

ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2005-B Notes

Monthly Servicing Report

Report Date: August 25, 2008
Collection Period: 07/01/08 - 07/31/08

I Series 2005-B Asset and Liability Summary						
A.	Student Loan Portfolio and Fund Balance		June 30, 2008	Change	July 31, 2008	
	1 Principal Balance		\$258,927,933.23	(\$2,293,748.23)	\$256,634,185.00	
	2 Accrued Interest		\$5,220,334.31	(\$8,699.47)	\$5,211,634.84	
	3 Total Principal And Accrued Interest Balance		\$264,148,267.54	(\$2,302,447.70)	\$261,845,819.84	
	4 Fund Accounts Balance		\$17,110,597.51	(\$9,774,098.68)	\$7,336,498.83	
	5 Total Student Loans And Fund Balance		\$281,258,865.05	(\$12,076,546.38)	\$269,182,318.67	
B.	Student Loan Portfolio and Fund Balance		June 30, 2008	Change	July 31, 2008	
	1 Weighted Average Coupon (WAC)		5.83%	-0.05%	5.78%	
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]		199	(1)	198	
	3 Number of Loans		27,861	(166)	27,695	
	4 Number of Borrowers		21,959	(121)	21,838	
C.	Notes and Certificates	7/31/2008 Interest. Rate	Balance June 30, 2008	Balance Change	Balance July 31, 2008	% of O/S Securities
	1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	2.880%	\$55,710,400.99	(\$11,224,603.91)	\$44,485,797.08	17.1%
	2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	3.030%	\$101,200,000.00	\$0.00	\$101,200,000.00	39.0%
	3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	3.170%	\$76,674,000.00	\$0.00	\$76,674,000.00	29.6%
	4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	0.000%	\$37,100,000.00	\$0.00	\$37,100,000.00	14.3%
	5 Total Notes and Certificates	2.612%	\$270,684,400.99	(\$11,224,603.91)	\$259,459,797.08	100.0%
D.	Fund Accounts Balance		June 30, 2008	Change	July 31, 2008	
	1 ACCESS 2005-B Main Account		\$0.00	\$0.00	\$0.00	
	2 ACCESS 2005-B Capitalized Interest Account		\$5,900,000.00	(\$2,388,193.85)	\$3,511,806.15	
	3 ACCESS 2005-B Collection Account		\$3,572,372.60	\$31,999.04	\$3,604,371.64	
	4 ACCESS 2005-B Admin Account		\$226,734.66	(\$6,419.04)	\$220,315.62	
	5 ACCESS 2005-B Swap Payment Account		\$444,863.60	(\$444,863.60)	\$0.00	
	6 ACCESS 2005-B ARC Carry Over Acct		\$0.00	\$0.00	\$0.00	
	7 ACCESS 2005-B Senior Interest Account		\$1,243,950.95	(\$1,243,950.89)	\$0.06	
	8 ACCESS 2005-B Sub Interest Account		\$5.36	\$0.00	\$5.36	
	9 ACCESS 2005-B Senior Principal Account		\$5,722,670.34	(\$5,722,670.34)	\$0.00	
	10 ACCESS 2005-B Sub Principal Account		\$0.00	\$0.00	\$0.00	
	11 Total Fund Accounts Balance		\$17,110,597.51	(\$9,774,098.68)	\$7,336,498.83	

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II Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	July 31, 2008	
	1 Borrower Payments	(\$2,088,249.58)	
	2 Refunds	\$156.71	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Total Principal Collections	(\$2,088,092.87)	
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest	\$71,607.69	
	2 Capitalized Guarantee Fees	(\$12.90)	
	3 Charge-offs	(\$277,250.15)	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Principal Activity	(\$205,655.36)	
C.	Total Student Loan Principal Activity	(\$2,293,748.23)	
D.	Student Loan Cash Interest Activity		
	1 Borrower Payments	(\$1,170,309.09)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 Total Interest Collections	(\$1,170,309.09)	
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals	\$1,228,490.50	
	2 Capitalized Interest	(\$71,607.69)	
	3 Charge-offs	\$4,726.81	
	4 Other Adjustments	\$0.00	
	5 Total Non-Cash Interest Activity	\$1,161,609.62	
F.	Total Student Loan Interest Activity	(\$8,699.47)	

