

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: April 25, 2013

Collection Period: 01/01/13 to 03/31/13

I. Series 2005-B Asset and Liability Summary										
A.	Student Loan Portfolio and Fund Balance					December 31, 2012	Change	March 31, 2013		
	1 Principal Balance					\$157,029,653.23	(\$5,791,709.90)	\$151,237,943.33		
	2 Accrued Interest					\$921,416.99	(\$194,356.19)	\$727,060.80		
	3 Total Principal And Accrued Interest Balance					\$157,951,070.22	(\$5,986,066.09)	\$151,965,004.13		
	4 Fund Accounts Balance					\$7,301,548.49	\$715,131.35	\$8,016,679.84		
	5 Total Student Loans And Fund Balance					\$165,252,618.71	(\$5,270,934.74)	\$159,981,683.97		
B.	Student Loan Portfolio and Fund Balance					December 31, 2012	Change	March 31, 2013		
	1 Weighted Average Coupon (WAC)					3.44%	-0.08%	3.36%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					140	(2)	138		
	3 Number of Loans					20,064	(544)	19,520		
	4 Number of Borrowers					16,125	(378)	15,747		
C.	Notes and Certificates					3/31/2013 Interest. Rate	Balance December 31, 2012	Balance Change	Balance March 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	0.53100%	\$47,550,431.09	(\$4,038,159.12)	\$43,512,271.97	28.7%
	3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.67100%	\$76,674,000.00	\$0.00	\$76,674,000.00	50.5%
	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	0.80100%	\$32,722,802.76	(\$1,063,718.98)	\$31,659,083.78	20.8%
	6	Total Notes and Certificates				0.65799%	\$156,947,233.85	(\$5,101,878.10)	\$151,845,355.75	100.0%
D.	Fund Accounts Balance					December 31, 2012	Change	March 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					\$6,301,548.49	\$715,131.35	\$7,016,679.84		
	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					\$7,301,548.49	\$715,131.35	\$8,016,679.84		

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		March 31, 2013	
1 Borrower Payments - Total			(\$4,877,159.45)
2 Claim Payments			\$0.00
3 Refunds			\$5,399.07
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			(\$4,871,760.38)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$143,937.37
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$67,912.73		
4b Adjustments - Write-offs	(\$1,131,799.62)		
4 Total Adjustments			(\$1,063,886.89)
5 Total Non-Cash Principal Activity			(\$919,949.52)
C. Total Student Loan Principal Activity			(\$5,791,709.90)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,270,532.45)
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			(\$1,270,532.45)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,275,876.52
2 Capitalized Interest			(\$143,937.37)
3a Small Balance and Other Adjustments	(\$63,526.30)		
3b Adjustments - Write-offs	(\$24,393.53)		
3 Total Adjustments			(\$87,919.83)
4 Fee Accruals			\$32,156.94
5 Total Non-Cash Interest Adjustments			\$1,076,176.26
F. Total Student Loan Interest Activity			(\$194,356.19)

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III. Series 2005-B Collection Fund Activity			
A. Collection Fund	Beginning Balance	March 31, 2013	
	Transfers to Other Funds	\$5,785,221.19	
		(\$5,785,221.19)	
	1a Amount received in the collection account related to the collection period	\$6,219,629.51	
	1b Earnings	\$743.40	
	1c Recoveries	\$322,593.88	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$25,634.45	
	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	\$6,568,601.24	
B. Required Payments Under Waterfall		Payment	Distribute from Collection
			Transfer from Capitalized Fund
	1a Administrative Allowance	\$387,440.21	\$387,440.21
	1b Administration and Trustee Fees	\$0.00	\$0.00
	2 Swap Payments	\$0.00	\$0.00
	3a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00
	3b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$57,762.54	\$57,762.54
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$128,620.64	\$128,620.64
	4a Payment of the Senior Note, Class A-1 Principal on the final Maturity Date set forth	\$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
	4c Payment of the Senior Note, Class A-3 Principal on the final Maturity Date set forth	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B-2	\$63,397.32	\$63,397.32
	6 Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$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
	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)	\$3,335,748.69	\$3,335,748.69
	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 was reduced	\$0.00	\$0.00
	12 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$2,595,631.84	\$2,595,631.84
	Total Payments	\$6,568,601.24	\$6,568,601.24

