(\$3,409,129.38)	
	2 Refunds	\$3,958.94	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Total Principal Collections	(\$3,405,170.44)	
	<b>Student Loan Non-Cash Principal Activity</b>		
B.	1 Capitalized Interest	\$195,193.43	
	2 Capitalized Guarantee Fees	\$32,079.46	
	3 Charge-offs	(\$132,139.07)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Principal Activity	\$95,133.82	
C.	<b>Total Student Loan Principal Activity</b>	(\$3,310,036.62)	
D.	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$1,637,303.78)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Total Interest Collections	(\$1,637,303.78)	
	<b>Student Loan Non-Cash Interest Activity</b>		
E.	1 Borrower Accruals	\$2,145,118.65	
	2 Capitalized Interest	(\$195,193.43)	
	3 Charge-offs	\$31.90	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Interest Activity	\$1,949,957.12	
F.	<b>Total Student Loan Interest Activity</b>	\$312,653.34	

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III. Series 2005-B Collection Fund Activity				
A.	Collection Fund	January 31, 2007		
		\$5,543,887.64		
		(\$5,543,887.64)		
		\$5,005,734.57		
		\$23,857.04		
		\$0.00		
		\$0.00		
		\$148,247.65		
		\$0.00		
		\$0.00		
		\$5,177,839.26		
B.	MARCH 2007 Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection	Transfer from Capitalized Fund
		\$248,498.10	\$248,498.10	\$0.00
		\$7,444.73	\$7,444.73	\$0.00
		\$76,949.08	\$76,949.08	\$0.00
		\$514,972.36	\$514,972.36	\$0.00
		\$471,423.33	\$471,423.33	\$0.00
		\$366,118.35	\$366,118.35	\$0.00
		\$0.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
		\$156,397.11	\$156,397.11	\$0.00
		\$0.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
		\$3,336,036.19	\$3,336,036.19	\$0.00
		\$0.00	\$0.00	\$0.00
\$5,177,839.26		\$5,177,839.26	\$0.00	

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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)	\$5,177,839.26	\$5,177,839.26	
B	First	Administrative Allowance	\$255,942.84	\$4,921,896.42	\$0.00
	Second	Swap Payments	\$76,949.08	\$4,844,947.34	\$0.00
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]	\$514,972.36	\$4,329,974.98	\$0.00
		2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$471,423.33	\$3,858,551.64	\$0.00
		3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$366,118.35	\$3,492,433.29	\$0.00
		4 Total Interest Distribution on Senior Notes or Obligations:	\$1,352,514.05		
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]	\$0.00	\$3,492,433.29	\$0.00
		2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$3,492,433.29	\$0.00
		3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$3,492,433.29	\$0.00
		4 Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2005-B Class B [ARC]:	\$156,397.11	\$3,336,036.19	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Subordinate Notes Class B (if interest trigger)	\$0.00	\$3,336,036.19	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,336,036.19	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$3,336,036.19	\$0.00
J	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$3,336,036.19	\$0.00
K	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,336,036.19	\$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

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2005-B Notes

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

V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate		January 31, 2007
	1 FRN Notes outstanding Balance		\$291,470,845.17
	2 ARC Notes outstanding Balance		\$37,100,000.00
	3 Amount of Accrued Interest		\$2,220,537.15
	4 Plus investment earnings and late fees		\$158,829.67
	5 Minus Amount of interest on FRN		\$1,352,514.05
	6 Minus portion of Administrative allowance		\$111,828.62
	7 Minus Notes fees expected during current Interest Period		\$8,242.38
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		0.29330
	Net Loan Rate		11.15%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance		\$310,462,957.73
	2 Fund Balances		\$23,542,130.84
	3 Senior Notes Interest and Fees Accrued		\$268,416.51
	4 Senior Notes Outstanding		\$291,470,845.17
	Senior Asset Percentage		114.5%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance		\$310,462,957.73
	2 Fund Balances		\$23,542,130.84
	3 All Notes Interest and Fees Accrued		\$366,940.57
	4 All Notes Outstanding		\$328,570,845.17
	Subordinate Asset Percentage		101.5%

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2005-B Notes

### Monthly Servicing Report

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#### VI. Series 2005-B Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	32,517	\$298,230,103.46	100.00%
	2 Total By Loan Type Distribution (a)	<b>32,517</b>	<b>\$298,230,103.46</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	4,235	\$34,548,142.72	11.58%
	2 Grace	3,602	\$33,451,673.95	11.22%
	3 Deferment	-	-	-
	4 Forbearance	1,080	\$11,312,660.70	3.79%
	5 Repayment	23,574	\$218,578,399.42	73.29%
	6 Interim Charge-Offs	26	\$339,226.67	0.11%
	7 Total By Borrower Status Distribution	<b>32,517</b>	<b>\$298,230,103.46</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	32,384	\$297,202,249.67	99.66%
	2 Undergraduate	133	\$1,027,853.79	0.34%
	3 Total By Loan Type Distribution	<b>32,517</b>	<b>\$298,230,103.46</b>	<b>100.00%</b>