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	July 31, 2008	
	Beginning Balance	\$6,536,601.83	
	Transfers to Other Funds	(\$6,536,601.83)	
1a	Amount received in the collection account related to the collection period	\$3,341,765.81	
1b	Earnings	\$23,057.07	
1c	Recoveries	\$66,714.63	
	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	\$3,431,537.51	
B.	Estimated Required Payments Under Waterfall		
		Estimated Due	Distribute from Collection
1a	Administrative Allowance	\$213,853.27	\$213,853.27
1b	Broker Dealer, Auction Agent and Other Fees	\$9,118.34	\$9,118.34
2	Swap Payments	\$209,327.25	\$209,327.25
3a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$111,511.06	\$111,511.06
3b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$266,886.89	\$266,886.89
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$211,549.25	\$211,549.25
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	\$0.00	\$0.00
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)	\$2,409,291.45	\$2,409,291.45
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	\$3,431,537.51	\$3,431,537.51

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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)	\$3,431,537.51	\$3,431,537.51	
B	First	Administrative Allowance	\$222,971.61	\$3,208,565.90	\$0.00
	Second	Swap Payments	\$209,327.25	\$2,999,238.65	\$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]	\$111,511.06	\$2,887,727.59	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$266,886.89	\$2,620,840.70	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$211,549.25	\$2,409,291.45	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$589,947.20		
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	\$2,409,291.45	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,409,291.45	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,409,291.45	\$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	\$0.00	\$2,409,291.45	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,409,291.45	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,409,291.45	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,409,291.45	\$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,409,291.45	\$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	July 31, 2008	
	1 FRN Notes outstanding Balance	\$222,359,797.08	
	2 ARC Notes outstanding Balance	\$37,100,000.00	
	3 Amount of Accrued Interest	\$1,252,556.95	
	4 Plus investment earnings and late fees	\$20,229.31	
	5 Minus Amount of interest on FRN	\$589,947.20	
	6 Minus portion of Administrative allowance	\$96,237.82	
	7 Minus Notes fees expected during current Interest Period	\$9,118.34	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	18.68%	
	Net Loan Rate	18.68%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$261,845,819.84	
	2 Capitalized Interest and Principal Fund Balances	\$3,513,585.94	
	3 Senior Notes Outstanding	\$222,359,797.08	
	Senior Asset Percentage	119.3%	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$261,845,819.84	
	2 Capitalized Interest and Principal Fund Balances	\$3,513,585.94	
	3 All Notes Outstanding	\$259,459,797.08	
	Total Asset Percentage	102.3%	

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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	27,695	\$256,636,897.04	100.00%
	2 Total By Loan Type Distribution (a)	27,695	\$256,636,897.04	100.00%
B.	Borrower Status Distribution:			
	1 In School	729	\$5,762,256.50	2.25%
	2 In Grace	812	\$6,549,763.95	2.55%
	3 Deferment	-	-	-
	4 Forbearance	1,243	\$12,871,403.15	5.02%
	5 Repayment	24,872	\$231,067,070.49	90.04%
	6 Claims / Interim Charge-Offs	39	\$386,402.95	0.15%
	7 Total By Borrower Status Distribution	27,695	\$256,636,897.04	100.00%
C.	School Type Distribution:			
	1 Graduate	27,586	\$255,718,342.34	99.64%
	2 Undergraduate	109	\$918,554.70	0.36%
	3 Total By Loan Type Distribution	27,695	\$256,636,897.04	100.00%
(a) Total principal loan balance does not include refunds. Page 1-A1 is shown net of refunds				\$2,712.04

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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	729	\$7,251,958	2.77%
B	In Grace			
	Current	812	\$8,225,354	3.14%
C	TOTAL INTERIM	1,541	\$15,477,312	5.91%
D	REPAYMENT:			
	Active			
	Current	23,234	\$215,236,764.89	82.21%
	1-29 Days Delinquent	937	\$9,358,725.53	3.57%
	30-59 Days Delinquent	388	\$4,293,452.31	1.64%
	60-89 Days Delinquent	161	\$1,911,634.95	0.73%
	90-119 Days Delinquent	75	\$994,076.27	0.38%
	> 120 Days Delinquent	77	\$899,574.55	0.34%
E	Deferment:			
	Current	-	\$0.00	-
F	Forbearance:			
	Current	1,243	\$13,260,737.29	5.06%
G	TOTAL REPAYMENT	26,115	\$245,954,965.79	93.94%
	Claims / Interim Charge-Offs	39	\$396,265.08	0.15%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	TOTAL Charge-offs	39	\$396,265.08	0.15%
I	TOTAL PORTFOLIO (a)	27,695	\$261,828,543.36	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	07/01/08 - 07/31/08 08/25/08
A	1 ABS Notes Outstanding	\$259,459,797
B	1 Total Private Principal Outstanding Balance	\$256,634,185
	2 Total Fund Accounts Balance	\$7,336,499
	3 Total Principal and Accrued Interest Balance	\$261,845,820
	4 Number of Loans	27,695
	5 Number of Borrowers	21,838
C	1 Borrower Payments- Principal	\$2,088,250
	2 Borrower Payments- Interest	\$1,170,309
D	1 Funds Transfer	\$0
	2 Administrative Allowance	\$213,853
	3 Cash Release to Access Group Inc	\$0
E	1 Weighted Average Coupon (WAC)	5.78%
	2 Weighted Average Remaining Maturity (WARM)	198
F	1 Senior Notes Outstanding	\$222,359,797
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$11,224,604
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	18.68%
	6 Senior Asset Percentage	119.3%
	7 Total Asset Percentage	102.3%

ACCESS GROUP, INC.

