

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: July 25, 2013  
Collection Period: 04/01/13 to 06/30/13

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance					March 31, 2013	Change	June 30, 2013		
1	Principal Balance				\$151,237,943.33	(\$5,216,753.19)	\$146,021,190.14		
2	Accrued Interest				\$727,060.80	(\$43,270.35)	\$683,790.45		
3	Total Principal And Accrued Interest Balance				\$151,965,004.13	(\$5,260,023.54)	\$146,704,980.59		
4	Fund Accounts Balance				\$8,016,679.84	(\$681,503.93)	\$7,335,175.91		
5	Total Student Loans And Fund Balance				\$159,981,683.97	(\$5,941,527.47)	\$154,040,156.50		
B. Student Loan Portfolio and Fund Balance					March 31, 2013	Change	June 30, 2013		
1	Weighted Average Coupon (WAC)				3.36%	-0.02%	3.34%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				138	(2)	136		
3	Number of Loans				19,520	(499)	19,021		
4	Number of Borrowers				15,747	(350)	15,397		
C. Notes and Certificates									
					6/30/2013 Interest Rate	Balance March 31, 2013	Balance Change	Balance June 30, 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	0.50560%	\$43,512,271.97	(\$2,640,259.87)	\$40,872,012.10	27.5%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.64560%	\$76,674,000.00	\$0.00	\$76,674,000.00	51.6%
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	0.77560%	\$31,659,083.78	(\$695,488.82)	\$30,963,594.96	20.8%
6	Total Notes and Certificates				0.63417%	\$151,845,355.75	(\$3,335,748.69)	\$148,509,607.06	100.0%
D. Fund Accounts Balance									
					March 31, 2013	Change	June 30, 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				\$7,016,679.84	(\$681,503.93)	\$6,335,175.91		
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				\$8,016,679.84	(\$681,503.93)	\$7,335,175.91		

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		June 30, 2013	
1 Borrower Payments - Total			(\$4,352,095.72)
2 Claim Payments			\$0.00
3 Refunds			\$6,851.93
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			(\$4,345,243.79)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$51,481.05
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$7,585.85		
4b Adjustments - Write-offs	(\$930,576.30)		
4 Total Adjustments			(\$922,990.45)
5 Total Non-Cash Principal Activity			(\$871,509.40)
C. Total Student Loan Principal Activity			(\$5,216,753.19)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,240,698.48)
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			(\$1,240,698.48)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,237,188.38
2 Capitalized Interest			(\$51,481.05)
3a Small Balance and Other Adjustments	(\$2,900.60)		
3b Adjustments - Write-offs	(\$19,874.71)		
3 Total Adjustments			(\$22,775.31)
4 Fee Accruals			\$34,496.11
5 Total Non-Cash Interest Adjustments			\$1,197,428.13
F. Total Student Loan Interest Activity			(\$43,270.35)

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Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2013

Collection Period: 04/01/13 to 06/30/13

III. Series 2005-B Collection Fund Activity			
A.	<b>Collection Fund</b>	<b>June 30, 2013</b>	
	<b>Beginning Balance</b>	\$6,568,601.24	
	Transfers to Other Funds	(\$6,568,601.24)	
	1a Amount received in the collection account related to the collection period	\$5,594,500.74	
	1b Earnings	\$790.99	
	1c Recoveries	\$275,295.31	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$24,988.74	
	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	
	<b>Ending Balance</b>	<b>\$5,895,575.78</b>	
B.	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection      Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$373,697.64	\$373,697.64      \$0.00
	1b <b>Administration and Trustee Fees</b>	\$0.00	\$0.00      \$0.00
	2 <b>Swap Payments</b>	\$0.00	\$0.00      \$0.00
	3a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00      \$0.00
	3b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$52,236.25	\$52,236.25      \$0.00
	3c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>	\$125,126.86	\$125,126.86      \$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 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B-2</b>	\$60,705.50	\$60,705.50      \$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 ( <b>Allocation of Principal Payments</b> )	\$5,101,358.73	\$5,101,358.73      \$0.00
	10 Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )	\$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.	\$182,450.80	\$182,450.80      \$0.00
	<b>Total Payments</b>	<b>\$5,895,575.78</b>	<b>\$5,895,575.78      \$0.00</b>

