

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2016
Collection Period: 04/01/16 to 06/30/16

I. Series 2005-B Asset and Liability Summary							
A.	Student Loan Portfolio and Fund Balance						
		March 31, 2016	Change	June 30, 2016			
	1 Principal Balance	\$95,245,805.58	(\$4,165,276.74)	\$91,080,528.84			
	2 Accrued Interest	\$312,331.22	(\$12,235.32)	\$300,095.90			
	3 Total Principal And Accrued Interest Balance	\$95,558,136.80	(\$4,177,512.06)	\$91,380,624.74			
	4 Fund Accounts Balance	\$6,654,836.23	(\$508,789.98)	\$6,146,046.25			
	5 Total Student Loans And Fund Balance	\$102,212,973.03	(\$4,686,302.04)	\$97,526,670.99			
B.	Student Loan Portfolio and Fund Balance						
		March 31, 2016	Change	June 30, 2016			
	1 Weighted Average Coupon (WAC)	3.50%	0.16%	3.66%			
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	109	(2)	107			
	3 Number of Loans	14,588	(406)	14,182			
	4 Number of Borrowers	12,164	(330)	11,834			
C.	Notes and Certificates						
		6/30/2016 Interest. Rate	Balance March 31, 2016	Balance Change	Balance June 30, 2016	% 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	0.00000%	\$1,121,431.15	(\$1,121,431.15)	\$0.00	0.0%
	3 Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3 FRN 00432CCW9	1.00810%	\$76,674,000.00	(\$2,473,897.46)	\$74,200,102.54	79.2%
	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	1.13810%	\$20,492,824.18	(\$947,079.23)	\$19,545,744.95	20.8%
	6 Total Notes and Certificates		1.03520%	\$98,288,255.33	(\$4,542,407.84)	\$93,745,847.49	100.0%
D.	Fund Accounts Balance						
		March 31, 2016	Change	June 30, 2016			
	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	\$5,654,836.23	(\$508,789.98)	\$5,146,046.25			
	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	\$6,654,836.23	(\$508,789.98)	\$6,146,046.25			

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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, 2016	
1 Borrower Payments - Total			(\$3,980,432.42)
2 Claim Payments			\$0.00
3 Refunds			\$6,217.95
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			(\$3,974,214.47)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$16,374.87
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$2,345.64		
4b Adjustments - Write-offs	(\$209,782.78)		
4 Total Adjustments			(\$207,437.14)
5 Total Non-Cash Principal Activity			(\$191,062.27)
C. Total Student Loan Principal Activity			
			(\$4,165,276.74)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$865,848.13)
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			(\$865,848.13)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$850,225.31
2 Capitalized Interest			(\$16,374.87)
3a Small Balance and Other Adjustments	(\$4,640.32)		
3b Adjustments - Write-offs	(\$3,495.63)		
3 Total Adjustments			(\$8,135.95)
4 Fee Accruals			\$27,898.32
5 Total Non-Cash Interest Adjustments			\$853,612.81
F. Total Student Loan Interest Activity			
			(\$12,235.32)

ACCESS GROUP, INC.

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Quarterly Servicing Report

Report Date: July 25, 2016

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	June 30, 2016	
	Beginning Balance	\$5,590,982.35	
	Transfers to Other Funds	(\$5,590,982.35)	
1a	Amount received in the collection account related to the collection period	\$4,819,512.25	
1b	Earnings	\$1,627.14	
1c	Recoveries	\$225,640.40	
2	Amount received from Swap counterparty with respect to the related interest period	\$0.00	
3	Misc. Payments Received/Due	\$14,862.23	
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	\$5,061,642.02	
B.	Required Payments Under Waterfall		
		Payment	Transfer from Capitalized Fund
1a	Administrative Allowance	\$234,652.67	\$234,652.67
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	\$0.00	\$0.00
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$189,080.62	\$189,080.62
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	\$56,230.45	\$56,230.45
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)	\$4,055,761.40	\$4,055,761.40
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.	\$525,916.88	\$525,916.88
	Total Payments	\$5,061,642.02	\$5,061,642.02

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)	\$5,061,642.02	\$5,061,642.02
B.	First	Administrative Allowance	\$234,652.67	\$4,826,989.35
	Second	Swap Payments	\$0.00	\$4,826,989.35
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	\$4,826,989.35
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,826,989.35
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$189,080.62	\$4,637,908.73
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$189,080.62	
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	\$4,637,908.73
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,637,908.73
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,637,908.73
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$56,230.45	\$4,581,678.28
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,581,678.28
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,581,678.28
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,581,678.28
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	\$4,581,678.28
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,581,678.28
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$3,210,146.58	\$1,371,531.70
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$845,614.82	\$525,916.88
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,055,761.40	
J.	Tenth	Payment of swap with respect to the notes (Swap Termination Payment)	\$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
L.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$525,916.88	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 25, 2016

