

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: July 27, 2015
Collection Period: 04/01/15 to 06/30/15

| I. Series 2005-B Asset and Liability Summary | | | | | | | | | | | | | | |
|--|--|--|-------------------|--|-----------------------------|--|---------------------------|--|-------------------|--|--------------------------|--|------------------------|--|
| A. | Student Loan Portfolio and Fund Balance | | | | March 31, 2015 | | Change | | June 30, 2015 | | | | | |
| | 1 Principal Balance | | | | \$113,316,910.45 | | (\$4,806,983.94) | | \$108,509,926.51 | | | | | |
| | 2 Accrued Interest | | | | \$408,944.78 | | (\$44,071.58) | | \$364,873.20 | | | | | |
| | 3 Total Principal And Accrued Interest Balance | | | | \$113,725,855.23 | | (\$4,851,055.52) | | \$108,874,799.71 | | | | | |
| | 4 Fund Accounts Balance | | | | \$6,671,268.15 | | \$28,494.97 | | \$6,699,763.12 | | | | | |
| | 5 Total Student Loans And Fund Balance | | | | \$120,397,123.38 | | (\$4,822,560.55) | | \$115,574,562.83 | | | | | |
| | | | | | | | | | | | | | | |
| B. | Student Loan Portfolio and Fund Balance | | | | March 31, 2015 | | Change | | June 30, 2015 | | | | | |
| | 1 Weighted Average Coupon (WAC) | | | | 3.30% | | 0.02% | | 3.32% | | | | | |
| | 2 Weighted Average Remaining Maturity (WARM) [includes in-school period] | | | | 119 | | (3) | | 116 | | | | | |
| | 3 Number of Loans | | | | 16,187 | | (425) | | 15,762 | | | | | |
| | 4 Number of Borrowers | | | | 13,350 | | (309) | | 13,041 | | | | | |
| | | | | | | | | | | | | | | |
| C. | Notes and Certificates | | | | 6/30/2015 Interest. Rate | | Balance March 31, 2015 | | Balance Change | | Balance June 30, 2015 | | % 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 | | 0.50700% | | \$15,145,761.37 | | (\$3,658,720.71) | | \$11,487,040.66 | | 10.3% | |
| | 3 Student Loan Asset Backed Series 2005-B Notes Senior Class | | A-3 FRN 00432CCW9 | | 0.64700% | | \$76,674,000.00 | | \$0.00 | | \$76,674,000.00 | | 68.8% | |
| | 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 | | 0.77700% | | \$24,187,104.55 | | (\$963,777.94) | | \$23,223,326.61 | | 20.8% | |
| | 6 Total Notes and Certificates | | | | 0.65967% | | \$116,006,865.92 | | (\$4,622,498.65) | | \$111,384,367.27 | | 100.0% | |
| D. | Fund Accounts Balance | | | | March 31, 2015 | | Change | | June 30, 2015 | | | | | |
| | 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 | | | | \$5,671,268.15 | | \$28,494.97 | | \$5,699,763.12 | | | | | |
| | 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 | | | | \$6,671,268.15 | | \$28,494.97 | | \$6,699,763.12 | | | | | |

ACCESS GROUP, INC.

