

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: March 25, 2009

Collection Period: 2/01/09 - 2/28/09

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
		January 31, 2009	Change	February 28, 2009	
1 Principal Balance		\$244,895,907.44	(\$1,323,143.42)	\$243,572,764.02	
2 Accrued Interest		\$4,517,083.24	(\$683,613.60)	\$3,833,469.64	
3 Total Principal And Accrued Interest Balance		\$249,412,990.68	(\$2,006,757.02)	\$247,406,233.66	
4 Fund Accounts Balance		\$4,393,697.69	\$2,479,208.86	\$6,872,906.55	
5 Total Student Loans And Fund Balance		\$253,806,688.37	\$472,451.84	\$254,279,140.21	
B. Student Loan Portfolio and Fund Balance					
		January 31, 2009	Change	February 28, 2009	
1 Weighted Average Coupon (WAC)		4.78%	0.01%	4.79%	
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]		192	(1)	192	
3 Number of Loans		26,829	(153)	26,676	
4 Number of Borrowers		21,131	(121)	21,010	
C. Notes and Certificates					
	2/28/2009	Balance	Balance	Balance	% of
	Interest Rate	January 31, 2009	Change	February 28, 2009	O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	1.23938%	\$30,033,105.10	\$0.00	\$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]	1.95300%	\$37,100,000.00	\$0.00	\$37,100,000.00	15.1%
5 Total Notes and Certificates	1.50015%	\$245,007,105.10	\$0.00	\$245,007,105.10	100.0%
D. Fund Accounts Balance					
		January 31, 2009	Change	February 28, 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		\$3,125,505.88	(\$188,493.65)	\$2,937,012.23	
4 ACCESS 2005-B Admin Account		\$215,064.57	(\$1,882.67)	\$213,181.90	
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		\$0.04	\$248,641.80	\$248,641.84	
8 ACCESS 2005-B Sub Interest Account		\$53,127.20	\$3,576.44	\$56,703.64	
9 ACCESS 2005-B Senior Principal Account		\$0.00	\$2,417,366.94	\$2,417,366.94	
10 ACCESS 2005-B Sub Principal Account		\$0.00	\$0.00	\$0.00	
11 Total Fund Accounts Balance		\$4,393,697.69	\$2,479,208.86	\$6,872,906.55	

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II Series 2005-B Transactions and Accruals		
A.	Student Loan Cash Principal Activity	February 28, 2009
	1 Borrower Payments	(\$1,857,006.54)
	2 Refunds	(\$370.15)
	3 New Acquisitions	\$0.00
	4 Purchase (Pre-Funding)	\$0.00
	5 Total Principal Collections	(\$1,857,376.69)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$692,377.53
	2 Capitalized Guarantee Fees	\$48,326.58
	3 Charge-offs	(\$206,470.84)
	4 Other Adjustments	\$0.00
	5 Total Non-Cash Principal Activity	\$534,233.27
C.	Total Student Loan Principal Activity	(\$1,323,143.42)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments	(\$864,784.09)
	2 Refunds	\$0.00
	3 New Acquisitions	\$0.00
	4 Purchase (Pre-Funding)	\$0.00
	5 Other Adjustments	\$0.00
	6 Total Interest Collections	(\$864,784.09)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$865,565.62
	2 Capitalized Interest	(\$692,377.53)
	3 Charge-offs	\$7,982.40
	4 Other Adjustments	\$0.00
	5 Total Non-Cash Interest Activity	\$181,170.49
F.	Total Student Loan Interest Activity	(\$683,613.60)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	February 28, 2009		
	Transfers to Other Funds	\$2,930,994.57		
	1a Amount received in the collection account related to the collection period	(\$2,930,994.57)		
	1b Earnings	\$2,663,230.77		
	1c Recoveries	\$2,409.07		
	2 Amount received from Swap counterparty with respect to the related interest period	\$27,914.18		
	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	\$2,693,554.02		
	B. Estimated Required Payments Under Waterfall		Estimated Due	Distribute from Collection
1a Administrative Allowance		\$202,969.18	\$202,969.18	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$4,559.17	\$4,559.17	\$0.00
2 Swap Payments		\$0.00	\$0.00	\$0.00
3a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$31,363.34	\$31,363.34	\$0.00
3b Payment of Interest Distribution Amount on Senior Notes; Class A-2		\$118,472.95	\$118,472.95	\$0.00
3c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$98,805.51	\$98,805.51	\$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		\$59,352.58	\$59,352.58	\$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)	\$2,178,031.29	\$2,178,031.29	\$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	\$2,693,554.02	\$2,693,554.02	\$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)	\$2,693,554.02	\$2,693,554.02	
B	First	Administrative Allowance	\$207,528.35	\$2,486,025.67	\$0.00
	Second	Swap Payments	\$0.00	\$2,486,025.67	\$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	\$2,454,662.33	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$118,472.95	\$2,336,189.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$98,805.51	\$2,237,383.87	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$248,641.80		
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	\$2,237,383.87	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,237,383.87	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,237,383.87	\$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	\$59,352.58	\$2,178,031.29	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,178,031.29	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,178,031.29	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,178,031.29	\$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,178,031.29	\$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	February 28, 2009	
	1 FRN Notes outstanding Balance	\$207,907,105.10	
	2 ARC Notes outstanding Balance	\$37,100,000.00	
	3 Amount of Accrued Interest	\$981,985.49	
	4 Plus investment earnings and late fees	\$17,834.63	
	5 Minus Amount of interest on FRN	\$248,641.80	
	6 Minus portion of Administrative allowance	\$91,339.79	
	7 Minus Notes fees expected during current Interest Period	\$4,559.17	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	21.20%	
		Net Loan Rate	21.20%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$247,406,233.66	
	2 Capitalized Interest and Principal Fund Balances	\$3,417,439.68	
	3 Senior Notes Outstanding	\$207,907,105.10	
		Senior Asset Percentage	120.6%
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$247,406,233.66	
	2 Capitalized Interest and Principal Fund Balances	\$3,417,439.68	
	3 All Notes Outstanding	\$245,007,105.10	
		Total Asset Percentage	102.4%

