

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 27, 2009  
Collection Period: 3/01/09 - 3/31/09

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	February 28, 2009	Change	March 31, 2009		
1 Principal Balance	\$243,572,764.02	(\$1,657,766.22)	\$241,914,997.80		
2 Accrued Interest	\$3,833,469.64	(\$391,514.81)	\$3,441,954.83		
3 Total Principal And Accrued Interest Balance	\$247,406,233.66	(\$2,049,281.03)	\$245,356,952.63		
4 Fund Accounts Balance	\$6,872,906.55	\$2,377,812.67	\$9,250,719.22		
5 Total Student Loans And Fund Balance	\$254,279,140.21	\$328,531.64	\$254,607,671.85		
B. Student Loan Portfolio and Fund Balance					
	February 28, 2009	Change	March 31, 2009		
1 Weighted Average Coupon (WAC)	4.79%	0.00%	4.79%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	192	(1)	191		
3 Number of Loans	26,676	(148)	26,528		
4 Number of Borrowers	21,010	(111)	20,899		
C. Notes and Certificates					
	3/31/2009 Interest Rate	Balance February 28, 2009	Balance Change	Balance March 31, 2009	% of 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]	2.05700%	\$37,100,000.00	\$0.00	\$37,100,000.00	15.1%
5 Total Notes and Certificates	1.51590%	\$245,007,105.10	\$0.00	\$245,007,105.10	100.0%
D. Fund Accounts Balance					
	February 28, 2009	Change	March 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	\$2,937,012.23	(\$50,755.52)	\$2,886,256.71		
4 ACCESS 2005-B Admin Account	\$213,181.90	(\$1,102.58)	\$212,079.32		
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	\$248,641.84	\$248,641.80	\$497,283.64		
8 ACCESS 2005-B Sub Interest Account	\$56,703.64	\$2,997.68	\$59,701.32		
9 ACCESS 2005-B Senior Principal Account	\$2,417,366.94	\$2,178,031.29	\$4,595,398.23		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$6,872,906.55	\$2,377,812.67	\$9,250,719.22		

# ACCESS GROUP, INC.

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

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II Series 2005-B Transactions and Accruals			
A.	<b>Student Loan Cash Principal Activity</b>	<b>March 31, 2009</b>	
	1 Borrower Payments	(\$1,766,846.25)	
	2 Refunds	(\$1,666.59)	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 <b>Total Principal Collections</b>	<b>(\$1,768,512.84)</b>	
	<b>B. Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$547,065.41	
	2 Capitalized Guarantee Fees	\$29,250.32	
C.	3 Charge-offs	(\$465,569.11)	
	4 Other Adjustments	\$0.00	
	5 <b>Total Non-Cash Principal Activity</b>	<b>\$110,746.62</b>	
	<b>C. Total Student Loan Principal Activity</b>	<b>(\$1,657,766.22)</b>	
	<b>D. Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$797,981.44)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
E.	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 <b>Total Interest Collections</b>	<b>(\$797,981.44)</b>	
	<b>E. Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$952,504.96	
	2 Capitalized Interest	(\$547,065.41)	
	3 Charge-offs	\$1,027.08	
	4 Other Adjustments	\$0.00	
	5 <b>Total Non-Cash Interest Activity</b>	<b>\$406,466.63</b>	
F.			
	<b>F. Total Student Loan Interest Activity</b>	<b>(\$391,514.81)</b>	

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

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	March 31, 2009	
	Beginning Balance	\$2,693,554.02	
	Transfers to Other Funds	(\$2,693,554.02)	
1a	Amount received in the collection account related to the collection period	\$2,626,552.11	
1b	Earnings	\$2,601.01	
1c	Recoveries	\$69,122.75	
	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	\$2,698,275.87	
B.	Estimated Required Payments Under Waterfall		
		Estimated Due	Distribute from Collection
1a	Administrative Allowance	\$201,587.77	\$201,587.77
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	\$31,363.35	\$31,363.35
3b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$118,472.94	\$118,472.94
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	\$56,555.24	\$56,555.24
	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)	\$2,186,931.89	\$2,186,931.89
	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	\$2,698,275.87	\$2,698,275.87

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 27, 2009

Collection Period: 3/01/09 - 3/31/09

IV. Series 2005-B Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,698,275.87	\$2,698,275.87	
B	First	Administrative Allowance	\$206,146.94	\$2,492,128.93	\$0.00
	Second	Swap Payments	\$0.00	\$2,492,128.93	\$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]	\$31,363.35	\$2,460,765.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$118,472.94	\$2,342,292.64	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$98,805.51	\$2,243,487.13	\$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	\$2,243,487.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,243,487.13	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,243,487.13	\$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	\$56,555.24	\$2,186,931.89	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,186,931.89	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,186,931.89	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,186,931.89	\$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,186,931.89	\$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

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Collection Period: 3/01/09 - 3/31/09

V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	March 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	\$974,425.62	
	4 Plus investment earnings and late fees	\$19,109.99	
	5 Minus Amount of interest on FRN	\$248,641.80	
	6 Minus portion of Administrative allowance	\$90,718.12	
	7 Minus Notes fees expected during current Interest Period	\$4,559.17	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	21.01%	
	<b>Net Loan Rate</b>	<b>21.01%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$245,356,952.63	
	2 Capitalized Interest and Principal Fund Balances	\$5,595,525.31	
	3 Senior Notes Outstanding	\$207,907,105.10	
	<b>Senior Asset Percentage</b>	<b>120.7%</b>	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$245,356,952.63	
	2 Capitalized Interest and Principal Fund Balances	\$5,595,525.31	
	3 All Notes Outstanding	\$245,007,105.10	
	<b>Total Asset Percentage</b>	<b>102.4%</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 27, 2009