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| II. Series 2005-B Transactions and Accruals | | | |
|---|----------------|---------------|------------------|
| A. Student Loan Cash Principal Activity | | June 30, 2015 | |
| 1 Borrower Payments - Total | | | (\$4,410,812.06) |
| 2 Claim Payments | | | \$0.00 |
| 3 Refunds | | | \$11,149.84 |
| 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 | | | (\$4,399,662.22) |
| B. Student Loan Non-Cash Principal Activity | | | |
| 1 Capitalized Interest | | | \$34,122.85 |
| 2 New Acquisitions/Cancellations - Fees | | | \$0.00 |
| 3 Capitalized Guarantee Fees | | | \$0.00 |
| 4a Small Balance and Other Adjustments | \$35,714.57 | | |
| 4b Adjustments - Write-offs | (\$477,159.14) | | |
| 4 Total Adjustments | | | (\$441,444.57) |
| 5 Total Non-Cash Principal Activity | | | (\$407,321.72) |
| C. Total Student Loan Principal Activity | | | (\$4,806,983.94) |
| D. Student Loan Interest Activity | | | |
| 1 Borrower Payments - Total | | | (\$912,470.86) |
| 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 | | | (\$912,470.86) |
| E. Student Loan Non-Cash Interest Activity | | | |
| 1 Borrower Accruals | | | \$916,629.46 |
| 2 Capitalized Interest | | | (\$34,122.85) |
| 3a Small Balance and Other Adjustments | (\$35,809.57) | | |
| 3b Adjustments - Write-offs | (\$8,347.76) | | |
| 3 Total Adjustments | | | (\$44,157.33) |
| 4 Fee Accruals | | | \$30,050.00 |
| 5 Total Non-Cash Interest Adjustments | | | \$868,399.28 |
| F. Total Student Loan Interest Activity | | | (\$44,071.58) |

ACCESS GROUP, INC.

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Quarterly Servicing Report

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| III. Series 2005-B Collection Fund Activity | | | |
|---|--|------------------|--------------------------------|
| A. | Collection Fund | June 30, 2015 | |
| | | | |
| | Beginning Balance | \$5,558,141.21 | |
| | Transfers to Other Funds | (\$5,558,141.21) | |
| 1a | Amount received in the collection account related to the collection period | \$5,328,616.84 | |
| 1b | Earnings | \$683.10 | |
| 1c | Recoveries | \$257,542.84 | |
| 2 | Amount received from Swap counterparty with respect to the related interest period | \$0.00 | |
| 3 | Misc. Payments Received/Due | \$16,277.16 | |
| 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 | \$5,603,119.94 | |
| B. | Required Payments Under Waterfall | | |
| | | Payment | Transfer from Capitalized Fund |
| 1a | Administrative Allowance | \$279,051.17 | \$0.00 |
| 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 | \$14,721.60 | \$0.00 |
| 3c | Payment of Interest Distribution Amount on Senior Notes; Class A-3 | \$125,398.20 | \$0.00 |
| 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 | \$45,612.55 | \$0.00 |
| 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) | \$4,709,763.99 | \$0.00 |
| 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. | \$428,572.43 | \$0.00 |
| | Total Payments | \$5,603,119.94 | \$0.00 |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

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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) | \$5,603,119.94 | \$5,603,119.94 | |
| B. | First | Administrative Allowance | \$279,051.17 | \$5,324,068.77 | \$0.00 |
| | Second | Swap Payments | \$0.00 | \$5,324,068.77 | \$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 | \$5,324,068.77 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN] | \$14,721.60 | \$5,309,347.17 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN] | \$125,398.20 | \$5,183,948.97 | \$0.00 |
| | (d) | Total Interest Distribution on Senior Notes or Obligations: | \$140,119.80 | | |
| 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 | \$5,183,948.97 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN] | \$0.00 | \$5,183,948.97 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN] | \$0.00 | \$5,183,948.97 | \$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 | \$45,612.55 | \$5,138,336.42 | \$0.00 |
| F. | Sixth | Payment of Principal Distribution Amount on Senior notes (if interest trigger) | \$0.00 | \$5,138,336.42 | \$0.00 |
| G. | Seventh | Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth | \$0.00 | \$5,138,336.42 | \$0.00 |
| H. | Eighth | Payment to the Capitalized Interest account to increase the balance thereof set forth | \$0.00 | \$5,138,336.42 | \$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 | \$5,138,336.42 | \$0.00 |
| | (b) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN] | \$3,727,791.47 | \$1,410,544.95 | \$0.00 |
| | (c) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN] | \$0.00 | \$1,410,544.95 | \$0.00 |
| | (d) | Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN] | \$981,972.52 | \$428,572.43 | \$0.00 |
| | (e) | Total Principal Distribution on Notes or Obligations: | \$4,709,763.99 | | |
| 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. | \$428,572.43 | \$0.00 | \$0.00 |

