

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: July 27, 2009
Collection Period: 6/01/09 - 6/30/09

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	May 31, 2009	Change	June 30, 2009		
1 Principal Balance	\$237,851,427.10	(\$2,257,114.13)	\$235,594,312.97		
2 Accrued Interest	\$3,352,525.98	(\$57,781.98)	\$3,294,744.00		
3 Total Principal And Accrued Interest Balance	\$241,203,953.08	(\$2,314,896.11)	\$238,889,056.97		
4 Fund Accounts Balance	\$6,209,684.06	\$2,323,592.57	\$8,533,276.63		
5 Total Student Loans And Fund Balance	\$247,413,637.14	\$8,696.46	\$247,422,333.60		
B. Student Loan Portfolio and Fund Balance					
	May 31, 2009	Change	June 30, 2009		
1 Weighted Average Coupon (WAC)	4.25%	0.00%	4.25%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	189	(1)	188		
3 Number of Loans	26,253	(138)	26,115		
4 Number of Borrowers	20,688	(102)	20,586		
C. Notes and Certificates					
	6/30/2009 Interest Rate	Balance May 31, 2009	Balance Change	Balance June 30, 2009	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	1.17188%	\$23,250,774.98	\$0.00	\$23,250,774.98	9.8%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	1.32188%	\$101,200,000.00	\$0.00	\$101,200,000.00	42.5%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	1.46188%	\$76,674,000.00	\$0.00	\$76,674,000.00	32.2%
4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	1.81900%	\$37,100,000.00	\$0.00	\$37,100,000.00	15.6%
5 Total Notes and Certificates	1.42972%	\$238,224,774.98	\$0.00	\$238,224,774.98	100.0%
D. Fund Accounts Balance					
	May 31, 2009	Change	June 30, 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	\$2,460,342.07	\$228,688.38	\$2,689,030.45		
4 ACCESS 2005-B Admin Account	\$208,828.86	(\$1,517.13)	\$207,311.73		
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	\$230,120.14	\$230,120.10	\$460,240.24		
8 ACCESS 2005-B Sub Interest Account	\$55,026.72	(\$2,188.90)	\$52,837.82		
9 ACCESS 2005-B Senior Principal Account	\$2,255,366.27	\$1,868,490.12	\$4,123,856.39		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$6,209,684.06	\$2,323,592.57	\$8,533,276.63		

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II Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	June 30, 2009	
	1 Borrower Payments	(\$1,779,675.08)	
	2 Refunds	\$289.77	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Total Principal Collections	(\$1,779,385.31)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$79,361.33	
	2 Capitalized Guarantee Fees	(\$664.18)	
	3 Charge-offs	(\$556,425.97)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Principal Activity	(\$477,728.82)	
C.	Total Student Loan Principal Activity		
		(\$2,257,114.13)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$775,311.34)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Total Interest Collections	(\$775,311.34)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$828,671.73	
	2 Capitalized Interest	(\$79,361.33)	
	3 Charge-offs	(\$31,781.04)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Interest Activity	\$717,529.36	
F.	Total Student Loan Interest Activity		
		(\$57,781.98)	

