

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: October 25, 2011  
Collection Period: 07/01/11 to 09/30/11

I. Series 2005-B Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance					June 30, 2011	Change	September 30, 2011		
1	Principal Balance				\$189,709,652.17	(\$5,571,657.25)	\$184,137,994.92		
2	Accrued Interest				\$1,258,367.94	(\$60,861.10)	\$1,197,506.84		
3	Total Principal And Accrued Interest Balance				\$190,968,020.11	(\$5,632,518.35)	\$185,335,501.76		
4	Fund Accounts Balance				\$8,362,395.54	(\$135,446.94)	\$8,226,948.60		
5	Total Student Loans And Fund Balance				\$199,330,415.65	(\$5,767,965.29)	\$193,562,450.36		
B. Student Loan Portfolio and Fund Balance					June 30, 2011	Change	September 30, 2011		
1	Weighted Average Coupon (WAC)				3.63%	-0.06%	3.57%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				165	(3)	163		
3	Number of Loans				22,818	(413)	22,405		
4	Number of Borrowers				18,103	(293)	17,810		
C. Notes and Certificates					9/30/2011 Interest Rate	Balance June 30, 2011	Balance Change	Balance September 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	0.48300%	\$75,884,064.96	(\$5,941,998.57)	\$69,942,066.39	38.1%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.62300%	\$76,674,000.00	\$0.00	\$76,674,000.00	41.7%
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	0.75300%	\$37,100,000.00	\$0.00	\$37,100,000.00	20.2%
6	Total Notes and Certificates				0.59595%	\$189,658,064.96	(\$5,941,998.57)	\$183,716,066.39	100.0%
D. Fund Accounts Balance					June 30, 2011	Change	September 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				\$6,874,195.80	(\$195,263.37)	\$6,678,932.43		
4	ACCESS 2005-B Admin Account				\$0.00	\$0.00	\$0.00		
5	ACCESS 2005-B Swap Payment Account				\$488,199.74	\$59,816.43	\$548,016.17		
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				\$8,362,395.54	(\$135,446.94)	\$8,226,948.60		

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		September 30, 2011	
1 Borrower Payments - Total			(\$4,900,184.37)
2 Claim Payments			(\$0.67)
3 Refunds			(\$2,778.78)
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			(\$4,902,963.82)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$114,017.77
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$1,442.31
4a Small Balance and Other Adjustments	\$9.70		
4b Adjustments - Write-offs	(\$784,163.21)		
4 Total Adjustments			(\$784,153.51)
5 Total Non-Cash Principal Activity			(\$668,693.43)
C. Total Student Loan Principal Activity			
			(\$5,571,657.25)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,543,021.24)
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			(\$1,543,021.24)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,565,617.74
2 Capitalized Interest			(\$114,017.77)
3a Small Balance and Other Adjustments	(\$2,072.69)		
3b Adjustments - Write-offs	(\$17,067.14)		
3 Total Adjustments			(\$19,139.83)
4 Fee Accruals			\$49,700.00
5 Total Non-Cash Interest Adjustments			\$1,482,160.14
F. Total Student Loan Interest Activity			
			(\$60,861.10)

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III. Series 2005-B Collection Fund Activity			
A.	<b>Collection Fund</b>	<b>September 30, 2011</b>	
	Beginning Balance	\$6,779,237.81	
	Transfers to Other Funds	(\$6,779,237.81)	
	1a Amount received in the collection account related to the collection period	\$6,446,993.47	
	1b Earnings	\$3,356.52	
	1c Recoveries	\$110,145.32	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$24,487.54	
	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>\$6,584,982.85</b>	
B.	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
	1a Administrative Allowance	\$469,439.39	\$469,439.39
	1b Administration and Trustee Fees	\$0.00	\$0.00
	2 Swap Payments	\$61,110.78	\$61,110.78
	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	\$86,331.82	\$86,331.82
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$122,073.53	\$122,073.53
	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	\$71,392.77	\$71,392.77
	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)	\$5,774,634.56	\$5,774,634.56
	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
	<b>Total Payments</b>	<b>\$6,584,982.85</b>	<b>\$6,584,982.85</b>

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## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: October 25, 2011  
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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)	\$6,584,982.85	\$6,584,982.85	
B.	First	Administrative Allowance	\$469,439.39	\$6,115,543.46	\$0.00
	Second	Swap Payments	\$61,110.78	\$6,054,432.68	\$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	\$6,054,432.68	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$86,331.82	\$5,968,100.86	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$122,073.53	\$5,846,027.33	\$0.00
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$208,405.35		
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	\$5,846,027.33	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,846,027.33	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,846,027.33	\$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	\$71,392.77	\$5,774,634.56	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,774,634.56	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,774,634.56	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,774,634.56	\$0.00
I.	Ninth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$5,774,634.56	\$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: 07/01/11 to 09/30/11

V. Series 2005-B Senior and Total Asset Percentages			
A.	Senior Asset Percentage	September 30, 2011	
	1 Student Loan Portfolio Balance	\$185,335,501.76	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,063.24	
	3 Senior Notes Outstanding (a)	\$140,841,431.83	
	<b>Senior Asset Percentage</b>	<b>132.30%</b>	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$185,335,501.76	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,063.24	
	3 All Notes Outstanding (a)	\$177,941,431.83	
	<b>Total Asset Percentage</b>	<b>104.72%</b>	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

