

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 26, 2009  
Collection Period: 9/01/09 - 9/30/09

I Series 2005-B Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	August 31, 2009	Change	September 30, 2009		
1 Principal Balance	\$231,498,592.33	(\$2,148,121.23)	\$229,350,471.10		
2 Accrued Interest	\$3,181,309.62	(\$125,847.38)	\$3,055,462.24		
3 Total Principal And Accrued Interest Balance	<b>\$234,679,901.95</b>	<b>(\$2,273,968.61)</b>	<b>\$232,405,933.34</b>		
4 Fund Accounts Balance	<b>\$6,251,946.55</b>	<b>\$2,071,371.86</b>	<b>\$8,323,318.41</b>		
5 Total Student Loans And Fund Balance	<b>\$240,931,848.50</b>	<b>(\$202,596.75)</b>	<b>\$240,729,251.75</b>		
B. Student Loan Portfolio and Fund Balance					
	August 31, 2009	Change	September 30, 2009		
1 Weighted Average Coupon (WAC)	3.87%	0.00%	3.87%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	186	(1)	185		
3 Number of Loans	25,860	(158)	25,702		
4 Number of Borrowers	20,398	(122)	20,276		
C. Notes and Certificates					
	9/30/2009 Interest. Rate	Balance August 31, 2009	Balance Change	Balance September 30, 2009	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	0.58375%	\$17,110,223.92	\$0.00	\$17,110,223.92	7.4%
2 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	0.73375%	\$101,200,000.00	\$0.00	\$101,200,000.00	43.6%
3 Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	0.87375%	\$76,674,000.00	\$0.00	\$76,674,000.00	33.0%
4 Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-1 [ARC]	0.95400%	\$37,100,000.00	\$0.00	\$37,100,000.00	16.0%
5 Total Notes and Certificates	<b>0.80415%</b>	<b>\$232,084,223.92</b>	<b>\$0.00</b>	<b>\$232,084,223.92</b>	<b>100.0%</b>
D. Fund Accounts Balance					
	August 31, 2009	Change	September 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	\$2,694,627.93	(\$170,704.07)	\$2,523,923.86		
4 ACCESS 2005-B Admin Account	\$203,861.24	(\$1,843.32)	\$202,017.92		
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	\$121,830.24	\$130,232.30	\$252,062.54		
8 ACCESS 2005-B Sub Interest Account	\$52,288.74	\$0.00	\$52,288.74		
9 ACCESS 2005-B Senior Principal Account	\$2,179,338.40	\$2,113,686.95	\$4,293,025.35		
10 ACCESS 2005-B Sub Principal Account	\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance	<b>\$6,251,946.55</b>	<b>\$2,071,371.86</b>	<b>\$8,323,318.41</b>		

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II Series 2005-B Transactions and Accruals			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>September 30, 2009</b>	
	1 Borrower Payments	(\$1,576,085.93)	
	2 Refunds	\$838.41	
	3 New Acquisitions	\$0.00	
	4 Purchase (Pre-Funding)	\$0.00	
	5 <b>Total Principal Collections</b>	<b>(\$1,575,247.52)</b>	
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
	1 Capitalized Interest	\$167,306.56	
	2 Capitalized Guarantee Fees	\$8,900.22	
	3 Charge-offs	(\$749,080.49)	
	4 Other Adjustments	\$0.00	
	5 <b>Total Non-Cash Principal Activity</b>	<b>(\$572,873.71)</b>	
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$2,148,121.23)</b>	
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
	1 Borrower Payments	(\$657,042.10)	
	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>(\$657,042.10)</b>	
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
	1 Borrower Accruals	\$709,328.23	
	2 Capitalized Interest	(\$167,306.56)	
	3 Charge-offs	(\$10,826.95)	
	4 Other Adjustments	\$0.00	
	5 <b>Total Non-Cash Interest Activity</b>	<b>\$531,194.72</b>	
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$125,847.38)</b>	

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	September 30, 2009	
	Beginning Balance	\$2,441,386.20	
	Transfers to Other Funds	(\$2,441,386.20)	
1a	Amount received in the collection account related to the collection period	\$2,383,358.81	
1b	Earnings	\$1,494.22	
1c	Recoveries	\$25,345.00	
	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	\$2,410,198.03	
B.	Estimated Required Payments Under Waterfall		
		Estimated Due	Distribute from Collection
1a	Administrative Allowance	\$191,117.75	\$191,117.75
1b	Broker Dealer, Auction Agent and Other Fees	\$4,559.17	\$4,559.17
2	Swap Payments	\$42,013.81	\$42,013.81
3a	Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$8,600.86	\$8,600.86
3b	Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$63,942.23	\$63,942.23
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$57,689.20	\$57,689.20
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	\$25,561.90	\$25,561.90
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)	\$2,016,713.11	\$2,016,713.11
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	\$2,410,198.03	\$2,410,198.03

