

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2011

Collection Period: 01/01/11 to 03/31/11

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
				December 31, 2010	Change	March 31, 2011			
1	Principal Balance			\$200,902,875.16	(\$5,612,673.18)	\$195,290,201.98			
2	Accrued Interest			\$1,728,369.18	(\$443,006.11)	\$1,285,363.07			
3	Total Principal And Accrued Interest Balance			\$202,631,244.34	(\$6,055,679.29)	\$196,575,565.05			
4	Fund Accounts Balance			\$7,998,539.33	\$675,580.14	\$8,674,119.47			
5	Total Student Loans And Fund Balance			\$210,629,783.67	(\$5,380,099.15)	\$205,249,684.52			
B. Student Loan Portfolio and Fund Balance									
				December 31, 2010	Change	March 31, 2011			
1	Weighted Average Coupon (WAC)			3.64%	0.01%	3.65%			
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			171	(3)	168			
3	Number of Loans			23,644	(450)	23,194			
4	Number of Borrowers			18,715	(326)	18,389			
C. Notes and Certificates									
				3/31/2011	Balance	Balance	Balance	% of	
				Interest Rate	December 31, 2010	Change	March 31, 2011	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	0.53313%	\$87,735,511.75	(\$5,574,666.78)	\$82,160,844.97	41.9%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.67313%	\$76,674,000.00	\$0.00	\$76,674,000.00	39.1%
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	0.80313%	\$37,100,000.00	\$0.00	\$37,100,000.00	18.9%
6	Total Notes and Certificates				0.63904%	\$201,509,511.75	(\$5,574,666.78)	\$195,934,844.97	100.0%
D. Fund Accounts Balance									
				December 31, 2010	Change	March 31, 2011			
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			\$6,662,516.91	\$592,150.29	\$7,254,667.20			
4	ACCESS 2005-B Admin Account			\$0.00	\$0.00	\$0.00			
5	ACCESS 2005-B Swap Payment Account			\$336,022.42	\$83,429.85	\$419,452.27			
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			\$7,998,539.33	\$675,580.14	\$8,674,119.47			

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity	March 31, 2011		
1 Borrower Payments - Total			(\$5,227,138.86)
2 Claim Payments			(\$0.97)
3 Refunds			(\$40.90)
4 Reversals			\$0.00
5a New Acquisitions - Principal	\$0.00		
5b New Acquisitions - Fees	\$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			(\$5,227,180.73)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$466,485.06
2 Cancellations/Reissues			\$0.00
3 Capitalized Guarantee Fees			\$22,901.86
4a Small Balance and Other Adjustments	\$0.00		
4b Adjustments - Write-offs	(\$874,879.37)		
4 Total Adjustments			(\$874,879.37)
5 Total Non-Cash Principal Activity			(\$385,492.45)
C. Total Student Loan Principal Activity			(\$5,612,673.18)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,684,025.86)
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			(\$1,684,025.86)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,671,588.41
2 Capitalized Interest			(\$466,485.06)
3a Small Balance and Other Adjustments	\$89.92		
3b Adjustments - Write-offs	(\$19,254.46)		
3 Total Adjustments			(\$19,164.54)
4 Fee Accruals			\$55,080.94
5 Total Non-Cash Interest Adjustments			\$1,241,019.75
F. Total Student Loan Interest Activity			(\$443,006.11)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2011

Collection Period: 01/01/11 to 03/31/11

III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2011		
	Transfers to Other Funds	\$6,502,469.82		
	1a Amount received in the collection account related to the collection period	(\$6,502,469.82)		
	1b Earnings	7,025,897.49		
	1c Recoveries	4,360.21		
	2 Amount received from Swap counterparty with respect to the related interest period	\$125,752.94		
	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	\$7,156,010.64		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$497,457.90	\$497,457.90	\$0.00
1b Administration and Trustee Fees		\$0.00	\$0.00	\$0.00
2 Swap Payments		\$68,747.47	\$68,747.47	\$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		\$109,506.03	\$109,506.03	\$0.00
3c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$129,028.92	\$129,028.92	\$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		\$74,490.31	\$74,490.31	\$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)		\$6,276,780.01	\$6,276,780.01	\$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	
Total Payments	\$7,156,010.64	\$7,156,010.64	\$0.00	

ACCESS GROUP, INC.

