

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2010

Collection Period: 07/01/10 to 09/30/10

I. Series 2005-B Asset and Liability Summary									
A.	Student Loan Portfolio and Fund Balance				June 30, 2010	Change	September 30, 2010		
	1 Principal Balance				\$211,476,248.05	(\$5,110,802.95)	\$206,365,445.10		
	2 Accrued Interest				\$1,820,665.61	(\$29,031.49)	\$1,791,634.12		
	3 Total Principal And Accrued Interest Balance				\$213,296,913.66	(\$5,139,834.44)	\$208,157,079.22		
	4 Fund Accounts Balance				\$8,161,236.51	(\$334,575.14)	\$7,826,661.37		
	5 Total Student Loans And Fund Balance				\$221,458,150.17	(\$5,474,409.58)	\$215,983,740.59		
B.	Student Loan Portfolio and Fund Balance				June 30, 2010	Change	September 30, 2010		
	1 Weighted Average Coupon (WAC)				3.60%	0.19%	3.79%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]				177	(3)	174		
	3 Number of Loans				24,378	(352)	24,026		
	4 Number of Borrowers				19,267	(267)	19,000		
C.	Notes and Certificates				9/30/2010 Interest Rate	Balance June 30, 2010	Balance Change	Balance September 30, 2010	% 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				0.72781%	\$99,066,475.20	(\$5,897,015.48)	\$93,169,459.72	45.0%
	3 Student Loan Asset Backed Series 2005-B Notes Senior Class A-3 FRN 00432CCW9				0.86781%	\$76,674,000.00	\$0.00	\$76,674,000.00	37.1%
	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				0.99781%	\$37,100,000.00	\$0.00	\$37,100,000.00	17.9%
	6 Total Notes and Certificates				0.82809%	\$212,840,475.20	(\$5,897,015.48)	\$206,943,459.72	100.0%
D.	Fund Accounts Balance				June 30, 2010	Change	September 30, 2010		
	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				\$6,947,750.05	(\$416,585.00)	\$6,531,165.05		
	4 ACCESS 2005-B Admin Account				\$0.00	\$0.00	\$0.00		
	5 ACCESS 2005-B Swap Payment Account				\$213,486.46	\$82,009.86	\$295,496.32		
	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				\$8,161,236.51	(\$334,575.14)	\$7,826,661.37		

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Quarterly Servicing Report

Report Date: October 25, 2010
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II. Series 2005-B Transactions and Accruals			
A.	Student Loan Cash Principal Activity	September 30, 2010	
	1 Borrower Payments - Total		(\$4,526,307.49)
	2 Claim Payments		\$11,964.19
	3 Refunds		(\$9,513.07)
	4 Reversals		\$0.00
	5a New Acquisitions - Principal	\$0.00	
	5b New Acquisitions - Fees	\$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		(\$4,523,856.37)
B.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		\$167,695.74
	2 Cancellations/Reissues		\$0.00
	3 Capitalized Guarantee Fees		\$2,704.86
	4a Small Balance and Other Adjustments	\$0.00	
	4b Adjustments - Write-offs	(\$757,347.18)	
	4 Total Adjustments		(\$757,347.18)
	5 Total Non-Cash Principal Activity		(\$586,946.58)
C. Total Student Loan Principal Activity			(\$5,110,802.95)
D.	Student Loan Interest Activity		
	1 Borrower Payments - Total		(\$1,781,781.73)
	2 Claim Payments		\$57.83
	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		(\$1,781,723.90)
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$1,881,301.32
	2 Capitalized Interest		(\$167,695.74)
	3a Small Balance and Other Adjustments	(\$1,146.72)	
	3b Adjustments - Write-offs	(\$14,796.45)	
	3 Total Adjustments		(\$15,943.17)
	4 Fee Accruals		\$55,030.00
	5 Total Non-Cash Interest Adjustments		\$1,752,692.41
F. Total Student Loan Interest Activity			(\$29,031.49)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2010

