

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2011
Collection Period: 04/01/11 to 06/30/11

I. Series 2005-B Asset and Liability Summary							
A. Student Loan Portfolio and Fund Balance							
		March 31, 2011	Change	June 30, 2011			
1 Principal Balance		\$195,290,201.98	(\$5,580,549.81)	\$189,709,652.17			
2 Accrued Interest		\$1,285,363.07	(\$26,995.13)	\$1,258,367.94			
3 Total Principal And Accrued Interest Balance		\$196,575,565.05	(\$5,607,544.94)	\$190,968,020.11			
4 Fund Accounts Balance		\$8,674,119.47	(\$311,723.93)	\$8,362,395.54			
5 Total Student Loans And Fund Balance		\$205,249,684.52	(\$5,919,268.87)	\$199,330,415.65			
B. Student Loan Portfolio and Fund Balance							
		March 31, 2011	Change	June 30, 2011			
1 Weighted Average Coupon (WAC)		3.65%	-0.02%	3.63%			
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]		168	(3)	165			
3 Number of Loans		23,194	(376)	22,818			
4 Number of Borrowers		18,389	(286)	18,103			
C. Notes and Certificates							
		6/30/2011 Interest Rate	Balance March 31, 2011	Balance Change	Balance June 30, 2011	% 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	0.50375%	\$82,160,844.97	(\$6,276,780.01)	\$75,884,064.96	40.0%	
3 Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3 FRN 00432CCW9	0.64375%	\$76,674,000.00	\$0.00	\$76,674,000.00	40.4%	
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	0.77375%	\$37,100,000.00	\$0.00	\$37,100,000.00	19.6%	
6 Total Notes and Certificates		0.61316%	\$195,934,844.97	(\$6,276,780.01)	\$189,658,064.96	100.0%	
D. Fund Accounts Balance							
		March 31, 2011	Change	June 30, 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		\$7,254,667.20	(\$380,471.40)	\$6,874,195.80			
4 ACCESS 2005-B Admin Account		\$0.00	\$0.00	\$0.00			
5 ACCESS 2005-B Swap Payment Account		\$419,452.27	\$68,747.47	\$488,199.74			
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		\$8,674,119.47	(\$311,723.93)	\$8,362,395.54			

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Quarterly Servicing Report

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		June 30, 2011	
1 Borrower Payments - Total			(\$5,006,575.82)
2 Claim Payments			(\$0.67)
3 Refunds			\$26.32
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			(\$5,006,550.17)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$81,779.22
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$614.19
4a Small Balance and Other Adjustments	\$7.44		
4b Adjustments - Write-offs	(\$656,400.49)		
4 Total Adjustments			(\$656,393.05)
5 Total Non-Cash Principal Activity			(\$573,999.64)
C. Total Student Loan Principal Activity			(\$5,580,549.81)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,602,952.72)
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			(\$1,602,952.72)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,625,743.62
2 Capitalized Interest			(\$81,779.22)
3a Small Balance and Other Adjustments	(\$1,981.18)		
3b Adjustments - Write-offs	(\$15,006.28)		
3 Total Adjustments			(\$16,987.46)
4 Fee Accruals			\$48,980.65
5 Total Non-Cash Interest Adjustments			\$1,575,957.59
F. Total Student Loan Interest Activity			(\$26,995.13)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

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III. Series 2005-B Collection Fund Activity			
A. Collection Fund	Beginning Balance	June 30, 2011	
	Transfers to Other Funds	\$7,156,010.64	
		(\$7,156,010.64)	
	1a Amount received in the collection account related to the collection period	6,613,207.83	
	1b Earnings	\$3,957.67	
	1c Recoveries	\$137,650.92	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$24,421.39	
	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	\$6,779,237.81	
B. Required Payments Under Waterfall		Payment	Distribute from Collection
			Transfer from Capitalized Fund
	1a Administrative Allowance	\$483,463.47	\$483,463.47
	1b Administration and Trustee Fees	\$0.00	\$0.00
	2 Swap Payments	\$59,816.43	\$59,816.43
	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	\$96,628.34	\$96,628.34
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$124,768.30	\$124,768.30
	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	\$72,562.70	\$72,562.70
	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)	\$5,941,998.57	\$5,941,998.57
	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.	\$0.00	\$0.00
	Total Payments	\$6,779,237.81	\$6,779,237.81
			\$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)	\$6,779,237.81	\$6,779,237.81	
B.	First	Administrative Allowance	\$483,463.47	\$6,295,774.34	\$0.00
	Second	Swap Payments	\$59,816.43	\$6,235,957.91	\$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	\$6,235,957.91	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$96,628.34	\$6,139,329.57	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$124,768.30	\$6,014,561.27	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$221,396.64		
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	\$6,014,561.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$6,014,561.27	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$6,014,561.27	\$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	\$72,562.70	\$5,941,998.57	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,941,998.57	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,941,998.57	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,941,998.57	\$0.00
I.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$5,941,998.57	\$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