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V. Series 2005-B Senior and Total Asset Percentages

| | | June 30, 2015 | |
|--|--|------------------|--|
| A. | Senior Asset Percentage | | |
| | 1 Student Loan Portfolio Balance | \$108,874,799.71 | |
| | 2 Capitalized Interest and Principal Fund Balances | \$1,000,041.67 | |
| | 3 Senior Notes Outstanding (a) | \$84,433,249.19 | |
| | Senior Asset Percentage | 130.13% | |
| B. | Total Asset Percentage | | |
| | 1 Student Loan Portfolio Balance | \$108,874,799.71 | |
| | 2 Capitalized Interest and Principal Fund Balances | \$1,000,041.67 | |
| | 3 All Notes Outstanding (a) | \$106,674,603.28 | |
| | 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

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| VI. Series 2005-B Portfolio Characteristics | | | | | |
|---|---------------------------------------|--------|------------------------|----------------------|-----------------------|
| A. | Loan Type Distribution: | | Number of Loans | Dollar Amount | % of Portfolio |
| | 1 Private Loans | | 15,762 | \$108,509,926.51 | 100.00% |
| | 2 Total By Loan Type Distribution (a) | | 15,762 | \$108,509,926.51 | 100.00% |
| | | | | | |
| | Borrower Status Distribution: | | | | |
| | 1 In-School | | 13 | \$97,676.44 | 0.09% |
| | 2 Grace | | 6 | \$39,763.15 | 0.04% |
| | 3 Deferment | | 0 | \$0.00 | 0.00% |
| | 4 Forbearance | | 185 | \$1,493,018.84 | 1.38% |
| | 5 Repayment | | 15,558 | \$106,879,468.08 | 98.50% |
| | 6 Interim Charge-Offs | | 0 | \$0.00 | 0.00% |
| 7 Total By Borrower Status Distribution | | 15,762 | \$108,509,926.51 | 100.00% | |
| | | | | | |
| C. | School Type Distribution: | | | | |
| | 1 Graduate | | 15,705 | \$108,047,372.04 | 99.57% |
| | 2 Undergraduate | | 57 | \$462,554.47 | 0.43% |
| | 3 Total By Loan Type Distribution | | 15,762 | \$108,509,926.51 | 100.00% |

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

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 | 13 | \$142,517.77 | 0.13% | | | |
| B. | Grace Current | 6 | \$46,969.28 | 0.04% | | | |
| C. | TOTAL INTERIM | 19 | \$189,487.05 | 0.17% | | | |
| D. | REPAYMENT: Active | | | | | | |
| | Current | 13,990 | \$94,818,831.42 | 87.09% | | | |
| | 1-29 Days Delinquent | 1,171 | \$9,031,223.67 | 8.30% | | | |
| | 30-59 Days Delinquent | 200 | \$1,561,386.82 | 1.43% | | | |
| | 60-89 Days Delinquent | 80 | \$579,040.17 | 0.53% | | | |
| | 90-119 Days Delinquent | 51 | \$482,771.02 | 0.44% | | | |
| | 120-149 Days Delinquent | 41 | \$415,551.03 | 0.38% | | | |
| | 150-179 Days Delinquent | 23 | \$229,687.68 | 0.21% | | | |
| | > 180 Days Delinquent | 2 | \$10,680.19 | 0.01% | | | |
| E. | Deferment: Current | 0 | \$0.00 | 0.00% | | | |
| F. | Forbearance: Current | 185 | \$1,556,140.66 | 1.43% | | | |
| G. | Claims | 0 | \$0.00 | 0.00% | | | |
| H. | TOTAL REPAYMENT | 15,743 | \$108,685,312.66 | 99.83% | | | |
| I. | TOTAL PORTFOLIO | 15,762 | \$108,874,799.71 | 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 | \$111,384,367 |
| B. | 1 Total Private Principal Outstanding Balance | \$108,509,927 |
| | 2 Total Fund Accounts Balance | \$6,699,763 |
| | 3 Total Principal and Accrued Interest Balance | \$108,874,800 |
| | 4 Number of Loans | 15,762 |
| | 5 Number of Borrowers | 13,041 |
| C. | 1 Borrower Payments- Principal | \$4,410,812 |
| | 2 Borrower Payments- Interest | \$912,471 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$279,051 |
| | 3 Cash Release to Access Group Inc | \$428,572 |
| E. | 1 Weighted Average Coupon (WAC) | 3.32% |
| | 2 Weighted Average Remaining Maturity (WARM) | 116 |
| F. | 1 Senior Notes Outstanding | \$88,161,041 |
| | 2 Subordinate Note Outstanding | \$23,223,327 |
| | 3 Senior Principal Distribution Amount | \$3,658,721 |
| | 4 Subordinate Principal Distribution Amount | \$963,778 |
| | 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, 2015