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VI. Series 2005-B Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	26,676	\$243,575,685.63	100.00%
	2 Total By Loan Type Distribution (a)	26,676	\$243,575,685.63	100.00%
	B. Borrower Status Distribution:			
1 In School	618	\$5,065,631.39	2.08%	
2 In Grace	356	\$2,898,294.87	1.19%	
3 Deferment	-	-	-	
4 Forbearance	1,287	\$13,167,903.87	5.41%	
5 Repayment	24,351	\$221,768,048.95	91.05%	
6 Claims / Interim Charge-Offs	64	\$675,806.55	0.28%	
7 Total By Borrower Status Distribution	26,676	\$243,575,685.63	100.00%	
C. School Type Distribution:	1 Graduate	26,567	\$242,646,759.87	99.62%
	2 Undergraduate	109	\$928,925.76	0.38%
	3 Total By Loan Type Distribution	26,676	\$243,575,685.63	100.00%
(a) Total principal loan balance does not include refunds. Page 1-A1 is shown net of refunds			\$2,921.61	

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A	In School			
	Current	618	\$6,558,378	2.65%
B	In Grace			
	Current	356	\$3,728,307	1.51%
C	TOTAL INTERIM	974	\$10,286,685	4.16%
D	REPAYMENT:			
	Active			
	Current	22,588	\$204,547,936.80	82.68%
	1-29 Days Delinquent	1,199	\$12,028,852.74	4.86%
	30-59 Days Delinquent	298	\$3,195,356.01	1.29%
	60-89 Days Delinquent	123	\$1,496,379.09	0.60%
	90-119 Days Delinquent	81	\$935,856.95	0.38%
	> 120 Days Delinquent	62	\$689,616.24	0.28%
E	Deferment:			
	Current	-	\$0.00	-
F	Forbearance:			
	Current	1,287	\$13,510,996.28	5.46%
G	TOTAL REPAYMENT	25,638	\$236,404,994.11	95.56%
	Claims / Interim Charge-Offs	64	\$693,330.73	0.28%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	TOTAL Charge-offs	64	\$693,330.73	0.28%
I	TOTAL PORTFOLIO (a)	26,676	\$247,385,009.61	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	2/01/09 - 2/28/09 03/25/09
A	1 ABS Notes Outstanding	\$245,007,105
B	1 Total Private Principal Outstanding Balance	\$243,572,764
	2 Total Fund Accounts Balance	\$6,872,907
	3 Total Principal and Accrued Interest Balance	\$247,406,234
	4 Number of Loans	26,676
	5 Number of Borrowers	21,010
C	1 Borrower Payments- Principal	\$1,857,007
	2 Borrower Payments- Interest	\$864,784
D	1 Funds Transfer	\$0
	2 Administrative Allowance	\$202,969
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	4.79%
	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	\$0
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	21.20%
	6 Senior Asset Percentage	120.6%
	7 Total Asset Percentage	102.4%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

February 28, 2009

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B												
	Collection Periods	April-08	May-08	June-08	July-08	August-08	September-08	October-08	November-08	December-08	January-09	February-09
	Reporting Date	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	3/25/2009
A	1 Asset Backed Securities	\$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	\$245,007,105
B	1 Total Private Principal Balance	\$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	\$243,572,764
	2 Total Fund Accounts Balance	\$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	\$6,872,907
	3 Total Principal and Accrued Interest Balance	\$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	\$247,406,234
	4 Number of Loans	28,278	28,045	27,861	27,695	27,560	27,405	27,240	27,142	26,995	26,829	26,676
	5 Number of Borrowers	22,300	22,111	21,959	21,838	21,727	21,597	21,459	21,379	21,263	21,131	21,010
C	1 Borrower Payments- Principal	\$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	\$1,857,007
	2 Borrower Payments- Interest	\$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	\$864,784
D	1 Funds Transfer	\$0	\$0	\$2,400,000	\$0	\$0	\$2,903,899	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$219,795	\$217,625	\$215,765	\$213,853	\$212,260	\$210,874	\$209,068	\$207,737	\$205,954	\$204,072	\$202,969
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1 Weighted Average Coupon (WAC)	5.83%	5.83%	5.83%	5.78%	5.78%	5.78%	5.55%	5.55%	5.55%	4.78%	4.79%
	Weighted Average Remaining Maturity (WARM)	201	200	199	198	197	196	195	194	193	192	192
F	1 Senior Notes Outstanding	\$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	\$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	\$14,156,221	\$0	\$0	\$11,224,604	\$0	\$0	\$9,224,253	\$0	\$0	\$5,228,439	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	19.13%	18.91%	18.43%	18.68%	18.64%	18.68%	13.58%	13.35%	12.99%	21.42%	21.20%
	6 Senior Asset Percentage	117.8%	117.9%	118.1%	119.3%	119.5%	119.5%	120.3%	120.5%	120.2%	120.4%	120.6%
	7 Subordinate Asset Percentage	101.6%	101.7%	101.9%	102.3%	102.4%	102.4%	102.5%	102.7%	102.4%	102.2%	102.4%