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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)	\$5,895,575.78	\$5,895,575.78	
B.	First	Administrative Allowance	\$373,697.64	\$5,521,878.14	\$0.00
	Second	Swap Payments	\$0.00	\$5,521,878.14	\$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	\$5,521,878.14	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$52,236.25	\$5,469,641.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$125,126.86	\$5,344,515.03	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$177,363.11		
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	\$5,344,515.03	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,344,515.03	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,344,515.03	\$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	\$60,705.50	\$5,283,809.53	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,283,809.53	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,283,809.53	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,283,809.53	\$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	\$5,283,809.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$4,037,748.04	\$1,246,061.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,246,061.49	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$1,063,610.69	\$182,450.80	\$0.00
	(e)	Total Principal Distribution on Notes or Obligations:	\$5,101,358.73		
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.	\$182,450.80	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	June 30, 2013	
	1 Student Loan Portfolio Balance	\$146,704,980.59	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,041.67	
	3 Senior Notes Outstanding (a)	\$113,508,264.06	
	<b>Senior Asset Percentage</b>	<b>130.13%</b>	
B.	Total Asset Percentage	June 30, 2013	
	1 Student Loan Portfolio Balance	\$146,704,980.59	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,041.67	
	3 All Notes Outstanding (a)	\$143,408,248.33	
	<b>Total Asset Percentage</b>	<b>103.00%</b>	
(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	19,021	\$146,021,190.14	100.00%
	2 Total By Loan Type Distribution (a)	19,021	\$146,021,190.14	100.00%
B.	Borrower Status Distribution:			
	1 In-School	35	\$283,030.43	0.19%
	2 Grace	19	\$121,329.02	0.08%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	309	\$2,836,797.40	1.94%
	5 Repayment	18,658	\$142,780,033.29	97.78%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	19,021	\$146,021,190.14	100.00%
C.	School Type Distribution:			
	1 Graduate	18,953	\$145,428,893.24	99.59%
	2 Undergraduate	68	\$592,296.90	0.41%
	3 Total By Loan Type Distribution	19,021	\$146,021,190.14	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	35	Includes Accrued Int. \$370,348.08	0.25%				
B.	Grace Current	19	\$164,088.59	0.11%				
C.	TOTAL INTERIM	54	\$534,436.67	0.36%				
D.	REPAYMENT: Active							
	Current	16,492	\$125,035,267.23	85.23%				
	1-29 Days Delinquent	1,610	\$13,412,372.05	9.14%				
	30-59 Days Delinquent	279	\$2,459,787.57	1.68%				
	60-89 Days Delinquent	120	\$970,116.70	0.66%				
	90-119 Days Delinquent	76	\$615,465.46	0.42%				
	120-149 Days Delinquent	42	\$360,129.88	0.25%				
	150-179 Days Delinquent	39	\$395,036.41	0.27%				
	> 180 Days Delinquent	0	\$0.00	0.00%				
E.	Deferment: Current	0	\$0.00	0.00%				
F.	Forbearance: Current	309	\$2,922,368.62	1.99%				
G.	Claims	0	\$0.00	0.00%				
H.	TOTAL REPAYMENT	18,967	\$146,170,543.92	99.64%				
I.	TOTAL PORTFOLIO	19,021	\$146,704,980.59	100.00%				

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## Student Loan Asset Backed Series 2005-B Notes

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VIII. Series 2005-B Portfolio Summary Report		
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$148,509,607</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$146,021,190
	2 Total Fund Accounts Balance	\$7,335,176
	3 Total Principal and Accrued Interest Balance	\$146,704,981
	4 Number of Loans	19,021
	5 Number of Borrowers	15,397
<b>C.</b>	1 Borrower Payments- Principal	\$4,352,096
	2 Borrower Payments- Interest	\$1,240,698
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$373,698
	3 Cash Release to Access Group Inc	\$182,451
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.34%
	2 Weighted Average Remaining Maturity (WARM)	136
<b>F.</b>	1 Senior Notes Outstanding	\$117,546,012
	2 Subordinate Note Outstanding	\$30,963,595
	3 Senior Principal Distribution Amount	\$2,640,260
	4 Subordinate Principal Distribution Amount	\$695,489
	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

June 30, 2013

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	June-12	September-12	December-12	March-13	June-13
	Reporting Date	7/25/2012	10/25/2012	1/25/2013	4/25/2013	7/25/2013
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$166,679,894</b>	<b>\$161,776,718</b>	<b>\$156,947,234</b>	<b>\$151,845,356</b>	<b>\$148,509,607</b>
<b>B.</b>	1 Total Private Principal Balance	\$167,882,828	\$162,835,388	\$157,029,653	\$151,237,943	<b>\$146,021,190</b>
	2 Total Fund Accounts Balance	\$7,576,474	\$8,125,988	\$7,301,548	\$8,016,680	<b>\$7,335,176</b>
	3 Total Principal and Accrued Interest Balance	\$168,859,716	\$163,794,433	\$157,951,070	\$151,965,004	<b>\$146,704,981</b>
	4 Number of Loans	21,060	20,567	20,064	19,520	<b>19,021</b>
	5 Number of Borrowers	16,831	16,484	16,125	15,747	<b>15,397</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,346,647	\$4,158,443	\$4,401,555	\$4,877,159	<b>\$4,352,096</b>
	2 Borrower Payments- Interest	\$1,398,833	\$1,342,446	\$1,248,056	\$1,270,532	<b>\$1,240,698</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$427,917	\$415,394	\$402,139	\$387,440	<b>\$373,698</b>
	3 Cash Release to Access Group	\$112,731	\$379,124	\$0	\$2,595,632	<b>\$182,451</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.48%	3.47%	3.44%	3.36%	<b>3.34%</b>
	2 Weighted Average Remaining Maturity (WARM)	145	143	140	138	<b>136</b>
<b>F.</b>	1 Senior Notes Outstanding	\$131,927,875	\$128,046,989	\$124,224,431	\$120,186,272	<b>\$117,546,012</b>
	2 Subordinate Note Outstanding	\$34,752,019	\$33,729,729	\$32,722,803	\$31,659,084	<b>\$30,963,595</b>
	3 Senior Principal Distribution Amount	\$4,656,387	\$3,880,886	\$3,822,558	\$4,038,159	<b>\$2,640,260</b>
	4 Subordinate Principal Distribution Amount	\$1,226,571	\$1,022,291	\$1,006,926	\$1,063,719	<b>\$695,489</b>
	5 Net Loan Rate	N/A	N/A	N/A	N/A	<b>N/A</b>
	6 Senior Asset Percentage	132.65%	132.66%	132.25%	130.13%	<b>130.13%</b>
	7 Total Asset Percentage	105.00%	105.00%	104.68%	103.00%	<b>103.00%</b>