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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)	\$6,568,601.24	\$6,568,601.24	
B.	First	Administrative Allowance	\$387,440.21	\$6,181,161.03	\$0.00
	Second	Swap Payments	\$0.00	\$6,181,161.03	\$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	\$6,181,161.03	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$57,762.54	\$6,123,398.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$128,620.64	\$5,994,777.85	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$186,383.18		
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	\$5,994,777.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,994,777.85	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,994,777.85	\$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	\$63,397.32	\$5,931,380.53	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,931,380.53	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,931,380.53	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,931,380.53	\$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	\$5,931,380.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$2,640,259.87	\$3,291,120.66	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$3,291,120.66	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$695,488.82	\$2,595,631.84	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$3,335,748.69		
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.	\$2,595,631.84	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	March 31, 2013	
	1 Student Loan Portfolio Balance	\$151,965,004.13	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 Senior Notes Outstanding (a)	\$117,546,012.10	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$151,965,004.13	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 All Notes Outstanding (a)	\$148,509,607.06	
	Total Asset Percentage	103.00%	
(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					
A.	Loan Type Distribution:		Number of Loans	Dollar Amount	% of Portfolio
	1 Private Loans		19,520	\$151,237,943.33	100.00%
	2 Total By Loan Type Distribution (a)		19,520	\$151,237,943.33	100.00%
	B. Borrower Status Distribution:				
	1 In-School		46	\$333,211.72	0.22%
	2 Grace		11	\$82,454.21	0.05%
	3 Deferment		0	\$0.00	0.00%
	4 Forbearance		313	\$2,933,493.49	1.94%
	5 Repayment		19,150	\$147,888,783.91	97.79%
	6 Interim Charge-Offs		0	\$0.00	0.00%
7 Total By Borrower Status Distribution		19,520	\$151,237,943.33	100.00%	
C.	School Type Distribution:				
	1 Graduate		19,451	\$150,624,485.76	99.59%
	2 Undergraduate		69	\$613,457.57	0.41%
	3 Total By Loan Type Distribution		19,520	\$151,237,943.33	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	46	Includes Accrued Int. \$438,366.38	0.29%				
B.	Grace Current	11	\$113,714.87	0.07%				
C.	TOTAL INTERIM	57	\$552,081.25	0.36%				
D.	REPAYMENT: Active							
	Current	17,150	\$131,447,724.47	86.50%				
	1-29 Days Delinquent	1,421	\$11,857,869.40	7.80%				
	30-59 Days Delinquent	276	\$2,387,319.39	1.57%				
	60-89 Days Delinquent	101	\$829,267.88	0.55%				
	90-119 Days Delinquent	75	\$678,108.88	0.45%				
	120-149 Days Delinquent	78	\$652,579.59	0.43%				
	150-179 Days Delinquent	49	\$540,090.06	0.36%				
	> 180 Days Delinquent	0	\$0.00	0.00%				
E.	Deferment: Current	0	\$0.00	0.00%				
F.	Forbearance: Current	313	\$3,019,963.21	1.99%				
G.	Claims	0	\$0.00	0.00%				
H.	TOTAL REPAYMENT	19,463	\$151,412,922.88	99.64%				
I.	TOTAL PORTFOLIO	19,520	\$151,965,004.13	100.00%				

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$151,845,356
B.	1 Total Private Principal Outstanding Balance	\$151,237,943
	2 Total Fund Accounts Balance	\$8,016,680
	3 Total Principal and Accrued Interest Balance	\$151,965,004
	4 Number of Loans	19,520
	5 Number of Borrowers	15,747
C.	1 Borrower Payments- Principal	\$4,877,159
	2 Borrower Payments- Interest	\$1,270,532
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$387,440
	3 Cash Release to Access Group Inc	\$2,595,632
E.	1 Weighted Average Coupon (WAC)	3.36%
	2 Weighted Average Remaining Maturity (WARM)	138
F.	1 Senior Notes Outstanding	\$120,186,272
	2 Subordinate Note Outstanding	\$31,659,084
	3 Senior Principal Distribution Amount	\$4,038,159
	4 Subordinate Principal Distribution Amount	\$1,063,719
	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
March 31, 2013

IX. Asset-Backed Securities Notes Series 2005-B

Collection Periods		March-12	June-12	September-12	December-12	March-13
Reporting Date		4/25/2012	7/25/2012	10/25/2012	1/25/2013	4/25/2013
A.	1 Asset Backed Securities	\$172,562,852	\$166,679,894	\$161,776,718	\$156,947,234	\$151,845,356
B.	1 Total Private Principal Balance	\$172,802,795	\$167,882,828	\$162,835,388	\$157,029,653	\$151,237,943
	2 Total Fund Accounts Balance	\$8,456,953	\$7,576,474	\$8,125,988	\$7,301,548	\$8,016,680
	3 Total Principal and Accrued Interest Balance	\$173,800,754	\$168,859,716	\$163,794,433	\$157,951,070	\$151,965,004
	4 Number of Loans	21,474	21,060	20,567	20,064	19,520
	5 Number of Borrowers	17,124	16,831	16,484	16,125	15,747
C.	1 Borrower Payments- Principal	\$5,032,401	\$4,346,647	\$4,158,443	\$4,401,555	\$4,877,159
	2 Borrower Payments- Interest	\$1,482,431	\$1,398,833	\$1,342,446	\$1,248,056	\$1,270,532
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$441,300	\$427,917	\$415,394	\$402,139	\$387,440
	3 Cash Release to Access Group	\$0	\$112,731	\$379,124	\$0	\$2,595,632
E.	1 Weighted Average Coupon (WAC)	3.73%	3.48%	3.47%	3.44%	3.36%
	2 Weighted Average Remaining Maturity (WARM)	147	145	143	140	138
F.	1 Senior Notes Outstanding	\$136,584,262	\$131,927,875	\$128,046,989	\$124,224,431	\$120,186,272
	2 Subordinate Note Outstanding	\$35,978,590	\$34,752,019	\$33,729,729	\$32,722,803	\$31,659,084
	3 Senior Principal Distribution Amount	\$4,257,169	\$4,656,387	\$3,880,886	\$3,822,558	\$4,038,159
	4 Subordinate Principal Distribution Amount	\$1,121,410	\$1,226,571	\$1,022,291	\$1,006,926	\$1,063,719
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	132.50%	132.65%	132.66%	132.25%	130.13%
	7 Total Asset Percentage	104.87%	105.00%	105.00%	104.68%	103.00%