

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

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

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	July 31, 2008	Change	August 31, 2008		
1 Principal Balance	\$256,634,185.00	(\$1,911,422.19)	\$254,722,762.81		
2 Accrued Interest	\$5,211,634.84	(\$35,631.91)	\$5,176,002.93		
3 Total Principal And Accrued Interest Balance	\$261,845,819.84	(\$1,947,054.10)	\$259,898,765.74		
4 Fund Accounts Balance	\$7,336,498.83	\$2,875,205.70	\$10,211,704.53		
5 Total Student Loans And Fund Balance	\$269,182,318.67	\$928,151.60	\$270,110,470.27		
B. Student Loan Portfolio and Fund Balance					
	July 31, 2008	Change	August 31, 2008		
1 Weighted Average Coupon (WAC)	5.78%	0.00%	5.78%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	198	(1)	197		
3 Number of Loans	27,695	(135)	27,560		
4 Number of Borrowers	21,838	(111)	21,727		
C. Notes and Certificates					
	8/31/2008 Interest. Rate	Balance July 31, 2008	Balance Change	Balance August 31, 2008	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	2.880%	\$44,485,797.08	\$0.00	\$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]	0.293%	\$37,100,000.00	\$0.00	\$37,100,000.00	14.3%
5 Total Notes and Certificates	2.654%	\$259,459,797.08	\$0.00	\$259,459,797.08	100.0%
D. Fund Accounts Balance					
	July 31, 2008	Change	August 31, 2008		
1 ACCESS 2005-B Main Account	\$0.00	\$0.00	\$0.00		
2 ACCESS 2005-B Capitalized Interest Account	\$3,511,806.15	(\$11,806.15)	\$3,500,000.00		
3 ACCESS 2005-B Collection Account	\$3,604,371.64	(\$324,201.84)	\$3,280,169.80		
4 ACCESS 2005-B Admin Account	\$220,315.62	\$2,647.79	\$222,963.41		
5 ACCESS 2005-B Swap Payment Account	\$0.00	\$209,327.25	\$209,327.25		
6 ACCESS 2005-B ARC Carry Over Acct	\$0.00	\$0.00	\$0.00		
7 ACCESS 2005-B Senior Interest Account	\$0.06	\$589,947.20	\$589,947.26		
8 ACCESS 2005-B Sub Interest Account	\$5.36	\$0.00	\$5.36		
9 ACCESS 2005-B Senior Principal Account	\$0.00	\$2,409,291.45	\$2,409,291.45		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	\$7,336,498.83	\$2,875,205.70	\$10,211,704.53		

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## 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>August 31, 2008</b>	
	1 Borrower Payments	(\$1,779,349.05)	
	2 Refunds	\$915.13	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 <b>Total Principal Collections</b>	<b>(\$1,778,433.92)</b>	
B.	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$121,472.43	
	2 Capitalized Guarantee Fees	\$1,816.28	
	3 Charge-offs	(\$256,276.98)	
	4 Other Adjustments	\$0.00	
	5 <b>Total Non-Cash Principal Activity</b>	<b>(\$132,988.27)</b>	
C.	<b>Total Student Loan Principal Activity</b>	<b>(\$1,911,422.19)</b>	
D.	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$1,140,439.95)	
	2 Refunds	\$0.00	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 Other Adjustments	\$0.00	
	6 <b>Total Interest Collections</b>	<b>(\$1,140,439.95)</b>	
E.	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$1,218,588.53	
	2 Capitalized Interest	(\$121,472.43)	
	3 Charge-offs	\$7,691.94	
	4 Other Adjustments	\$0.00	
	5 <b>Total Non-Cash Interest Activity</b>	<b>\$1,104,808.04</b>	
F.	<b>Total Student Loan Interest Activity</b>	<b>(\$35,631.91)</b>	