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)	\$7,156,010.64	\$7,156,010.64	
B.	First	Administrative Allowance	\$497,457.90	\$6,658,552.74	\$0.00
	Second	Swap Payments	\$68,747.47	\$6,589,805.27	\$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]	\$0.00	\$6,589,805.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$109,506.03	\$6,480,299.24	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$129,028.92	\$6,351,270.32	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$238,534.95		
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	\$6,351,270.32	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$6,351,270.32	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$6,351,270.32	\$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	\$74,490.31	\$6,276,780.01	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$6,276,780.01	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$6,276,780.01	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$6,276,780.01	\$0.00
I.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$6,276,780.01	\$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 was reduced	\$0.00	\$0.00	\$0.00
L.	Twelfth	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

Quarterly Servicing Report

Report Date: April 25, 2011

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V. Series 2005-B Senior and Total Asset Percentages		March 31, 2011
A.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$196,575,565.05
	2 Capitalized Interest and Principal Fund Balances	\$1,000,066.56
	3 Senior Notes Outstanding (a)	\$152,558,064.96
	Senior Asset Percentage	129.51%
B.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$196,575,565.05
	2 Capitalized Interest and Principal Fund Balances	\$1,000,066.56
	3 All Notes Outstanding (a)	\$189,658,064.96
	Total Asset Percentage	104.17%
(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				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	23,194	\$195,290,201.98	100.00%
	2 Total By Loan Type Distribution (a)	23,194	\$195,290,201.98	100.00%
B.	Borrower Status Distribution:			
	1 In-School	147	\$1,044,750.54	0.53%
	2 Grace	37	\$287,285.17	0.15%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	662	\$6,691,772.77	3.43%
	5 Repayment	22,348	\$187,266,393.50	95.89%
	6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	23,194	\$195,290,201.98	100.00%	
C.	School Type Distribution:			
	1 Graduate	23,106	\$194,479,420.37	99.58%
	2 Undergraduate	88	\$810,781.61	0.42%
	3 Total By Loan Type Distribution	23,194	\$195,290,201.98	100.00%

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Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	147	\$1,406,063.75	0.72%
B.	Grace			
	Current	37	\$398,972.91	0.20%
C.	TOTAL INTERIM	184	\$1,805,036.66	0.92%
D.	REPAYMENT:			
	Active			
	Current	20,771	\$172,765,993.92	87.89%
	1-29 Days Delinquent	860	\$7,983,648.07	4.06%
	30-59 Days Delinquent	378	\$3,737,183.57	1.90%
	60-89 Days Delinquent	112	\$1,285,751.54	0.65%
	90-119 Days Delinquent	110	\$1,046,841.06	0.53%
	> 120 Days Delinquent	117	\$1,107,581.17	0.56%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	662	\$6,843,529.06	3.48%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	23,010	\$194,770,528.39	99.08%
I.	TOTAL PORTFOLIO	23,194	\$196,575,565.05	100.00%

ACCESS GROUP, INC.

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Quarterly Servicing Report

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$195,934,845
B.	1 Total Private Principal Outstanding Balance	\$195,290,202
	2 Total Fund Accounts Balance	\$8,674,119
	3 Total Principal and Accrued Interest Balance	\$196,575,565
	4 Number of Loans	23,194
	5 Number of Borrowers	18,389
C.	1 Borrower Payments- Principal	\$5,227,139
	2 Borrower Payments- Interest	\$1,684,026
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$497,458
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.65%
	2 Weighted Average Remaining Maturity (WARM)	168
F.	1 Senior Notes Outstanding	\$158,834,845
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$5,574,667
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	129.51%
	7 Total Asset Percentage	104.17%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
March 31, 2011

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	March-10	June-10	September-10	December-10	March-11
	Reporting Date	4/26/2010	7/26/2010	10/25/2010	1/25/2011	4/25/2011
A.	1 Asset Backed Securities	\$219,459,338	\$212,840,475	\$206,943,460	\$201,509,512	\$195,934,845
B.	1 Total Private Principal Balance	\$216,910,706	\$211,476,248	\$206,365,445	\$200,902,875	\$195,290,202
	2 Total Fund Accounts Balance	\$8,804,814	\$8,161,237	\$7,826,661	\$7,998,539	\$8,674,119
	3 Total Principal and Accrued Interest Balance	\$218,885,982	\$213,296,914	\$208,157,079	\$202,631,244	\$196,575,565
	4 Number of Loans	24,797	24,378	24,026	23,644	23,194
	5 Number of Borrowers	19,578	19,267	19,000	18,715	18,389
C.	1 Borrower Payments- Principal	\$5,583,185	\$4,955,027	\$4,526,307	\$4,748,071	\$5,227,139
	2 Borrower Payments- Interest	\$1,804,299	\$1,723,976	\$1,781,782	\$1,692,425	\$1,684,026
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$551,624	\$537,794	\$524,518	\$511,502	\$497,458
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.59%	3.60%	3.79%	3.64%	3.65%
	2 Weighted Average Remaining Maturity (WARM)	180	177	174	171	168
F.	1 Senior Notes Outstanding	\$182,359,338	\$175,740,475	\$169,843,460	\$164,409,512	\$158,834,845
	2 Subordinate Note Outstanding	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000
	3 Senior Principal Distribution Amount	\$6,315,148	\$6,618,862	\$5,897,015	\$5,433,948	\$5,574,667
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	125.12%	126.17%	127.22%	128.20%	129.51%
	7 Total Asset Percentage	103.31%	103.55%	103.80%	103.93%	104.17%