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	June 30, 2009	
	Beginning Balance	\$2,353,860.06	
	Transfers to Other Funds	(\$2,353,860.06)	
1a	Amount received in the collection account related to the collection period	\$2,471,955.42	
1b	Earnings	\$1,813.03	
1c	Recoveries	\$26,036.87	
	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	\$2,499,805.32	
B.	Estimated Required Payments Under Waterfall		
		Estimated Due	Distribute from Collection
1a	Administrative Allowance	\$196,320.74	\$196,320.74
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	\$22,958.22	\$22,958.22
3b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$112,717.19	\$112,717.19
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$94,444.67	\$94,444.67
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	\$52,110.66	\$52,110.66
	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)	\$2,016,694.67	\$2,016,694.67
	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	\$2,499,805.32	\$2,499,805.32
			(\$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)	\$2,499,805.32	\$2,499,805.32	
B	First	Administrative Allowance	\$200,879.91	\$2,298,925.41	(\$0.00)
	Second	Swap Payments	\$0.00	\$2,298,925.41	(\$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]	\$22,958.22	\$2,275,967.19	(\$0.00)
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$112,717.19	\$2,163,250.00	(\$0.00)
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$94,444.67	\$2,068,805.33	(\$0.00)
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$230,120.08		
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	\$2,068,805.33	(\$0.00)
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,068,805.33	(\$0.00)
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,068,805.33	(\$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	\$52,110.66	\$2,016,694.67	(\$0.00)
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,016,694.67	(\$0.00)
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,016,694.67	(\$0.00)
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,016,694.67	(\$0.00)
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,016,694.67	\$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	June 30, 2009	
	1 FRN Notes outstanding Balance	\$201,124,774.98	
	2 ARC Notes outstanding Balance	\$37,100,000.00	
	3 Amount of Accrued Interest	\$842,241.91	
	4 Plus investment earnings and late fees	\$20,771.45	
	5 Minus Amount of interest on FRN	\$230,120.08	
	6 Minus portion of Administrative allowance	\$88,347.87	
	7 Minus Notes fees expected during current Interest Period	\$4,559.17	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	17.47%	
	Net Loan Rate	17.47%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$238,889,056.97	
	2 Capitalized Interest and Principal Fund Balances	\$5,123,927.12	
	3 Senior Notes Outstanding	\$201,124,774.98	
	Senior Asset Percentage	121.3%	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$238,889,056.97	
	2 Capitalized Interest and Principal Fund Balances	\$5,123,927.12	
	3 All Notes Outstanding	\$238,224,774.98	
	Total Asset Percentage	102.4%	

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Student Loan Asset-Backed Series 2005-B Notes

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VI. Series 2005-B Portfolio Characteristics

A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Private Loans	26,115	\$235,595,661.12	100.00%
	2 Total By Loan Type Distribution (a)	26,115	\$235,595,661.12	100.00%
B.	Borrower Status Distribution:			
	1 In School	333	\$2,687,626.22	1.14%
	2 In Grace	427	\$3,576,713.56	1.52%
	3 Deferment	-	-	-
	4 Forbearance	1,147	\$12,159,257.13	5.16%
	5 Repayment	24,152	\$216,587,095.56	91.93%
	6 Claims / Interim Charge-Offs	56	\$584,968.65	0.25%
	7 Total By Borrower Status Distribution	26,115	\$235,595,661.12	100.00%
C.	School Type Distribution:			
	1 Graduate	26,012	\$234,693,796.82	99.62%
	2 Undergraduate	103	\$901,864.30	0.38%
	3 Total By Loan Type Distribution	26,115	\$235,595,661.12	100.00%

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

\$1,348.15

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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	333	\$3,522,862	1.47%
B	In Grace			
	Current	427	\$4,654,703	1.95%
C	TOTAL INTERIM	760	\$8,177,566	3.42%
D	REPAYMENT:			
	Active			
	Current	22,130	\$197,727,525.65	82.78%
	1-29 Days Delinquent	1,228	\$11,692,893.66	4.90%
	30-59 Days Delinquent	439	\$4,396,260.25	1.84%
	60-89 Days Delinquent	174	\$1,813,211.23	0.76%
	90-119 Days Delinquent	121	\$1,304,848.29	0.55%
	> 120 Days Delinquent	60	\$705,287.41	0.30%
E	Deferment:			
	Current	-	\$0.00	-
F	Forbearance:			
	Current	1,147	\$12,450,292.12	5.21%
G	TOTAL REPAYMENT	25,299	\$230,090,318.61	96.33%
	Claims / Interim Charge-Offs	56	\$597,456.37	0.25%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	TOTAL Charge-offs	56	\$597,456.37	0.25%
I	TOTAL PORTFOLIO (a)	26,115	\$238,865,340.75	100.00%

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Collection Period: 6/01/09 - 6/30/09