Student Loan Asset-Backed Notes Series 2005-B Notes

Portfolio Trend Analysis Report

July 31, 2008

IX. ASSET-BACKED SECURITIES NOTES SERIES 2005-B

Collection Periods		September-07	October-07	November-07	December-07	January-08	February-08	March-08	April-08	May-08	June-08	July-08
Reporting Date		10/25/2007	11/26/2007	12/26/2007	1/25/2008	2/25/2008	3/25/2008	4/25/2008	5/27/2008	6/25/2008	7/25/2008	8/25/2008
A	1 Asset Backed Securities	\$306,070,472	\$295,503,989	\$295,503,989	\$295,503,989	\$284,840,622	\$284,840,622	\$284,840,622	\$270,684,401	\$270,684,401	\$270,684,401	\$259,459,797
B	1 Total Private Principal Balance	\$281,348,567	\$278,430,727	\$275,687,816	\$272,486,962	\$268,931,181	\$269,380,089	\$266,780,082	\$263,764,911	\$261,159,876	\$258,927,933	\$256,634,185
	2 Total Fund Accounts Balance	\$25,690,773	\$15,321,490	\$19,111,734	\$23,153,779	\$14,292,187	\$18,811,779	\$22,706,596	\$10,483,288	\$14,009,298	\$17,110,598	\$7,336,499
	3 Total Principal and Accrued Interest Balance	\$290,934,404	\$288,076,707	\$285,475,628	\$282,532,946	\$278,856,003	\$275,673,543	\$272,497,971	\$269,207,192	\$266,407,975	\$264,148,268	\$261,845,820
	4 Number of Loans	30,403	30,122	29,877	29,581	29,245	28,921	28,565	28,278	28,045	27,861	27,695
	5 Number of Borrowers	23,971	23,738	23,547	23,318	23,055	22,812	22,522	22,300	22,111	21,959	21,838
C	1 Borrower Payments- Principal	\$2,149,115	\$2,517,136	\$2,469,587	\$2,816,830	\$3,574,057	\$3,327,612	\$3,098,966	\$2,578,560	\$2,475,018	\$2,104,953	\$2,088,250
	2 Borrower Payments- Interest	\$1,494,098	\$1,628,682	\$1,631,178	\$1,501,342	\$1,673,693	\$1,538,707	\$1,422,566	\$1,413,328	\$1,202,751	\$1,154,737	\$1,170,309
D	1 Funds Transfer	\$2,200,000	\$0	\$0	\$2,400,000	\$0	\$0	\$2,300,000	\$0	\$0	\$2,400,000	\$0
	2 Administrative Allowance	\$234,448	\$232,016	\$229,731	\$227,063	\$224,100	\$224,474	\$222,308	\$219,795	\$217,625	\$215,765	\$213,853
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E	1 Weighted Average Coupon (WAC)	8.52%	8.34%	8.34%	8.34%	7.83%	7.85%	7.85%	5.83%	5.83%	5.83%	5.78%
	Weighted Average Remaining Maturity (WARM)	208	207	206	205	204	203	202	201	200	199	198
F	1 Senior Notes Outstanding	\$268,970,472	\$258,403,989	\$258,403,989	\$258,403,989	\$247,740,622	\$247,740,622	\$247,740,622	\$233,584,401	\$233,584,401	\$233,584,401	\$222,359,797
	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	\$10,566,484	\$0	\$0	\$10,663,367	\$0	\$0	\$14,156,221	\$0	\$0	\$11,224,604
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	29.62%	27.05%	25.04%	24.85%	34.81%	32.36%	30.55%	19.13%	18.91%	18.43%	18.68%
	6 Senior Asset Percentage	114.9%	115.6%	115.5%	115.1%	115.9%	116.1%	116.2%	117.8%	117.9%	118.1%	119.3%
	7 Subordinate Asset Percentage	101.0%	101.1%	101.0%	100.6%	100.8%	101.0%	101.1%	101.6%	101.7%	101.9%	102.3%