

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: January 25, 2013  
Collection Period: 10/01/12 to 12/31/12

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance					September 30, 2012	Change	December 31, 2012		
1 Principal Balance					\$162,835,388.00	(\$5,805,734.77)	\$157,029,653.23		
2 Accrued Interest					\$959,045.40	(\$37,628.41)	\$921,416.99		
3 Total Principal And Accrued Interest Balance					\$163,794,433.40	(\$5,843,363.18)	\$157,951,070.22		
4 Fund Accounts Balance					\$8,125,987.83	(\$824,439.34)	\$7,301,548.49		
5 Total Student Loans And Fund Balance					\$171,920,421.23	(\$6,667,802.52)	\$165,252,618.71		
B. Student Loan Portfolio and Fund Balance					September 30, 2012	Change	December 31, 2012		
1 Weighted Average Coupon (WAC)					3.47%	-0.03%	3.44%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					143	(3)	140		
3 Number of Loans					20,567	(503)	20,064		
4 Number of Borrowers					16,484	(359)	16,125		
C. Notes and Certificates					12/31/2012 Interest. Rate	Balance September 30, 2012	Balance Change	Balance December 31, 2012	% of O/S Securities
1 Student Loan Asset Backed Series 2005-B Notes Senior Class A-1 FRN 00432CCT6					0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2 Student Loan Asset Backed Series 2005-B Notes Senior Class A-2 FRN 00432CCU3					0.54525%	\$51,372,989.01	(\$3,822,557.92)	\$47,550,431.09	30.3%
3 Student Loan Asset Backed Series 2005-B Notes Senior Class A-3 FRN 00432CCW9					0.68525%	\$76,674,000.00	\$0.00	\$76,674,000.00	48.9%
4 Student Loan Asset Backed Series 2005-B Notes Subordinate Class B-1 ARC 00432CCY5					0.00000%	\$0.00	\$0.00	\$0.00	0.0%
5 Student Loan Asset Backed Series 2005-B Notes Subordinate Class B-2 FRN 00432CDW8					0.81525%	\$33,729,728.75	(\$1,006,925.99)	\$32,722,802.76	20.8%
6 Total Notes and Certificates					0.66994%	\$161,776,717.76	(\$4,829,483.91)	\$156,947,233.85	100.0%
D. Fund Accounts Balance					September 30, 2012	Change	December 31, 2012		
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					\$6,451,703.46	(\$150,154.97)	\$6,301,548.49		
4 ACCESS 2005-B Admin Account					\$0.00	\$0.00	\$0.00		
5 ACCESS 2005-B Swap Payment Account					\$674,284.37	(\$674,284.37)	\$0.00		
6 ACCESS 2005-B ARC Carry Over Acct					\$0.00	\$0.00	\$0.00		
7 ACCESS 2005-B Senior Interest Account					\$0.00	\$0.00	\$0.00		
8 ACCESS 2005-B Sub Interest Account					\$0.00	\$0.00	\$0.00		
9 ACCESS 2005-B Senior Principal Account					\$0.00	\$0.00	\$0.00		
10 ACCESS 2005-B Sub Principal Account					\$0.00	\$0.00	\$0.00		
11 Total Fund Accounts Balance					\$8,125,987.83	(\$824,439.34)	\$7,301,548.49		

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2012	
1 Borrower Payments - Total			(\$4,401,554.96)
2 Claim Payments			\$0.00
3 Refunds			\$12,755.28
4 Reversals			\$0.00
5a New Acquisitions - Principal	\$0.00		
5b Cancellations - Principal	\$0.00		
5c New Acquisitions - Sale Transfers	\$0.00		
5d New Acquisitions - Repurchases	\$0.00		
5 New Acquisitions - Total			\$0.00
6 Total Cash Principal Activity			(\$4,388,799.68)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$59,416.48
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$121,822.63		
4b Adjustments - Write-offs	(\$1,598,174.20)		
4 Total Adjustments			(\$1,476,351.57)
5 Total Non-Cash Principal Activity			(\$1,416,935.09)
C. Total Student Loan Principal Activity			(\$5,805,734.77)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,248,055.96)
2 Claim Payments			\$0.00
3a New Acquisitions - Sale Transfers	\$0.00		
3b New Acquisitions - Repurchases	\$0.00		
3 New Acquisitions			\$0.00
4 Other Adjustments			\$0.00
5 Total Interest Collections			(\$1,248,055.96)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,386,142.13
2 Capitalized Interest			(\$59,416.48)
3a Small Balance and Other Adjustments	(\$118,402.44)		
3b Adjustments - Write-offs	(\$37,876.61)		
3 Total Adjustments			(\$156,279.05)
4 Fee Accruals			\$39,980.95
5 Total Non-Cash Interest Adjustments			\$1,210,427.55
F. Total Student Loan Interest Activity			(\$37,628.41)