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 26, 2009

Collection Period: 9/01/09 - 9/30/09

IV. Series 2005-B Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,410,198.03	\$2,410,198.03	
B	First	Administrative Allowance	\$195,676.92	\$2,214,521.11	(\$0.00)
	Second	Swap Payments	\$42,013.81	\$2,172,507.30	(\$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]	\$8,600.86	\$2,163,906.44	(\$0.00)
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$63,942.23	\$2,099,964.21	(\$0.00)
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$57,689.20	\$2,042,275.01	(\$0.00)
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$130,232.29		
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	\$2,042,275.01	(\$0.00)
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$2,042,275.01	(\$0.00)
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$2,042,275.01	(\$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	\$25,561.90	\$2,016,713.11	(\$0.00)
F	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$2,016,713.11	(\$0.00)
G	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,016,713.11	(\$0.00)
H	Eight	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$2,016,713.11	(\$0.00)
I	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,016,713.11	\$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

Report Date: October 26, 2009

Collection Period: 9/01/09 - 9/30/09

V. Series 2005-B Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	September 30, 2009	
	1 FRN Notes outstanding Balance	\$194,984,223.92	
	2 ARC Notes outstanding Balance	\$37,100,000.00	
	3 Amount of Accrued Interest	\$746,528.70	
	4 Plus investment earnings and late fees	\$17,091.07	
	5 Minus Amount of interest on FRN	\$130,232.29	
	6 Minus portion of Administrative allowance	\$86,006.43	
	7 Minus Notes fees expected during current Interest Period	\$4,559.17	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	17.56%	
	<b>Net Loan Rate</b>	<b>17.56%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$232,405,933.34	
	2 Capitalized Interest and Principal Fund Balances	\$5,293,082.95	
	3 Senior Notes Outstanding	\$194,984,223.92	
	<b>Senior Asset Percentage</b>	<b>121.9%</b>	
C.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$232,405,933.34	
	2 Capitalized Interest and Principal Fund Balances	\$5,293,082.95	
	3 All Notes Outstanding	\$232,084,223.92	
	<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

A.	Loan Type Distribution:	Number of Loans	Dollar Amount	% of Portfolio
	1 Private Loans	25,702	\$229,350,471.10	100.00%
	2 Total By Loan Type Distribution (a)	25,702	\$229,350,471.10	100.00%
B.	Borrower Status Distribution:			
	1 In School	296	\$2,353,323.71	1.03%
	2 In Grace	410	\$3,472,135.00	1.51%
	3 Deferment	-	-	-
	4 Forbearance	1,122	\$11,866,197.55	5.17%
	5 Repayment	23,831	\$211,186,883.78	92.08%
	6 Claims / Interim Charge-Offs	43	\$471,931.06	0.21%
	7 Total By Borrower Status Distribution	25,702	\$229,350,471.10	100.00%
C.	School Type Distribution:			
	1 Graduate	25,601	\$228,470,647.21	99.62%
	2 Undergraduate	101	\$879,823.89	0.38%
	3 Total By Loan Type Distribution	25,702	\$229,350,471.10	100.00%

# ACCESS GROUP, INC.

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

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Collection Period: 9/01/09 - 9/30/09

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	296	\$3,109,520	1.34%
B	<b>In Grace</b>			
	Current	410	\$4,549,464	1.96%
C	<b>TOTAL INTERIM</b>	<b>706</b>	<b>\$7,658,984</b>	<b>3.30%</b>
D	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	21,737	\$191,245,441.78	82.30%
	1-29 Days Delinquent	1,193	\$11,743,111.36	5.05%
	30-59 Days Delinquent	488	\$4,846,074.82	2.09%
	60-89 Days Delinquent	204	\$2,193,683.20	0.94%
	90-119 Days Delinquent	116	\$1,189,177.70	0.51%
	> 120 Days Delinquent	93	\$907,999.37	0.39%
E	<b>Deferment:</b>			
	Current	-	\$0.00	-
F	<b>Forbearance:</b>			
	Current	1,122	\$12,112,133.44	5.21%
G	<b>TOTAL REPAYMENT</b>	<b>24,953</b>	<b>\$224,237,621.67</b>	<b>96.50%</b>
	Claims / Interim Charge-Offs	43	\$481,992.54	0.21%
	Charge-Offs Rejected	0	\$0.00	0.00%
	Charge-Offs Return	0	\$0.00	0.00%
H	<b>TOTAL Charge-offs</b>	<b>43</b>	<b>\$481,992.54</b>	<b>0.21%</b>
I	<b>TOTAL PORTFOLIO (a)</b>	<b>25,702</b>	<b>\$232,378,598.22</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

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Collection Period: 9/01/09 - 9/30/09