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

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2005-B Notes

### Monthly Servicing Report

Report Date: February 26, 2007

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

VII. Series 2005-B Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A	<b>INTERIM:</b>		Includes Accrued Int.	
	<b>In-School</b>			
	Current	4,235	\$39,337,802	12.67%
B	<b>Grace</b>			
	Current	3,602	\$38,297,170	12.34%
C	<b>TOTAL INTERIM</b>	<b>7,837</b>	<b>\$77,634,972</b>	<b>25.01%</b>
D	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	22,188	\$206,170,342	66.41%
	1-29 Days Delinquent	823	\$8,319,792	2.68%
	30-59 Days Delinquent	275	\$3,150,593	1.01%
	60-89 Days Delinquent	128	\$1,390,433	0.45%
	90-119 Days Delinquent	101	\$1,120,013	0.36%
	> 120 Days Delinquent	59	\$623,164	0.20%
E	<b>Deferment:</b>			
	Current	-	-	-
F	<b>Forbearance:</b>			
	Current	1,080	\$11,692,707	3.77%
G	<b>TOTAL REPAYMENT</b>	<b>24,654</b>	<b>\$232,467,043</b>	<b>74.88%</b>
	Interim Charge-Offs	26	\$351,928	0.11%
	Charge-Offs Rejected	0	\$0	0.00%
	Charge-Offs Return	0	\$0	0.00%
H	<b>TOTAL Charge-offs</b>	<b>26</b>	<b>\$351,928</b>	<b>0.11%</b>
I	<b>TOTAL PORTFOLIO (a)</b>	<b>32,517</b>	<b>\$310,453,944</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2005-B Notes Monthly Servicing Report

Report Date: February 26, 2007

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

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods	01/01/07 - 01/31/07
	Reporting Date	02/26/07
<b>A</b>	1 ABS Notes Outstanding	\$328,570,845
<b>B</b>	1 Total Private Principal Outstanding Balance	\$298,209,652
	2 Total Fund Accounts Balance	\$23,542,131
	3 Total Principal and Accrued Interest Balance	\$310,462,958
	4 Number of Loans	32,517
	5 Number of Borrowers	25,661
<b>C</b>	1 Borrower Payments- Principal	\$3,409,129
	2 Borrower Payments- Interest	\$1,637,304
<b>D</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$248,498
	3 Cash Release to Access Group Inc	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	8.58%
	2 Weighted Average Remaining Maturity (WARM)	215
<b>F</b>	1 Senior Notes Outstanding	\$291,470,845
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$9,108,548.25
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	11.15%
	6 Senior Asset Percentage	114.5%
	7 Subordinate Asset Percentage	101.5%



# ACCESS GROUP, INC.

## Student Loan Asset-Backed Notes Series 2005-B Notes

### Portfolio Trend Analysis Report

January 31, 2007

#### IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

		Collection Period	March-06	April-06	May-06	June-06	July-06	August-06	September-06	October-06	November-06	December-06	January-07
		Reporting Date	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	2/26/2007
<b>A</b>	1	Asset Backed Securities	\$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	\$328,570,845
<b>B</b>	1	Total Private Principal Balance	\$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	\$298,209,652
	2	Total Fund Accounts Balance	\$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	\$23,542,131
	3	Total Principal and Accrued Interest Balance	\$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	\$310,462,958
	4	Number of Loans	34,978	34,764	34,461	34,213	33,965	33,701	33,484	33,243	33,044	32,847	32,517
	5	Number of Borrowers	27,596	27,422	27,200	27,013	26,822	26,611	26,434	26,236	26,077	25,922	25,661
<b>C</b>	1	Borrower Payments- Principal	\$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	\$3,409,129
	2	Borrower Payments- Interest	\$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	\$1,637,304
<b>D</b>	1	Necessary Funds Transfer to Meet Obligations	\$0	\$358,103	\$0	\$0	\$0	\$0	\$2,831,231	\$0	\$0	\$3,200,000	\$0
	2	Administrative Allowance	\$269,628	\$267,733	\$265,177	\$262,800	\$260,420	\$258,273	\$257,223	\$254,889	\$253,043	\$251,256	\$248,498
	3	Cash Release to Access Group Inc	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E</b>	1	Weighted Average Coupon (WAC)	7.60%	8.08%	8.09%	8.08%	8.51%	8.51%	8.51%	8.55%	8.55%	8.56%	8.58%
	2	Weighted Average Remaining Maturity (WARM)	224	223	222	221	220	219	219	218	217	216	215
<b>F</b>	1	Senior Notes Outstanding	\$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	\$291,470,845
	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	\$17,471,176	\$0	\$0	\$6,277,285	\$0	\$0	\$9,546,146	\$0	\$0	\$9,108,548
	4	Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	Net Loan Rate	9.28%	10.08%	10.05%	9.73%	10.54%	10.40%	10.11%	10.90%	10.46%	10.87%	11.15%
	6	Senior Asset Percentage	112.4%	112.5%	113.3%	113.0%	113.3%	113.4%	113.5%	113.8%	113.9%	114.1%	114.5%
	7	Subordinate Asset Percentage	101.1%	100.7%	101.4%	101.1%	101.2%	101.3%	101.4%	101.3%	101.4%	101.5%	101.5%