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III. Series 2005-B Collection Fund Activity			
A.	<b>Collection Fund</b>	<b>December 31, 2012</b>	
	Beginning Balance	\$6,718,525.01	
	Transfers to Other Funds	(\$6,718,525.01)	
	1a Amount received in the collection account related to the collection period	\$5,527,991.16	
	1b Earnings	\$750.10	
	1c Recoveries	\$229,432.36	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$27,047.57	
	4 Only on capitalized released date amount remaining in the capitalized interest account in excess	\$0.00	
	5 Amount in the capitalized interest account after application of funds in the collection account	\$0.00	
	6 Amount in received in the collection account after last date of related collection period	\$0.00	
	<b>Ending Balance</b>	<b>\$5,785,221.19</b>	
B.	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection      Transfer from Capitalized Fund</b>
	1a Administrative Allowance	\$402,139.22	\$402,139.22      \$0.00
	1b Administration and Trustee Fees	\$12,500.00	\$12,500.00      \$0.00
	2 Swap Payments	\$0.00	\$0.00      \$0.00
	3a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00      \$0.00
	3b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$66,257.56	\$66,257.56      \$0.00
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$134,271.08	\$134,271.08      \$0.00
	4a Payment of the Senior Note, Class A-1 Principal on the final Maturity Date set forth	\$0.00	\$0.00      \$0.00
	4b Payment of the Senior Note, Class A-2 Principal on the final Maturity Date set forth	\$0.00	\$0.00      \$0.00
	4c Payment of the Senior Note, Class A-3 Principal on the final Maturity Date set forth	\$0.00	\$0.00      \$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B-2	\$68,175.23	\$68,175.23      \$0.00
	6 Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$0.00      \$0.00
	7 Payment of the Subordinate Note, Class B-2 Principal on the final Maturity date set forth	\$0.00	\$0.00      \$0.00
	8 Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$0.00      \$0.00
	9 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$5,101,878.10	\$5,101,878.10      \$0.00
	10 Payment of swap with respect to the notes (Swap Termination Payment)	\$0.00	\$0.00      \$0.00
	11 Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced	\$0.00	\$0.00      \$0.00
	12 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00      \$0.00
	<b>Total Payments</b>	<b>\$5,785,221.19</b>	<b>\$5,785,221.19      \$0.00</b>

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## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

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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)	\$5,785,221.19	\$5,785,221.19
B.	First	Administrative Allowance	\$414,639.22	\$5,370,581.97
	Second	Swap Payments	\$0.00	\$5,370,581.97
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]	\$0.00	\$5,370,581.97
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$66,257.56	\$5,304,324.41
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$134,271.08	\$5,170,053.33
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$200,528.64	
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	\$5,170,053.33
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,170,053.33
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,170,053.33
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$68,175.23	\$5,101,878.10
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,101,878.10
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,101,878.10
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,101,878.10
I.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$5,101,878.10
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$4,038,159.12	\$1,063,718.98
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,063,718.98
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$1,063,718.98	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$5,101,878.10	
J.	Tenth	Payment of swap with respect to the notes (Swap Termination Payment)	\$0.00	\$0.00
K.	Eleventh	Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced	\$0.00	\$0.00
L.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00

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## Student Loan Asset Backed Series 2005-B Notes

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V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	December 31, 2012	
	1 Student Loan Portfolio Balance	\$157,951,070.22	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 Senior Notes Outstanding (a)	\$120,186,271.97	
	<b>Senior Asset Percentage</b>	<b>132.25%</b>	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$157,951,070.22	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 All Notes Outstanding (a)	\$151,845,355.75	
	<b>Total Asset Percentage</b>	<b>104.68%</b>	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

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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	20,064	\$157,029,653.23	100.00%
	2 Total By Loan Type Distribution (a)	20,064	\$157,029,653.23	100.00%
B.	Borrower Status Distribution:			
	1 In-School	44	\$325,678.51	0.21%
	2 Grace	48	\$338,875.22	0.22%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	291	\$2,768,620.20	1.76%
	5 Repayment	19,681	\$153,596,479.30	97.81%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	20,064	\$157,029,653.23	100.00%
C.	School Type Distribution:			
	1 Graduate	19,992	\$156,377,145.03	99.58%
	2 Undergraduate	72	\$652,508.20	0.42%
	3 Total By Loan Type Distribution	20,064	\$157,029,653.23	100.00%