# Student Loan Asset Backed Series 2005-B Notes

## Quarterly Servicing Report

**Report Date: October 25, 2011**

**Collection Period: 07/01/11 to 09/30/11**

VI. Series 2005-B Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	22,405	\$184,137,994.92	100.00%
	2 Total By Loan Type Distribution (a)	22,405	\$184,137,994.92	100.00%
B.	Borrower Status Distribution:			
	1 In-School	91	\$632,189.04	0.34%
	2 Grace	85	\$626,369.88	0.34%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	572	\$5,312,602.89	2.89%
	5 Repayment	21,655	\$177,543,291.86	96.42%
	6 Interim Charge-Offs	2	\$23,541.25	0.01%
	7 Total By Borrower Status Distribution	22,405	\$184,137,994.92	100.00%
C.	School Type Distribution:			
	1 Graduate	22,321	\$183,359,912.36	99.58%
	2 Undergraduate	84	\$778,082.56	0.42%
	3 Total By Loan Type Distribution	22,405	\$184,137,994.92	100.00%

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	<b>INTERIM:</b>		Includes Accrued Int.	
	<b>In-School</b>			
	Current	91	\$864,225.29	0.47%
B.	<b>Grace</b>			
	Current	85	\$864,637.13	0.47%
C.	<b>TOTAL INTERIM</b>	<b>176</b>	<b>\$1,728,862.42</b>	<b>0.93%</b>
D.	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	20,045	\$163,066,490.48	87.98%
	1-29 Days Delinquent	924	\$8,260,881.03	4.46%
	30-59 Days Delinquent	335	\$3,143,464.22	1.70%
	60-89 Days Delinquent	152	\$1,481,559.19	0.80%
	90-119 Days Delinquent	83	\$976,502.30	0.53%
	> 120 Days Delinquent	116	\$1,218,817.96	0.66%
E.	<b>Deferment:</b>			
	Current	0	\$0.00	0.00%
F.	<b>Forbearance:</b>			
	Current	572	\$5,434,736.93	2.93%
G.	<b>Claims</b>	2	\$24,187.23	0.01%
H.	<b>TOTAL REPAYMENT</b>	<b>22,229</b>	<b>\$183,606,639.34</b>	<b>99.07%</b>
I.	<b>TOTAL PORTFOLIO</b>	<b>22,405</b>	<b>\$185,335,501.76</b>	<b>100.00%</b>

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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>\$183,716,066</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$184,137,995
	2 Total Fund Accounts Balance	\$8,226,949
	3 Total Principal and Accrued Interest Balance	\$185,335,502
	4 Number of Loans	22,405
	5 Number of Borrowers	17,810
<b>C.</b>	1 Borrower Payments- Principal	\$4,900,184
	2 Borrower Payments- Interest	\$1,543,021
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$469,439
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.57%
	2 Weighted Average Remaining Maturity (WARM)	163
<b>F.</b>	1 Senior Notes Outstanding	\$146,616,066
	2 Subordinate Note Outstanding	\$37,100,000
	3 Senior Principal Distribution Amount	\$5,941,999
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	132.30%
	7 Total Asset Percentage	104.72%



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

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
	Collection Periods	September-10	December-10	March-11	June-11	September-11
	Reporting Date	10/25/2010	1/25/2011	4/25/2011	7/25/2011	10/25/2011
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$206,943,460</b>	<b>\$201,509,512</b>	<b>\$195,934,845</b>	<b>\$189,658,065</b>	<b>\$183,716,066</b>
<b>B.</b>	1 Total Private Principal Balance	\$206,365,445	\$200,902,875	\$195,290,202	\$189,709,652	<b>\$184,137,995</b>
	2 Total Fund Accounts Balance	\$7,826,661	\$7,998,539	\$8,674,119	\$8,362,396	<b>\$8,226,949</b>
	3 Total Principal and Accrued Interest Balance	\$208,157,079	\$202,631,244	\$196,575,565	\$190,968,020	<b>\$185,335,502</b>
	4 Number of Loans	24,026	23,644	23,194	22,818	<b>22,405</b>
	5 Number of Borrowers	19,000	18,715	18,389	18,103	<b>17,810</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,526,307	\$4,748,071	\$5,227,139	\$5,006,576	<b>\$4,900,184</b>
	2 Borrower Payments- Interest	\$1,781,782	\$1,692,425	\$1,684,026	\$1,602,953	<b>\$1,543,021</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$524,518	\$511,502	\$497,458	\$483,463	<b>\$469,439</b>
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	<b>\$0</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.79%	3.64%	3.65%	3.63%	<b>3.57%</b>
	2 Weighted Average Remaining Maturity (WARM)	174	171	168	165	<b>163</b>
<b>F.</b>	1 Senior Notes Outstanding	\$169,843,460	\$164,409,512	\$158,834,845	\$152,558,065	<b>\$146,616,066</b>
	2 Subordinate Note Outstanding	\$37,100,000	\$37,100,000	\$37,100,000	\$37,100,000	<b>\$37,100,000</b>
	3 Senior Principal Distribution Amount	\$5,897,015	\$5,433,948	\$5,574,667	\$6,276,780	<b>\$5,941,999</b>
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	<b>\$0</b>
	5 Net Loan Rate	N/A	N/A	N/A	N/A	<b>N/A</b>
	6 Senior Asset Percentage	127.22%	128.20%	129.51%	130.93%	<b>132.30%</b>
	7 Total Asset Percentage	103.80%	103.93%	104.17%	104.49%	<b>104.72%</b>