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V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	June 30, 2016	
	1 Student Loan Portfolio Balance	\$91,380,624.74	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,163.93	
	3 Senior Notes Outstanding (a)	\$70,989,955.96	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage	June 30, 2016	
	1 Student Loan Portfolio Balance	\$91,380,624.74	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,163.93	
	3 All Notes Outstanding (a)	\$89,690,086.09	
	Total Asset Percentage	103.00%	
(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		14,182	\$91,080,528.84	100.00%
	2 Total By Loan Type Distribution (a)		14,182	\$91,080,528.84	100.00%
	B. Borrower Status Distribution:				
	1 In-School		8	\$53,838.91	0.06%
	2 Grace		5	\$39,041.00	0.04%
	3 Deferment		0	\$0.00	0.00%
	4 Forbearance		124	\$1,070,715.67	1.18%
	5 Repayment		14,045	\$89,916,933.26	98.72%
	6 Interim Charge-Offs		0	\$0.00	0.00%
7 Total By Borrower Status Distribution		14,182	\$91,080,528.84	100.00%	
C.	School Type Distribution:				
	1 Graduate		14,133	\$90,678,382.07	99.56%
	2 Undergraduate		49	\$402,146.77	0.44%
	3 Total By Loan Type Distribution		14,182	\$91,080,528.84	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	8	Includes Accrued Int. \$78,865.46	0.09%
B.	Grace Current	5	\$61,554.38	0.07%
C.	TOTAL INTERIM	13	\$140,419.84	0.15%
D.	REPAYMENT: Active Current	12,639	\$79,813,290.41	87.34%
	1-29 Days Delinquent	1,052	\$7,507,230.37	8.22%
	30-59 Days Delinquent	180	\$1,337,461.19	1.46%
	60-89 Days Delinquent	65	\$405,226.25	0.44%
	90-119 Days Delinquent	41	\$327,194.69	0.36%
	120-149 Days Delinquent	30	\$316,262.58	0.35%
	150-179 Days Delinquent	38	\$413,430.40	0.45%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment: Current	0	\$0.00	0.00%
F.	Forbearance: Current	124	\$1,120,109.01	1.23%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	14,169	\$91,240,204.90	99.85%
I.	TOTAL PORTFOLIO	14,182	\$91,380,624.74	100.00%

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$93,745,847
B.	1 Total Private Principal Outstanding Balance	\$91,080,529
	2 Total Fund Accounts Balance	\$6,146,046
	3 Total Principal and Accrued Interest Balance	\$91,380,625
	4 Number of Loans	14,182
	5 Number of Borrowers	11,834
C.	1 Borrower Payments- Principal	\$3,980,432
	2 Borrower Payments- Interest	\$865,848
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$234,653
	3 Cash Release to Access Group Inc	\$525,917
E.	1 Weighted Average Coupon (WAC)	3.66%
	2 Weighted Average Remaining Maturity (WARM)	107
F.	1 Senior Notes Outstanding	\$74,200,103
	2 Subordinate Note Outstanding	\$19,545,745
	3 Senior Principal Distribution Amount	\$3,595,329
	4 Subordinate Principal Distribution Amount	\$947,079
	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, 2016

IX. Asset-Backed Securities Notes Series 2005-B

Collection Periods		June-15	September-15	December-15	March-16	June-16
Reporting Date		7/27/2015	10/26/2015	1/25/2016	4/25/2016	7/25/2016
A.	1 Asset Backed Securities	\$111,384,367	\$106,674,603	\$102,615,944	\$98,288,255	\$93,745,847
B.	1 Total Private Principal Balance	\$108,509,927	\$104,355,624	\$99,901,208	\$95,245,806	\$91,080,529
	2 Total Fund Accounts Balance	\$6,699,763	\$6,181,735	\$6,386,414	\$6,654,836	\$6,146,046
	3 Total Principal and Accrued Interest Balance	\$108,874,800	\$104,694,381	\$100,236,860	\$95,558,137	\$91,380,625
	4 Number of Loans	15,762	15,412	15,058	14,588	14,182
	5 Number of Borrowers	13,041	12,782	12,512	12,164	11,834
C.	1 Borrower Payments- Principal	\$4,410,812	\$3,952,215	\$4,240,099	\$4,446,136	\$3,980,432
	2 Borrower Payments- Interest	\$912,471	\$911,113	\$874,772	\$876,010	\$865,848
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$279,051	\$267,946	\$257,221	\$245,785	\$234,653
	3 Cash Release to Access Group	\$428,572	\$585,058	\$474,942	\$550,834	\$525,917
E.	1 Weighted Average Coupon (WAC)	3.32%	3.33%	3.36%	3.50%	3.66%
	2 Weighted Average Remaining Maturity (WARM)	116	114	112	109	107
F.	1 Senior Notes Outstanding	\$88,161,041	\$84,433,249	\$81,220,809	\$77,795,431	\$74,200,103
	2 Subordinate Note Outstanding	\$23,223,327	\$22,241,354	\$21,395,135	\$20,492,824	\$19,545,745
	3 Senior Principal Distribution Amount	\$3,658,721	\$3,727,791	\$3,212,440	\$3,425,378	\$3,595,329
	4 Subordinate Principal Distribution Amount	\$963,778	\$981,973	\$846,219	\$902,311	\$947,079
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	130.13%	130.13%	130.13%	130.13%	130.13%
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	103.00%