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	August 31, 2008	
	Beginning Balance	\$3,431,537.51	
	Transfers to Other Funds	(\$3,431,537.51)	
1a	Amount received in the collection account related to the collection period	\$3,021,137.48	
1b	Earnings	\$15,752.77	
1c	Recoveries	\$42,261.47	
	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	\$3,079,151.72	
B.	Estimated Required Payments Under Waterfall		
		Estimated Due	Transfer from Capitalized Fund
1a	Administrative Allowance	\$212,260.48	\$212,260.48
1b	Broker Dealer, Auction Agent and Other Fees	\$4,559.17	\$4,559.17
2	Swap Payments	\$194,571.73	\$194,571.73
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	\$118,971.45	\$118,971.45
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)	\$1,958,841.69	\$1,958,841.69
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	\$3,079,151.72	\$3,079,151.72

# ACCESS GROUP, INC.

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

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Report Date: September 25, 2008

Collection Period: 08/01/08 - 08/31/08

IV. Series 2005-B Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$3,079,151.72	\$3,079,151.72	
B	First	Administrative Allowance	\$216,819.65	\$2,862,332.07	\$0.00
	Second	Swap Payments	\$194,571.73	\$2,667,760.34	\$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	\$2,556,249.28	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$266,886.89	\$2,289,362.39	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$211,549.25	\$2,077,813.14	\$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	\$2,077,813.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,077,813.14	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,077,813.14	\$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	\$118,971.45	\$1,958,841.69	\$0.00
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,958,841.69	\$0.00
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,958,841.69	\$0.00
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,958,841.69	\$0.00
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,958,841.69	\$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: 08/01/08 - 08/31/08

V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	August 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	\$1,243,687.92	
	4 Plus investment earnings and late fees	\$22,624.25	
	5 Minus Amount of interest on FRN	\$589,947.20	
	6 Minus portion of Administrative allowance	\$95,521.04	
	7 Minus Notes fees expected during current Interest Period	\$4,559.17	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	18.64%	
	<b>Net Loan Rate</b>	<b>18.64%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$259,898,765.74	
	2 Capitalized Interest and Principal Fund Balances	\$5,911,384.34	
	3 Senior Notes Outstanding	\$222,359,797.08	
	<b>Senior Asset Percentage</b>	<b>119.5%</b>	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$259,898,765.74	
	2 Capitalized Interest and Principal Fund Balances	\$5,911,384.34	
	3 All Notes Outstanding	\$259,459,797.08	
	<b>Total Asset Percentage</b>	<b>102.4%</b>	

# 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	27,560	\$254,724,559.72	100.00%
	2 <b>Total By Loan Type Distribution (a)</b>	<b>27,560</b>	<b>\$254,724,559.72</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In School	672	\$5,397,886.68	2.12%
	2 In Grace	862	\$6,875,756.30	2.70%
	3 Deferment	-	-	-
	4 Forbearance	1,148	\$11,656,398.04	4.58%
	5 Repayment	24,820	\$230,166,927.46	90.36%
	6 Claims / Interim Charge-Offs	58	\$627,591.24	0.25%
	7 <b>Total By Borrower Status Distribution</b>	<b>27,560</b>	<b>\$254,724,559.72</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	27,451	\$253,799,106.72	99.64%
	2 Undergraduate	109	\$925,453.00	0.36%
	3 <b>Total By Loan Type Distribution</b>	<b>27,560</b>	<b>\$254,724,559.72</b>	<b>100.00%</b>
(a) Total principal loan balance does not include refunds. Page 1-A1 is shown net of refunds			\$1,796.91	

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

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Collection Period: 08/01/08 - 08/31/08

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	672	\$6,818,774	2.62%
B	<b>In Grace</b>			
	Current	862	\$8,658,364	3.33%
C	<b>TOTAL INTERIM</b>	<b>1,534</b>	<b>\$15,477,138</b>	<b>5.96%</b>
D	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	23,129	\$213,705,941.30	82.23%
	1-29 Days Delinquent	1,035	\$10,387,385.23	4.00%
	30-59 Days Delinquent	347	\$3,777,441.50	1.45%
	60-89 Days Delinquent	163	\$1,944,627.20	0.75%
	90-119 Days Delinquent	92	\$1,248,377.93	0.48%
	> 120 Days Delinquent	54	\$672,085.38	0.26%
E	<b>Deferment:</b>			
	Current	-	\$0.00	-
F	<b>Forbearance:</b>			
	Current	1,148	\$12,021,490.04	4.63%
G	<b>TOTAL REPAYMENT</b>	<b>25,968</b>	<b>\$243,757,348.58</b>	<b>93.80%</b>
	Claims / Interim Charge-Offs	58	\$646,227.47	0.25%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	<b>TOTAL Charge-offs</b>	<b>58</b>	<b>\$646,227.47</b>	<b>0.25%</b>
I	<b>TOTAL PORTFOLIO (a)</b>	<b>27,560</b>	<b>\$259,880,713.89</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

