

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 27, 2014
Collection Period: 10/01/13 to 12/31/13

I. Series 2005-B Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance				September 30, 2013	Change	December 31, 2013		
1	Principal Balance			\$141,287,369.43	(\$4,690,078.67)	\$136,597,290.76		
2	Accrued Interest			\$646,923.67	(\$30,762.71)	\$616,160.96		
3	Total Principal And Accrued Interest Balance			\$141,934,293.10	(\$4,720,841.38)	\$137,213,451.72		
4	Fund Accounts Balance			\$7,245,837.63	\$269,719.84	\$7,199,542.45		
5	Total Student Loans And Fund Balance			\$149,180,130.73	(\$4,451,121.54)	\$144,412,994.17		
B. Student Loan Portfolio and Fund Balance				September 30, 2013	Change	December 31, 2013		
1	Weighted Average Coupon (WAC)			3.33%	-0.03%	3.30%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			133	(1)	132		
3	Number of Loans			18,591	(408)	18,183		
4	Number of Borrowers			15,080	(303)	14,777		
C. Notes and Certificates				12/31/2013 Interest Rate	Balance September 30, 2013	Balance Change	Balance December 31, 2013	% 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	0.46835%	\$36,834,264.06	(\$3,671,311.62)	\$33,162,952.44	23.9%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3 FRN	00432CCW9	0.60835%	\$76,674,000.00	\$0.00	\$76,674,000.00	55.3%
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	0.73835%	\$29,899,984.27	(\$967,085.18)	\$28,932,899.09	20.8%
6	Total Notes and Certificates			0.60200%	\$143,408,248.33	(\$4,638,396.80)	\$138,769,851.53	100.0%
D. Fund Accounts Balance				September 30, 2013	Change	December 31, 2013		
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			\$6,245,837.63	\$269,719.84	\$6,199,542.45		
4	ACCESS 2005-B Admin Account			\$0.00	\$0.00	\$0.00		
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			\$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			\$7,245,837.63	\$269,719.84	\$7,199,542.45		

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Quarterly Servicing Report

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2013	
1 Borrower Payments - Total			(\$4,291,714.43)
2 Claim Payments			\$0.00
3 Refunds			\$4,008.15
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			(\$4,287,706.28)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$40,393.19
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$186.24
4a Small Balance and Other Adjustments	\$5,061.04		
4b Adjustments - Write-offs	(\$448,012.86)		
4 Total Adjustments			(\$442,951.82)
5 Total Non-Cash Principal Activity			(\$402,372.39)
C. Total Student Loan Principal Activity			(\$4,690,078.67)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,167,053.72)
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			(\$1,167,053.72)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,155,079.88
2 Capitalized Interest			(\$40,393.19)
3a Small Balance and Other Adjustments	(\$6,232.88)		
3b Adjustments - Write-offs	(\$10,736.61)		
3 Total Adjustments			(\$16,969.49)
4 Fee Accruals			\$38,573.81
5 Total Non-Cash Interest Adjustments			\$1,136,291.01
F. Total Student Loan Interest Activity			(\$30,762.71)

ACCESS GROUP, INC.

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Quarterly Servicing Report

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	December 31, 2013	
	Beginning Balance	\$5,773,152.56	
	Transfers to Other Funds	(\$5,773,152.56)	
	1a Amount received in the collection account related to the collection period	\$5,797,948.88	
	1b Earnings	\$726.97	
	1c Recoveries	\$246,015.83	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$25,354.58	
	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	
	Ending Balance	\$6,070,046.26	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer from Capitalized Fund
	1a Administrative Allowance	\$349,189.00	\$349,189.00 \$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	\$40,555.44	\$40,555.44 \$0.00
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$121,794.31	\$121,794.31 \$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	\$55,780.14	\$55,780.14 \$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)	\$4,582,851.53	\$4,582,851.53 \$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.	\$907,375.84	\$907,375.84 \$0.00
	Total Payments	\$6,070,046.26	\$6,070,046.26 \$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 27, 2014

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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)	\$6,070,046.26	\$6,070,046.26
B.	First	Administrative Allowance	\$361,689.00	\$5,708,357.26
	Second	Swap Payments	\$0.00	\$5,708,357.26
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	\$5,708,357.26
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$40,555.44	\$5,667,801.82
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$121,794.31	\$5,546,007.51
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$162,349.75	
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	\$5,546,007.51
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,546,007.51
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,546,007.51
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$55,780.14	\$5,490,227.37
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,490,227.37
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,490,227.37
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,490,227.37
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	\$5,490,227.37
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$3,627,347.29	\$1,862,880.08
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,862,880.08
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$955,504.24	\$907,375.84
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,582,851.53	
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.	\$907,375.84	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

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V. Series 2005-B Senior and Total Asset Percentages