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	6/01/09 - 6/30/09 07/27/09
A	1 ABS Notes Outstanding	\$238,224,775
B	1 Total Private Principal Outstanding Balance	\$235,594,313
	2 Total Fund Accounts Balance	\$8,533,277
	3 Total Principal and Accrued Interest Balance	\$238,889,057
	4 Number of Loans	26,115
	5 Number of Borrowers	20,586
C	1 Borrower Payments- Principal	\$1,779,675
	2 Borrower Payments- Interest	\$775,311
D	1 Funds Transfer	\$0
	2 Administrative Allowance	\$196,321
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	4.25%
	2 Weighted Average Remaining Maturity (WARM)	188
F	1 Senior Notes Outstanding	\$201,124,775
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	17.47%
	6 Senior Asset Percentage	121.3%
	7 Total Asset Percentage	102.4%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

June 30, 2009

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

Collection Periods		August-08	September-08	October-08	November-08	December-08	January-09	February-09	March-09	April-09	May-09	June-09
Reporting Date		9/25/2008	10/27/2008	11/25/2008	12/26/2008	1/26/2009	2/25/2009	3/25/2009	4/27/2009	5/26/2009	6/25/2009	7/27/2009
A	1 Asset Backed Securities	\$259,459,797	\$259,459,797	\$250,235,544	\$250,235,544	\$250,235,544	\$245,007,105	\$245,007,105	\$245,007,105	\$238,224,775	\$238,224,775	\$238,224,775
B	1 Total Private Principal Balance	\$254,722,763	\$253,058,321	\$250,892,005	\$249,294,648	\$247,155,203	\$244,895,907	\$243,572,764	\$241,914,998	\$239,672,054	\$237,851,427	\$235,594,313
	2 Total Fund Accounts Balance	\$10,211,705	\$12,860,667	\$4,354,308	\$6,403,381	\$9,023,144	\$4,393,698	\$6,872,907	\$9,250,719	\$4,124,191	\$6,209,684	\$8,533,277
	3 Total Principal and Accrued Interest Balance	\$259,898,766	\$257,746,176	\$255,487,343	\$254,002,467	\$251,799,129	\$249,412,991	\$247,406,234	\$245,356,953	\$243,053,046	\$241,203,953	\$238,889,057
	4 Number of Loans	27,560	27,405	27,240	27,142	26,995	26,829	26,676	26,528	26,367	26,253	26,115
	5 Number of Borrowers	21,727	21,597	21,459	21,379	21,263	21,131	21,010	20,899	20,779	20,688	20,586
C	1 Borrower Payments- Principal	\$1,779,349	\$1,813,587	\$1,751,385	\$1,323,821	\$1,744,283	\$1,910,931	\$1,857,007	\$1,766,846	\$1,831,756	\$1,581,337	\$1,779,675
	2 Borrower Payments- Interest	\$1,140,440	\$1,094,601	\$1,102,320	\$941,612	\$1,125,874	\$962,189	\$864,784	\$797,981	\$804,128	\$737,715	\$775,311
D	1 Funds Transfer	\$0	\$2,903,899	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$212,260	\$210,874	\$209,068	\$207,737	\$205,954	\$204,072	\$202,969	\$201,588	\$199,719	\$198,202	\$196,321
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1 Weighted Average Coupon (WAC)	5.78%	5.78%	5.55%	5.55%	5.55%	4.78%	4.79%	4.79%	4.25%	4.25%	4.25%
	Weighted Average Remaining Maturity (WARM)	197	196	195	194	193	192	192	191	190	189	188
F	1 Senior Notes Outstanding	\$222,359,797	\$222,359,797	\$213,135,544	\$213,135,544	\$213,135,544	\$207,907,105	\$207,907,105	\$207,907,105	\$201,124,775	\$201,124,775	\$201,124,775
	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	\$9,224,253	\$0	\$0	\$5,228,439	\$0	\$0	\$6,782,330	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	18.64%	18.68%	13.58%	13.35%	12.99%	21.42%	21.20%	21.01%	17.84%	17.57%	17.47%
	6 Senior Asset Percentage	119.5%	119.5%	120.3%	120.5%	120.2%	120.4%	120.6%	120.7%	121.3%	121.5%	121.3%
	7 Subordinate Asset Percentage	102.4%	102.4%	102.5%	102.7%	102.4%	102.2%	102.4%	102.4%	102.4%	102.6%	102.4%