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

A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Private Loans	26,528	\$241,919,586.00	100.00%
	2 Total By Loan Type Distribution (a)	26,528	\$241,919,586.00	100.00%
B.	Borrower Status Distribution:			
	1 In School	631	\$5,191,562.85	2.15%
	2 In Grace	159	\$1,266,685.98	0.52%
	3 Deferment	-	-	-
	4 Forbearance	1,215	\$12,504,411.51	5.17%
	5 Repayment	24,467	\$222,341,179.48	91.91%
	6 Claims / Interim Charge-Offs	56	\$615,746.18	0.25%
	7 Total By Borrower Status Distribution	26,528	\$241,919,586.00	100.00%
C.	School Type Distribution:			
	1 Graduate	26,421	\$240,991,152.91	99.62%
	2 Undergraduate	107	\$928,433.09	0.38%
	3 Total By Loan Type Distribution	26,528	\$241,919,586.00	100.00%

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

\$4,588.20

# ACCESS GROUP, INC.

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

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Collection Period: 3/01/09 - 3/31/09

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	631	\$6,737,290	2.75%
B	<b>In Grace</b>			
	Current	159	\$1,629,009	0.66%
C	<b>TOTAL INTERIM</b>	<b>790</b>	<b>\$8,366,298</b>	<b>3.41%</b>
D	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	22,882	\$207,272,468.43	84.48%
	1-29 Days Delinquent	956	\$9,405,358.02	3.83%
	30-59 Days Delinquent	372	\$3,736,968.78	1.52%
	60-89 Days Delinquent	124	\$1,435,753.98	0.59%
	90-119 Days Delinquent	78	\$957,729.01	0.39%
	> 120 Days Delinquent	55	\$711,601.91	0.29%
E	<b>Deferment:</b>			
	Current	-	\$0.00	-
F	<b>Forbearance:</b>			
	Current	1,215	\$12,822,682.06	5.23%
G	<b>TOTAL REPAYMENT</b>	<b>25,682</b>	<b>\$236,342,562.19</b>	<b>96.33%</b>
	Claims / Interim Charge-Offs	56	\$629,785.36	0.26%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	<b>TOTAL Charge-offs</b>	<b>56</b>	<b>\$629,785.36</b>	<b>0.26%</b>
I	<b>TOTAL PORTFOLIO (a)</b>	<b>26,528</b>	<b>\$245,338,645.93</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

Report Date: April 27, 2009

Collection Period: 3/01/09 - 3/31/09

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	3/01/09 - 3/31/09 04/27/09
<b>A</b>	1 ABS Notes Outstanding	\$245,007,105
<b>B</b>	1 Total Private Principal Outstanding Balance	\$241,914,998
	2 Total Fund Accounts Balance	\$9,250,719
	3 Total Principal and Accrued Interest Balance	\$245,356,953
	4 Number of Loans	26,528
	5 Number of Borrowers	20,899
<b>C</b>	1 Borrower Payments- Principal	\$1,766,846
	2 Borrower Payments- Interest	\$797,981
<b>D</b>	1 Funds Transfer	\$0
	2 Administrative Allowance	\$201,588
	3 Cash Release to Access Group Inc	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	4.79%
	2 Weighted Average Remaining Maturity (WARM)	191
<b>F</b>	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	21.01%
	6 Senior Asset Percentage	120.7%
	7 Total Asset Percentage	102.4%



# ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

March 31, 2009

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

Collection Periods		May-08	June-08	July-08	August-08	September-08	October-08	November-08	December-08	January-09	February-09	March-09
Reporting Date		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	4/27/2009
<b>A</b>	1 Asset Backed Securities	\$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	\$245,007,105
<b>B</b>	1 Total Private Principal Balance	\$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	\$241,914,998
	2 Total Fund Accounts Balance	\$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	\$9,250,719
	3 Total Principal and Accrued Interest Balance	\$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	\$245,356,953
	4 Number of Loans	28,045	27,861	27,695	27,560	27,405	27,240	27,142	26,995	26,829	26,676	26,528
	5 Number of Borrowers	22,111	21,959	21,838	21,727	21,597	21,459	21,379	21,263	21,131	21,010	20,899
<b>C</b>	1 Borrower Payments- Principal	\$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	\$1,766,846
	2 Borrower Payments- Interest	\$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	\$797,981
<b>D</b>	1 Funds Transfer	\$0	\$2,400,000	\$0	\$0	\$2,903,899	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$217,625	\$215,765	\$213,853	\$212,260	\$210,874	\$209,068	\$207,737	\$205,954	\$204,072	\$202,969	\$201,588
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	5.83%	5.83%	5.78%	5.78%	5.78%	5.55%	5.55%	5.55%	4.78%	4.79%	4.79%
	Weighted Average Remaining Maturity (WARM)	200	199	198	197	196	195	194	193	192	192	191
<b>F</b>	1 Senior Notes Outstanding	\$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	\$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	\$0	\$11,224,604	\$0	\$0	\$9,224,253	\$0	\$0	\$5,228,439	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	18.91%	18.43%	18.68%	18.64%	18.68%	13.58%	13.35%	12.99%	21.42%	21.20%	21.01%
	6 Senior Asset Percentage	117.9%	118.1%	119.3%	119.5%	119.5%	120.3%	120.5%	120.2%	120.4%	120.6%	120.7%
	7 Subordinate Asset Percentage	101.7%	101.9%	102.3%	102.4%	102.4%	102.5%	102.7%	102.4%	102.2%	102.4%	102.4%