

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Quarterly Servicing Report

Report Date: April 25, 2012
Collection Period: 01/01/12 to 03/31/12

I. Series 2005-B Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						December 31, 2011	Change	March 31, 2012		
1	Principal Balance					\$178,610,578.42	(\$5,807,783.37)	\$172,802,795.05		
2	Accrued Interest					\$1,191,927.57	(\$193,969.07)	\$997,958.50		
3	Total Principal And Accrued Interest Balance					\$179,802,505.99	(\$6,001,752.44)	\$173,800,753.55		
4	Fund Accounts Balance					\$7,918,746.42	\$538,206.66	\$8,456,953.08		
5	Total Student Loans And Fund Balance					\$187,721,252.41	(\$5,463,545.78)	\$182,257,706.63		
B. Student Loan Portfolio and Fund Balance										
						December 31, 2011	Change	March 31, 2012		
1	Weighted Average Coupon (WAC)					3.62%	0.11%	3.73%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					160	(13)	147		
3	Number of Loans					22,016	(542)	21,474		
4	Number of Borrowers					17,527	(403)	17,124		
C. Notes and Certificates										
						3/31/2012	Balance	Balance	Balance	
						Interest Rate	December 31, 2011	Change	March 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	0.79010%	\$64,167,431.83	(\$4,257,169.47)	\$59,910,262.36	34.7%	
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.93010%	\$76,674,000.00	\$0.00	\$76,674,000.00	44.4%	
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	1.06010%	\$37,100,000.00	(\$1,121,409.98)	\$35,978,590.02	20.8%	
6	Total Notes and Certificates					0.90860%	\$177,941,431.83	(\$5,378,579.45)	\$172,562,852.38	100.0%
D. Fund Accounts Balance										
						December 31, 2011	Change	March 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					\$6,309,619.47	\$512,492.28	\$6,822,111.75		
4	ACCESS 2005-B Admin Account					\$0.00	\$0.00	\$0.00		
5	ACCESS 2005-B Swap Payment Account					\$609,126.95	\$25,714.38	\$634,841.33		
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					\$7,918,746.42	\$538,206.66	\$8,456,953.08		

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II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2012	
1 Borrower Payments - Total		(\$5,032,400.62)
2 Claim Payments		(\$0.96)
3 Refunds		(\$8,311.33)
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		(\$5,040,712.91)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$258,602.03
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$9,152.17
4a Small Balance and Other Adjustments	\$10.23	
4b Adjustments - Write-offs	(\$1,034,834.89)	
4 Total Adjustments		(\$1,034,824.66)
5 Total Non-Cash Principal Activity		(\$767,070.46)
C. Total Student Loan Principal Activity		
		(\$5,807,783.37)
D. Student Loan Interest Activity		
1 Borrower Payments - Total		(\$1,482,431.04)
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		(\$1,482,431.04)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$1,531,975.76
2 Capitalized Interest		(\$258,602.03)
3a Small Balance and Other Adjustments	(\$4,868.31)	
3b Adjustments - Write-offs	(\$26,023.45)	
3 Total Adjustments		(\$30,891.76)
4 Fee Accruals		\$45,980.00
5 Total Non-Cash Interest Adjustments		\$1,288,461.97
F. Total Student Loan Interest Activity		
		(\$193,969.07)

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III. Series 2005-B Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2012		
	Transfers to Other Funds	\$6,220,280.44		
	1a Amount received in the collection account related to the collection period	(\$6,220,280.44)		
	1b Earnings	\$6,500,259.42		
	1c Recoveries	\$4,656.99		
	2 Amount received from Swap counterparty with respect to the related interest period	\$208,422.09		
	3 Misc. Payments Received/Due	\$0.00		
	4 Only on capitalized released date amount remaining in the capitalized interest account in excess	\$18,437.29		
	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	\$6,731,775.79			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$441,299.94	\$441,299.94	\$0.00
	1b Administration and Trustee Fees	\$0.00	\$0.00	\$0.00
	2 Swap Payments	\$11,186.26	\$11,186.26	\$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	\$119,652.61	\$119,652.61	\$0.00
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$180,267.18	\$180,267.18	\$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	\$96,411.73	\$96,411.73	\$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)	\$5,882,958.07	\$5,882,958.07	\$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	\$6,731,775.79	\$6,731,775.79	\$0.00	

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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)	\$6,731,775.79	\$6,731,775.79	
B.	First	Administrative Allowance	\$441,299.94	\$6,290,475.85	\$0.00
	Second	Swap Payments	\$11,186.26	\$6,279,289.59	\$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	\$6,279,289.59	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$119,652.61	\$6,159,636.98	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$180,267.18	\$5,979,369.80	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$299,919.79		
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	\$5,979,369.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,979,369.80	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,979,369.80	\$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	\$96,411.73	\$5,882,958.07	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,882,958.07	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,882,958.07	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,882,958.07	\$0.00
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	\$5,882,958.07	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$4,656,387.38	\$1,226,570.69	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,226,570.69	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$1,226,570.69	\$0.00	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$5,882,958.07		
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