Collection Period: 07/01/10 to 09/30/10

III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	September 30, 2010	
	Beginning Balance	\$6,862,961.86	
	Transfers to Other Funds	(\$6,862,961.86)	
1a	Amount received in the collection account related to the collection period	6,307,113.31	
1b	Earnings	5,082.19	
1c	Recoveries	\$119,973.84	
2	Amount received from Swap counterparty with respect to the related interest period	\$0.00	
3	Only on capitalized released date amount remaining in the capitalized interest account in excess	\$0.00	
4	Amount in the capitalized interest account after application of funds in the collection account	\$0.00	
5	Amount in received in the collection account after last date of related collection period	\$0.00	
	Ending Balance	\$6,432,169.34	
B.	Required Payments Under Waterfall		
		Payment	Transfer from Capitalized Fund
1a	Administrative Allowance	\$524,517.88	\$0.00
1b	Administration and Trustee Fees	\$0.00	\$0.00
2	Swap Payments	\$40,526.10	\$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	\$171,407.76	\$0.00
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$168,194.45	\$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	\$93,575.18	\$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)	\$5,433,947.97	\$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.	\$0.00	\$0.00
	Total Payments	\$6,432,169.34	\$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)	\$6,432,169.34	\$6,432,169.34	
B.	First	Administrative Allowance	\$524,517.88	\$5,907,651.46	\$0.00
	Second	Swap Payments	\$40,526.10	\$5,867,125.36	\$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	\$5,867,125.36	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$171,407.76	\$5,695,717.60	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$168,194.45	\$5,527,523.15	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$339,602.21		
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	\$5,527,523.15	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,527,523.15	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,527,523.15	\$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	\$93,575.18	\$5,433,947.97	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,433,947.97	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,433,947.97	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,433,947.97	\$0.00
I.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$5,433,947.97	\$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

Report Date: October 25, 2010

Collection Period: 07/01/10 to 09/30/10

V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	September 30, 2010	
	1 Student Loan Portfolio Balance	\$208,157,079.22	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,059.55	
	3 Senior Notes Outstanding (a)	\$164,409,511.75	
	Senior Asset Percentage	127.22%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$208,157,079.22	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,059.55	
	3 All Notes Outstanding (a)	\$201,509,511.75	
	Total Asset Percentage	103.80%	
(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	24,026	\$206,365,445.10	100.00%
	2 Total By Loan Type Distribution (a)	24,026	\$206,365,445.10	100.00%
B.	Borrower Status Distribution:			
	1 In-School	156	\$1,124,723.44	0.55%
	2 Grace	154	\$1,336,264.21	0.65%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	894	\$8,753,167.29	4.24%
	5 Repayment	22,822	\$195,151,290.16	94.57%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	24,026	\$206,365,445.10	100.00%
C.	School Type Distribution:			
	1 Graduate	23,933	\$205,535,191.39	99.60%
	2 Undergraduate	93	\$830,253.71	0.40%
	3 Total By Loan Type Distribution	24,026	\$206,365,445.10	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:		Includes Accrued Int.					
	In-School							
	Current	156	\$1,519,361.10	0.73%				
B.	Grace							
	Current	154	\$1,797,910.54	0.86%				
C.	TOTAL INTERIM	310	\$3,317,271.64	1.59%				
D.	REPAYMENT:							
	Active							
	Current	21,058	\$178,997,178.91	85.99%				
	1-29 Days Delinquent	980	\$8,855,506.58	4.25%				
	30-59 Days Delinquent	368	\$3,628,312.56	1.74%				
	60-89 Days Delinquent	169	\$1,716,244.92	0.82%				
	90-119 Days Delinquent	111	\$1,286,409.15	0.62%				
	> 120 Days Delinquent	136	\$1,421,213.47	0.68%				
E.	Deferment:							
	Current	0	\$0.00	0.00%				
F.	Forbearance:							
	Current	894	\$8,934,941.99	4.29%				
G.	Claims	0	\$0.00	0.00%				
H.	TOTAL REPAYMENT	23,716	\$204,839,807.58	98.41%				
I.	TOTAL PORTFOLIO	24,026	\$208,157,079.22	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	\$206,943,460
B.	1 Total Private Principal Outstanding Balance	\$206,365,445
	2 Total Fund Accounts Balance	\$7,826,661
	3 Total Principal and Accrued Interest Balance	\$208,157,079
	4 Number of Loans	24,026
	5 Number of Borrowers	19,000
C.	1 Borrower Payments- Principal	\$4,526,307
	2 Borrower Payments- Interest	\$1,781,782
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$524,518
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	3.79%
	2 Weighted Average Remaining Maturity (WARM)	174
F.	1 Senior Notes Outstanding	\$169,843,460
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$5,897,015
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	127.22%
	7 Total Asset Percentage	103.80%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2005-B Notes
Portfolio Trend Analysis Report
September 30, 2010