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VII. Series 2005-B Notes				Portfolio Status By Loan Type			
	Status	# of Loans	Amount (\$)	Percentage (%)			
A.	INTERIM: In-School Current	44	Includes Accrued Int. \$437,873.70	0.28%			
B.	Grace Current	48	\$469,746.72	0.30%			
C.	TOTAL INTERIM	92	\$907,620.42	0.57%			
D.	REPAYMENT: Active						
	Current	16,932	\$130,722,739.76	82.76%			
	1-29 Days Delinquent	1,866	\$15,462,976.35	9.79%			
	30-59 Days Delinquent	435	\$3,802,440.96	2.41%			
	60-89 Days Delinquent	160	\$1,528,351.35	0.97%			
	90-119 Days Delinquent	113	\$1,012,132.62	0.64%			
	120-149 Days Delinquent	85	\$761,527.77	0.48%			
	150-179 Days Delinquent	85	\$841,160.52	0.53%			
	> 180 Days Delinquent	5	\$63,287.37	0.04%			
E.	Deferment: Current	0	\$0.00	0.00%			
F.	Forbearance: Current	291	\$2,848,833.10	1.80%			
G.	Claims	0	\$0.00	0.00%			
H.	TOTAL REPAYMENT	19,972	\$157,043,449.80	99.43%			
I.	TOTAL PORTFOLIO	20,064	\$157,951,070.22	100.00%			

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## Student Loan Asset Backed Series 2005-B Notes

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VIII. Series 2005-B Portfolio Summary Report		
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$156,947,234</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$157,029,653
	2 Total Fund Accounts Balance	\$7,301,548
	3 Total Principal and Accrued Interest Balance	\$157,951,070
	4 Number of Loans	20,064
	5 Number of Borrowers	16,125
<b>C.</b>	1 Borrower Payments- Principal	\$4,401,555
	2 Borrower Payments- Interest	\$1,248,056
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$402,139
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.44%
	2 Weighted Average Remaining Maturity (WARM)	140
<b>F.</b>	1 Senior Notes Outstanding	\$124,224,431
	2 Subordinate Note Outstanding	\$32,722,803
	3 Senior Principal Distribution Amount	\$3,822,558
	4 Subordinate Principal Distribution Amount	\$1,006,926
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	132.25%
	7 Total Asset Percentage	104.68%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Portfolio Trend Analysis Report

December 31, 2012

#### IX. Asset-Backed Securities Notes Series 2005-B

Collection Periods		December-11	March-12	June-12	September-12	December-12
Reporting Date		1/25/2012	4/25/2012	7/25/2012	10/25/2012	1/25/2013
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$177,941,432</b>	<b>\$172,562,852</b>	<b>\$166,679,894</b>	<b>\$161,776,718</b>	<b>\$156,947,234</b>
<b>B.</b>	1 Total Private Principal Balance	\$178,610,578	\$172,802,795	\$167,882,828	\$162,835,388	<b>\$157,029,653</b>
	2 Total Fund Accounts Balance	\$7,918,746	\$8,456,953	\$7,576,474	\$8,125,988	<b>\$7,301,548</b>
	3 Total Principal and Accrued Interest Balance	\$179,802,506	\$173,800,754	\$168,859,716	\$163,794,433	<b>\$157,951,070</b>
	4 Number of Loans	22,016	21,474	21,060	20,567	<b>20,064</b>
	5 Number of Borrowers	17,527	17,124	16,831	16,484	<b>16,125</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,568,597	\$5,032,401	\$4,346,647	\$4,158,443	<b>\$4,401,555</b>
	2 Borrower Payments- Interest	\$1,486,812	\$1,482,431	\$1,398,833	\$1,342,446	<b>\$1,248,056</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$455,634	\$441,300	\$427,917	\$415,394	<b>\$402,139</b>
	3 Cash Release to Access Group	\$0	\$0	\$112,731	\$379,124	<b>\$0</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.62%	3.73%	3.48%	3.47%	<b>3.44%</b>
	2 Weighted Average Remaining Maturity (WARM)	160	147	145	143	<b>140</b>
<b>F.</b>	1 Senior Notes Outstanding	\$140,841,432	\$136,584,262	\$131,927,875	\$128,046,989	<b>\$124,224,431</b>
	2 Subordinate Note Outstanding	\$37,100,000	\$35,978,590	\$34,752,019	\$33,729,729	<b>\$32,722,803</b>
	3 Senior Principal Distribution Amount	\$5,774,635	\$4,257,169	\$4,656,387	\$3,880,886	<b>\$3,822,558</b>
	4 Subordinate Principal Distribution Amount	\$0	\$1,121,410	\$1,226,571	\$1,022,291	<b>\$1,006,926</b>
	5 Net Loan Rate	N/A	N/A	N/A	N/A	<b>N/A</b>
	6 Senior Asset Percentage	132.37%	132.50%	132.65%	132.66%	<b>132.25%</b>
	7 Total Asset Percentage	104.77%	104.87%	105.00%	105.00%	<b>104.68%</b>