Report Date: September 25, 2008

Collection Period: 08/01/08 - 08/31/08

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	08/01/08 - 08/31/08 09/25/08
<b>A</b>	1 ABS Notes Outstanding	<b>\$259,459,797</b>
<b>B</b>	1 Total Private Principal Outstanding Balance	\$254,722,763
	2 Total Fund Accounts Balance	\$10,211,705
	3 Total Principal and Accrued Interest Balance	\$259,898,766
	4 Number of Loans	27,560
	5 Number of Borrowers	21,727
<b>C</b>	1 Borrower Payments- Principal	\$1,779,349
	2 Borrower Payments- Interest	\$1,140,440
<b>D</b>	1 Funds Transfer	\$0
	2 Administrative Allowance	\$212,260
	3 Cash Release to Access Group Inc	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	5.78%
	2 Weighted Average Remaining Maturity (WARM)	197
<b>F</b>	1 Senior Notes Outstanding	\$222,359,797
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	18.64%
	6 Senior Asset Percentage	119.5%
	7 Total Asset Percentage	102.4%

# ACCESS GROUP, INC.

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

### Portfolio Trend Analysis Report

August 31, 2008

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

Collection Periods		October-07	November-07	December-07	January-08	February-08	March-08	April-08	May-08	June-08	July-08	August-08
Reporting Date		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	9/25/2008
<b>A</b>	1 Asset Backed Securities	\$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	\$259,459,797
<b>B</b>	1 Total Private Principal Balance	\$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	\$254,722,763
	2 Total Fund Accounts Balance	\$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	\$10,211,705
	3 Total Principal and Accrued Interest Balance	\$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	\$259,898,766
	4 Number of Loans	30,122	29,877	29,581	29,245	28,921	28,565	28,278	28,045	27,861	27,695	27,560
	5 Number of Borrowers	23,738	23,547	23,318	23,055	22,812	22,522	22,300	22,111	21,959	21,838	21,727
<b>C</b>	1 Borrower Payments- Principal	\$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	\$1,779,349
	2 Borrower Payments- Interest	\$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	\$1,140,440
<b>D</b>	1 Funds Transfer	\$0	\$0	\$2,400,000	\$0	\$0	\$2,300,000	\$0	\$0	\$2,400,000	\$0	\$0
	2 Administrative Allowance	\$232,016	\$229,731	\$227,063	\$224,100	\$224,474	\$222,308	\$219,795	\$217,625	\$215,765	\$213,853	\$212,260
	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)	8.34%	8.34%	8.34%	7.83%	7.85%	7.85%	5.83%	5.83%	5.83%	5.78%	5.78%
	Weighted Average Remaining Maturity (WARM)	207	206	205	204	203	202	201	200	199	198	197
<b>F</b>	1 Senior Notes Outstanding	\$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	\$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	\$10,566,484	\$0	\$0	\$10,663,367	\$0	\$0	\$14,156,221	\$0	\$0	\$11,224,604	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	27.05%	25.04%	24.85%	34.81%	32.36%	30.55%	19.13%	18.91%	18.43%	18.68%	18.64%
	6 Senior Asset Percentage	115.6%	115.5%	115.1%	115.9%	116.1%	116.2%	117.8%	117.9%	118.1%	119.3%	119.5%
	7 Subordinate Asset Percentage	101.1%	101.0%	100.6%	100.8%	101.0%	101.1%	101.6%	101.7%	101.9%	102.3%	102.4%