IX. Asset-Backed Securities Notes Series 2005-B									
	Collection Periods	September-09	October-09	November-09	December-09		March-10	June-10	September-10
	Reporting Date	10/26/2009	11/25/2009	12/28/2009	1/25/2010		4/26/2010	7/26/2010	10/25/2010
A.	1 Asset Backed Securities	\$232,084,224	\$225,774,485	\$225,774,485	\$227,774,485		\$219,459,338	\$212,840,475	\$206,943,460
B.	1 Total Private Principal Balance	\$229,350,471	\$227,215,415	\$225,091,689	\$222,841,162		\$216,910,706	\$211,476,248	\$206,365,445
	2 Total Fund Accounts Balance	\$8,323,318	\$3,702,324	\$5,748,484	\$10,074,163		\$8,804,814	\$8,161,237	\$7,826,661
	3 Total Principal and Accrued Interest Balance	\$232,405,933	\$230,222,382	\$228,067,806	\$225,797,536		\$218,885,982	\$213,296,914	\$208,157,079
	4 Number of Loans	25,702	25,557	25,419	25,267		24,797	24,378	24,026
	5 Number of Borrowers	20,276	20,163	20,056	19,933		19,578	19,267	19,000
C.	1 Borrower Payments- Principal	\$1,576,086	\$1,613,644	\$1,719,822	\$1,814,364		\$5,583,185	\$4,955,027	\$4,526,307
	2 Borrower Payments- Interest	\$657,042	\$650,109	\$635,937	\$634,933		\$1,804,299	\$1,723,976	\$1,781,782
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0		\$0	\$0	\$0
	2 Administrative Allowance	\$191,118	\$189,339	\$187,569	\$0		\$551,624	\$537,794	\$524,518
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0		\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.87%	3.65%	3.65%	3.65%		3.59%	3.60%	3.79%
	2 Weighted Average Remaining Maturity (WARM)	185	184	183	182		180	177	174
F.	1 Senior Notes Outstanding	\$194,984,224	\$188,674,485	\$188,674,485	\$188,674,485		\$182,359,338	\$175,740,475	\$169,843,460
	2 Subordinate Note Outstanding	\$37,100,000	\$37,100,000	\$37,100,000	\$39,100,000		\$37,100,000	\$37,100,000	\$37,100,000
	3 Senior Principal Distribution Amount	\$0	\$6,309,738	\$0	\$0		\$6,315,148	\$6,618,862	\$5,897,015
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0		\$0	\$0	\$0
	5 Net Loan Rate	17.6%	17.4%	17.0%	N/A		N/A	N/A	N/A
	6 Senior Asset Percentage	121.91%	122.55%	122.46%	123.30%		125.12%	126.17%	127.22%
	7 Total Asset Percentage	102.42%	102.41%	102.34%	102.14%		103.31%	103.55%	103.80%
**This report begins showing a Quarterly Trend rather than a Monthly Trend starting in March 2010									