		December 31, 2013	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$137,213,451.72	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 Senior Notes Outstanding (a)	\$106,209,605.15	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$137,213,451.72	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 All Notes Outstanding (a)	\$134,187,000.00	
	Total Asset Percentage	103.00%	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly 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		18,183	\$136,597,290.76	100.00%
	2 Total By Loan Type Distribution (a)		18,183	\$136,597,290.76	100.00%
	B. Borrower Status Distribution:				
	1 In-School		26	\$186,586.27	0.14%
	2 Grace		23	\$170,426.07	0.12%
	3 Deferment		0	\$0.00	0.00%
	4 Forbearance		273	\$2,396,052.86	1.75%
	5 Repayment		17,861	\$133,844,225.56	97.98%
	6 Interim Charge-Offs		0	\$0.00	0.00%
7 Total By Borrower Status Distribution		18,183	\$136,597,290.76	100.00%	
C.	School Type Distribution:				
	1 Graduate		18,119	\$136,038,103.72	99.59%
	2 Undergraduate		64	\$559,187.04	0.41%
	3 Total By Loan Type Distribution		18,183	\$136,597,290.76	100.00%

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Student Loan Asset Backed Series 2005-B Notes

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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	26	\$255,615.62	0.19%			
B.	Grace						
	Current	23	\$223,712.03	0.16%			
C.	TOTAL INTERIM	49	\$479,327.65	0.35%			
D.	REPAYMENT:						
	Active						
	Current	15,969	\$118,659,811.09	86.48%			
	1-29 Days Delinquent	1,340	\$10,618,426.57	7.74%			
	30-59 Days Delinquent	276	\$2,465,815.41	1.80%			
	60-89 Days Delinquent	89	\$855,442.84	0.62%			
	90-119 Days Delinquent	79	\$726,344.23	0.53%			
	120-149 Days Delinquent	60	\$496,087.41	0.36%			
	150-179 Days Delinquent	48	\$437,295.64	0.32%			
	> 180 Days Delinquent	0	\$0.00	0.00%			
E.	Deferment:						
	Current	0	\$0.00	0.00%			
F.	Forbearance:						
	Current	273	\$2,474,900.88	1.80%			
G.	Claims	0	\$0.00	0.00%			
H.	TOTAL REPAYMENT	18,134	\$136,734,124.07	99.65%			
I.	TOTAL PORTFOLIO	18,183	\$137,213,451.72	100.00%			

ACCESS GROUP, INC.

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$138,769,852
B.	1 Total Private Principal Outstanding Balance	\$136,597,291
	2 Total Fund Accounts Balance	\$7,199,542
	3 Total Principal and Accrued Interest Balance	\$137,213,452
	4 Number of Loans	18,183
	5 Number of Borrowers	14,777
C.	1 Borrower Payments- Principal	\$4,291,714
	2 Borrower Payments- Interest	\$1,167,054
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$349,189
	3 Cash Release to Access Group Inc	\$907,376
E.	1 Weighted Average Coupon (WAC)	3.30%
	2 Weighted Average Remaining Maturity (WARM)	132
F.	1 Senior Notes Outstanding	\$109,836,952
	2 Subordinate Note Outstanding	\$28,932,899
	3 Senior Principal Distribution Amount	\$3,671,312
	4 Subordinate Principal Distribution Amount	\$967,085
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	130.13%
	7 Total Asset Percentage	103.00%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
December 31, 2013

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	December-12	March-13	June-13	September-13	December-13
	Reporting Date	1/25/2013	4/25/2013	7/25/2013	10/25/2013	1/27/2014
A.	1 Asset Backed Securities	\$156,947,234	\$151,845,356	\$148,509,607	\$143,408,248	\$138,769,852
B.	1 Total Private Principal Balance	\$157,029,653	\$151,237,943	\$146,021,190	\$141,287,369	\$136,597,291
	2 Total Fund Accounts Balance	\$7,301,548	\$8,016,680	\$7,335,176	\$7,245,838	\$7,199,542
	3 Total Principal and Accrued Interest Balance	\$157,951,070	\$151,965,004	\$146,704,981	\$141,934,293	\$137,213,452
	4 Number of Loans	20,064	19,520	19,021	18,591	18,183
	5 Number of Borrowers	16,125	15,747	15,397	15,080	14,777
C.	1 Borrower Payments- Principal	\$4,401,555	\$4,877,159	\$4,352,096	\$4,298,421	\$4,291,714
	2 Borrower Payments- Interest	\$1,248,056	\$1,270,532	\$1,240,698	\$1,218,953	\$1,167,054
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$402,139	\$387,440	\$373,698	\$361,018	\$349,189
	3 Cash Release to Access Group	\$0	\$2,595,632	\$182,451	\$547,816	\$907,376
E.	1 Weighted Average Coupon (WAC)	3.44%	3.36%	3.34%	3.33%	3.30%
	2 Weighted Average Remaining Maturity (WARM)	140	138	136	133	132
F.	1 Senior Notes Outstanding	\$124,224,431	\$120,186,272	\$117,546,012	\$113,508,264	\$109,836,952
	2 Subordinate Note Outstanding	\$32,722,803	\$31,659,084	\$30,963,595	\$29,899,984	\$28,932,899
	3 Senior Principal Distribution Amount	\$3,822,558	\$4,038,159	\$2,640,260	\$4,037,748	\$3,671,312
	4 Subordinate Principal Distribution Amount	\$1,006,926	\$1,063,719	\$695,489	\$1,063,611	\$967,085
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	132.25%	130.13%	130.13%	130.13%	130.13%
	7 Total Asset Percentage	104.68%	103.00%	103.00%	103.00%	103.00%