VIII. Series 2005-B Portfolio Summary Report		
	Collection Periods Reporting Date	9/01/09 - 9/30/09 10/26/09
<b>A</b>	1 ABS Notes Outstanding	\$232,084,224
<b>B</b>	1 Total Private Principal Outstanding Balance	\$229,350,471
	2 Total Fund Accounts Balance	\$8,323,318
	3 Total Principal and Accrued Interest Balance	\$232,405,933
	4 Number of Loans	25,702
	5 Number of Borrowers	20,276
<b>C</b>	1 Borrower Payments- Principal	\$1,576,086
	2 Borrower Payments- Interest	\$657,042
<b>D</b>	1 Funds Transfer	\$0
	2 Administrative Allowance	\$191,118
	3 Cash Release to Access Group Inc	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	3.87%
	2 Weighted Average Remaining Maturity (WARM)	185
<b>F</b>	1 Senior Notes Outstanding	\$194,984,224
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	17.56%
	6 Senior Asset Percentage	121.9%
	7 Total Asset Percentage	102.4%

# ACCESS GROUP, INC.

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

### Portfolio Trend Analysis Report

September 30, 2009

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

Collection Periods		November-08	December-08	January-09	February-09	March-09	April-09	May-09	June-09	July-09	August-09	September-09
Reporting Date		12/26/2008	1/26/2009	2/25/2009	3/25/2009	4/27/2009	5/26/2009	6/25/2009	7/27/2009	8/25/2009	9/25/2009	10/26/2009
<b>A</b>	<b>1 Asset Backed Securities</b>	<b>\$250,235,544</b>	<b>\$250,235,544</b>	<b>\$245,007,105</b>	<b>\$245,007,105</b>	<b>\$245,007,105</b>	<b>\$238,224,775</b>	<b>\$238,224,775</b>	<b>\$238,224,775</b>	<b>\$232,084,224</b>	<b>\$232,084,224</b>	<b>\$232,084,224</b>
<b>B</b>	<b>1 Total Private Principal Balance</b>	\$249,294,648	\$247,155,203	\$244,895,907	\$243,572,764	\$241,914,998	\$239,672,054	\$237,851,427	\$235,594,313	\$233,710,671	\$231,498,592	\$229,350,471
	<b>2 Total Fund Accounts Balance</b>	\$6,403,381	\$9,023,144	\$4,393,698	\$6,872,907	\$9,250,719	\$4,124,191	\$6,209,684	\$8,533,277	\$3,868,801	\$6,251,947	\$8,323,318
	<b>3 Total Principal and Accrued Interest Balance</b>	\$254,002,467	\$251,799,129	\$249,412,991	\$247,406,234	\$245,356,953	\$243,053,046	\$241,203,953	\$238,889,057	\$236,930,547	\$234,679,902	\$232,405,933
	<b>4 Number of Loans</b>	27,142	26,995	26,829	26,676	26,528	26,367	26,253	26,115	25,975	25,860	25,702
	<b>5 Number of Borrowers</b>	21,379	21,263	21,131	21,010	20,899	20,779	20,688	20,586	20,475	20,398	20,276
<b>C</b>	<b>1 Borrower Payments- Principal</b>	\$1,323,821	\$1,744,283	\$1,910,931	\$1,857,007	\$1,766,846	\$1,831,756	\$1,581,337	\$1,779,675	\$1,720,701	\$1,846,533	\$1,576,086
	<b>2 Borrower Payments- Interest</b>	\$941,612	\$1,125,874	\$962,189	\$864,784	\$797,981	\$804,128	\$737,715	\$775,311	\$724,757	\$702,447	\$657,042
<b>D</b>	<b>1 Funds Transfer</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	<b>2 Administrative Allowance</b>	\$207,737	\$205,954	\$204,072	\$202,969	\$201,588	\$199,719	\$198,202	\$196,321	\$194,751	\$192,908	\$191,118
	<b>3 Cash Release to Access Group</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E</b>	<b>1 Weighted Average Coupon (WAC)</b>	5.55%	5.55%	4.78%	4.79%	4.79%	4.25%	4.25%	4.25%	3.87%	3.87%	3.87%
	<b>Weighted Average Remaining Maturity (WARM)</b>	194	193	192	192	191	190	189	188	187	186	185
<b>F</b>	<b>1 Senior Notes Outstanding</b>	\$213,135,544	\$213,135,544	\$207,907,105	\$207,907,105	\$207,907,105	\$201,124,775	\$201,124,775	\$201,124,775	\$194,984,224	\$194,984,224	\$194,984,224
	<b>2 Subordinate Note Outstanding</b>	\$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
	<b>3 Senior Principal Distribution Amount</b>	\$0	\$0	\$5,228,439	\$0	\$0	\$6,782,330	\$0	\$0	\$6,140,551	\$0	\$0
	<b>4 Subordinate Principal Distribution Amount</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	<b>5 Net Loan Rate</b>	13.35%	12.99%	21.42%	21.20%	21.01%	17.84%	17.57%	17.47%	18.21%	17.84%	17.56%
	<b>6 Senior Asset Percentage</b>	120.5%	120.2%	120.4%	120.6%	120.7%	121.3%	121.5%	121.3%	122.0%	122.0%	121.9%
	<b>7 Subordinate Asset Percentage</b>	102.7%	102.4%	102.2%	102.4%	102.4%	102.4%	102.6%	102.4%	102.5%	102.5%	102.4%