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V. Series 2005-B Senior and Total Asset Percentages		
A.	Senior Asset Percentage 1 Student Loan Portfolio Balance 2 Capitalized Interest and Principal Fund Balances 3 Senior Notes Outstanding (a) Senior Asset Percentage	March 31, 2012 \$173,800,753.55 \$1,000,072.94 \$131,927,874.98 <hr/> 132.50%
B.	Total Asset Percentage 1 Student Loan Portfolio Balance 2 Capitalized Interest and Principal Fund Balances 3 All Notes Outstanding (a) Total Asset Percentage	\$173,800,753.55 \$1,000,072.94 \$166,679,894.31 <hr/> 104.87%
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date		

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VI. Series 2005-B Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	21,474	\$172,802,795.05	100.00%
	2 Total By Loan Type Distribution (a)	21,474	\$172,802,795.05	100.00%
B.	Borrower Status Distribution:			
	1 In-School	84	\$579,814.31	0.34%
	2 Grace	26	\$226,886.49	0.13%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	447	\$4,161,579.54	2.41%
	5 Repayment	20,917	\$167,834,514.71	97.12%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	21,474	\$172,802,795.05	100.00%
C.	School Type Distribution:			
	1 Graduate	21,397	\$172,094,966.65	99.59%
	2 Undergraduate	77	\$707,828.40	0.41%
	3 Total By Loan Type Distribution	21,474	\$172,802,795.05	100.00%

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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	84	\$797,034.16	0.46%
B.	Grace			
	Current	26	\$309,035.72	0.18%
C.	TOTAL INTERIM	110	\$1,106,069.88	0.64%
D.	REPAYMENT:			
	Active			
	Current	19,342	\$154,370,986.17	88.82%
	1-29 Days Delinquent	1,077	\$9,386,848.63	5.40%
	30-59 Days Delinquent	222	\$2,107,710.60	1.21%
	60-89 Days Delinquent	114	\$857,300.74	0.49%
	90-119 Days Delinquent	78	\$791,947.15	0.46%
	> 120 Days Delinquent	84	\$925,760.54	0.53%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	447	\$4,254,129.84	2.45%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	21,364	\$172,694,683.67	99.36%
I.	TOTAL PORTFOLIO	21,474	\$173,800,753.55	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$172,562,852
B.	1 Total Private Principal Outstanding Balance	\$172,802,795
	2 Total Fund Accounts Balance	\$8,456,953
	3 Total Principal and Accrued Interest Balance	\$173,800,754
	4 Number of Loans	21,474
	5 Number of Borrowers	17,124
C.	1 Borrower Payments- Principal	\$5,032,401
	2 Borrower Payments- Interest	\$1,482,431
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$441,300
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.73%
	2 Weighted Average Remaining Maturity (WARM)	147
F.	1 Senior Notes Outstanding	\$136,584,262
	2 Subordinate Note Outstanding	\$35,978,590
	3 Senior Principal Distribution Amount	\$4,257,169
	4 Subordinate Principal Distribution Amount	\$1,121,410
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	132.50%
	7 Total Asset Percentage	104.87%

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Portfolio Trend Analysis Report
March 31, 2012

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	March-11	June-11	September-11	December-11	March-12
	Reporting Date	4/25/2011	7/25/2011	10/25/2011	1/25/2012	4/25/2012
A.	1 Asset Backed Securities	\$195,934,845	\$189,658,065	\$183,716,066	\$177,941,432	\$172,562,852
B.	1 Total Private Principal Balance	\$195,290,202	\$189,709,652	\$184,137,995	\$178,610,578	\$172,802,795
	2 Total Fund Accounts Balance	\$8,674,119	\$8,362,396	\$8,226,949	\$7,918,746	\$8,456,953
	3 Total Principal and Accrued Interest Balance	\$196,575,565	\$190,968,020	\$185,335,502	\$179,802,506	\$173,800,754
	4 Number of Loans	23,194	22,818	22,405	22,016	21,474
	5 Number of Borrowers	18,389	18,103	17,810	17,527	17,124
C.	1 Borrower Payments- Principal	\$5,227,139	\$5,006,576	\$4,900,184	\$4,568,597	\$5,032,401
	2 Borrower Payments- Interest	\$1,684,026	\$1,602,953	\$1,543,021	\$1,486,812	\$1,482,431
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$497,458	\$483,463	\$469,439	\$455,634	\$441,300
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.65%	3.63%	3.57%	3.62%	3.73%
	2 Weighted Average Remaining Maturity (WARM)	168	165	163	160	147
F.	1 Senior Notes Outstanding	\$158,834,845	\$152,558,065	\$146,616,066	\$140,841,432	\$136,584,262
	2 Subordinate Note Outstanding	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$35,978,590
	3 Senior Principal Distribution Amount	\$5,574,667	\$6,276,780	\$5,941,999	\$5,774,635	\$4,257,169
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$1,121,410
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	129.51%	130.93%	132.30%	132.37%	132.50%
	7 Total Asset Percentage	104.17%	104.49%	104.72%	104.77%	104.87%