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Collection Period: 04/01/11 to 06/30/11

V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	June 30, 2011	
	1 Student Loan Portfolio Balance	\$190,968,020.11	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,045.85	
	3 Senior Notes Outstanding (a)	\$146,616,066.39	
	Senior Asset Percentage	130.93%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$190,968,020.11	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,045.85	
	3 All Notes Outstanding (a)	\$183,716,066.39	
	Total Asset Percentage	104.49%	
(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	22,818	\$189,709,652.17	100.00%
	2 Total By Loan Type Distribution (a)	22,818	\$189,709,652.17	100.00%
B.	Borrower Status Distribution:			
	1 In-School	97	\$739,314.94	0.39%
	2 Grace	84	\$595,622.05	0.31%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	618	\$5,884,565.24	3.10%
	5 Repayment	22,015	\$182,459,735.83	96.18%
	6 Interim Charge-Offs	4	\$30,414.11	0.02%
	7 Total By Borrower Status Distribution	22,818	\$189,709,652.17	100.00%
C.	School Type Distribution:			
	1 Graduate	22,734	\$188,925,453.56	99.59%
	2 Undergraduate	84	\$784,198.61	0.41%
	3 Total By Loan Type Distribution	22,818	\$189,709,652.17	100.00%

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Quarterly Servicing Report

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM: In-School Current	97	Includes Accrued Int. \$1,003,541.93	0.53%
B.	Grace Current	84	\$819,762.69	0.43%
C.	TOTAL INTERIM	181	\$1,823,304.62	0.95%
D.	REPAYMENT: Active Current 1-29 Days Delinquent 30-59 Days Delinquent 60-89 Days Delinquent 90-119 Days Delinquent > 120 Days Delinquent	20,400 956 341 143 70 105	\$167,979,541.40 \$8,455,318.19 \$3,214,109.76 \$1,522,252.42 \$738,952.86 \$1,177,397.68	87.96% 4.43% 1.68% 0.80% 0.39% 0.62%
E.	Deferment: Current	0	\$0.00	0.00%
F.	Forbearance: Current	618	\$6,025,954.48	3.16%
G.	Claims	4	\$31,188.70	0.02%
H.	TOTAL REPAYMENT	22,637	\$189,144,715.49	99.05%
I.	TOTAL PORTFOLIO	22,818	\$190,968,020.11	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes Quarterly Servicing Report

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$189,658,065
B.	1 Total Private Principal Outstanding Balance	\$189,709,652
	2 Total Fund Accounts Balance	\$8,362,396
	3 Total Principal and Accrued Interest Balance	\$190,968,020
	4 Number of Loans	22,818
	5 Number of Borrowers	18,103
C.	1 Borrower Payments- Principal	\$5,006,576
	2 Borrower Payments- Interest	\$1,602,953
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$483,463
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.63%
	2 Weighted Average Remaining Maturity (WARM)	165
F.	1 Senior Notes Outstanding	\$152,558,065
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$6,276,780
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	130.93%
	7 Total Asset Percentage	104.49%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
June 30, 2011

IX. Asset-Backed Securities Notes Series 2005-B

Collection Periods		June-10	September-10	December-10	March-11	June-11
Reporting Date		7/26/2010	10/25/2010	1/25/2011	4/25/2011	7/25/2011
A.	1 Asset Backed Securities	\$212,840,475	\$206,943,460	\$201,509,512	\$195,934,845	\$189,658,065
B.	1 Total Private Principal Balance	\$211,476,248	\$206,365,445	\$200,902,875	\$195,290,202	\$189,709,652
	2 Total Fund Accounts Balance	\$8,161,237	\$7,826,661	\$7,998,539	\$8,674,119	\$8,362,396
	3 Total Principal and Accrued Interest Balance	\$213,296,914	\$208,157,079	\$202,631,244	\$196,575,565	\$190,968,020
	4 Number of Loans	24,378	24,026	23,644	23,194	22,818
	5 Number of Borrowers	19,267	19,000	18,715	18,389	18,103
C.	1 Borrower Payments- Principal	\$4,955,027	\$4,526,307	\$4,748,071	\$5,227,139	\$5,006,576
	2 Borrower Payments- Interest	\$1,723,976	\$1,781,782	\$1,692,425	\$1,684,026	\$1,602,953
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$537,794	\$524,518	\$511,502	\$497,458	\$483,463
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.60%	3.79%	3.64%	3.65%	3.63%
	2 Weighted Average Remaining Maturity (WARM)	177	174	171	168	165
F.	1 Senior Notes Outstanding	\$175,740,475	\$169,843,460	\$164,409,512	\$158,834,845	\$152,558,065
	2 Subordinate Note Outstanding	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000
	3 Senior Principal Distribution Amount	\$6,618,862	\$5,897,015	\$5,433,948	\$5,574,667	\$6,276,780
	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	126.17%	127.22%	128.20%	129.51%	130.93%
	7 Total Asset Percentage	103.55%	103.80%	103.93%	104.17%	104.49%