| IX. Asset-Backed Securities Notes Series 2005-B | | | | | | |
|--|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| | Collection Periods | June-14 | September-14 | December-14 | March-15 | June-15 |
| | Reporting Date | 7/25/2014 | 10/27/2014 | 1/26/2015 | 4/27/2015 | 7/27/2015 |
| A. | 1 Asset Backed Securities | \$129,283,734 | \$124,764,610 | \$120,478,846 | \$116,006,866 | \$111,384,367 |
| B. | 1 Total Private Principal Balance | \$127,014,409 | \$122,619,639 | \$118,020,394 | \$113,316,910 | \$108,509,927 |
| | 2 Total Fund Accounts Balance | \$7,097,587 | \$6,797,264 | \$6,530,659 | \$6,671,268 | \$6,699,763 |
| | 3 Total Principal and Accrued Interest Balance | \$127,507,506 | \$123,093,170 | \$118,487,029 | \$113,725,855 | \$108,874,800 |
| | 4 Number of Loans | 17,343 | 16,986 | 16,606 | 16,187 | 15,762 |
| | 5 Number of Borrowers | 14,187 | 13,943 | 13,675 | 13,350 | 13,041 |
| C. | 1 Borrower Payments- Principal | \$4,245,245 | \$4,077,322 | \$4,193,198 | \$4,315,788 | \$4,410,812 |
| | 2 Borrower Payments- Interest | \$1,087,923 | \$1,049,853 | \$958,551 | \$981,604 | \$912,471 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administrative Allowance | \$325,158 | \$313,840 | \$302,810 | \$291,142 | \$279,051 |
| | 3 Cash Release to Access Group | \$641,054 | \$849,212 | \$393,850 | \$458,315 | \$428,572 |
| E. | 1 Weighted Average Coupon (WAC) | 3.30% | 3.29% | 3.29% | 3.30% | 3.32% |
| | 2 Weighted Average Remaining Maturity (WARM) | 127 | 126 | 123 | 119 | 116 |
| F. | 1 Senior Notes Outstanding | \$102,328,440 | \$98,751,540 | \$95,359,346 | \$91,819,761 | \$88,161,041 |
| | 2 Subordinate Note Outstanding | \$26,955,294 | \$26,013,069 | \$25,119,500 | \$24,187,105 | \$23,223,327 |
| | 3 Senior Principal Distribution Amount | \$3,881,165 | \$3,576,900 | \$3,392,194 | \$3,539,585 | \$3,658,721 |
| | 4 Subordinate Principal Distribution Amount | \$1,022,101 | \$942,225 | \$893,570 | \$932,395 | \$963,778 |
| | 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% |