

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: October 25, 2013

Collection Period: 07/01/13 to 09/30/13

I. Series 2005-B Asset and Liability Summary										
A.	Student Loan Portfolio and Fund Balance					June 30, 2013	Change	September 30, 2013		
	1 Principal Balance					\$146,021,190.14	(\$4,733,820.71)	\$141,287,369.43		
	2 Accrued Interest					\$683,790.45	(\$36,866.78)	\$646,923.67		
	3 Total Principal And Accrued Interest Balance					\$146,704,980.59	(\$4,770,687.49)	\$141,934,293.10		
	4 Fund Accounts Balance					\$7,335,175.91	(\$89,338.28)	\$7,245,837.63		
	5 Total Student Loans And Fund Balance					\$154,040,156.50	(\$4,860,025.77)	\$149,180,130.73		
B.	Student Loan Portfolio and Fund Balance					June 30, 2013	Change	September 30, 2013		
	1 Weighted Average Coupon (WAC)					3.34%	-0.01%	3.33%		
	2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					136	(3)	133		
	3 Number of Loans					19,021	(430)	18,591		
	4 Number of Borrowers					15,397	(317)	15,080		
C.	Notes and Certificates					9/30/2013 Interest. Rate	Balance June 30, 2013	Balance Change	Balance September 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	0.49590%	\$40,872,012.10	(\$4,037,748.04)	\$36,834,264.06	25.7%
	3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.63590%	\$76,674,000.00	\$0.00	\$76,674,000.00	53.5%
	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	0.76590%	\$30,963,594.96	(\$1,063,610.69)	\$29,899,984.27	20.8%
	6	Total Notes and Certificates					\$148,509,607.06	(\$5,101,358.73)	\$143,408,248.33	100.0%
D.	Fund Accounts Balance					June 30, 2013	Change	September 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					\$6,335,175.91	(\$89,338.28)	\$6,245,837.63		
	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					\$7,335,175.91	(\$89,338.28)	\$7,245,837.63		

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		September 30, 2013	
1 Borrower Payments - Total			(\$4,298,420.54)
2 Claim Payments			\$0.00
3 Refunds			\$4,892.63
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			(\$4,293,527.91)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$29,773.67
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$14,180.55
4a Small Balance and Other Adjustments	\$7,560.60		
4b Adjustments - Write-offs	(\$491,807.62)		
4 Total Adjustments			(\$484,247.02)
5 Total Non-Cash Principal Activity			(\$440,292.80)
C. Total Student Loan Principal Activity			
			(\$4,733,820.71)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$1,218,952.59)
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			(\$1,218,952.59)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$1,204,440.52
2 Capitalized Interest			(\$29,773.67)
3a Small Balance and Other Adjustments	(\$21,149.83)		
3b Adjustments - Write-offs	(\$9,993.85)		
3 Total Adjustments			(\$31,143.68)
4 Fee Accruals			\$38,562.64
5 Total Non-Cash Interest Adjustments			\$1,182,085.81
F. Total Student Loan Interest Activity			
			(\$36,866.78)

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	September 30, 2013	
	Beginning Balance	\$5,895,575.78	
	Transfers to Other Funds	(\$5,895,575.78)	
	1a Amount received in the collection account related to the collection period	\$5,479,395.56	
	1b Earnings	\$735.05	
	1c Recoveries	\$268,557.48	
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00	
	3 Misc. Payments Received/Due	\$24,464.47	
	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	\$5,773,152.56	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$361,018.00	\$361,018.00
	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	\$46,680.06	\$46,680.06
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$124,601.21	\$124,601.21
	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	\$58,523.24	\$58,523.24
	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)	\$4,638,396.80	\$4,638,396.80
	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.	\$543,933.25	\$543,933.25
	Total Payments	\$5,773,152.56	\$5,773,152.56

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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)	\$5,773,152.56	\$5,773,152.56
B.	First	Administrative Allowance	\$361,018.00	\$5,412,134.56
	Second	Swap Payments	\$0.00	\$5,412,134.56
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	\$5,412,134.56
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$46,680.06	\$5,365,454.50
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$124,601.21	\$5,240,853.29
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$171,281.27	
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	\$5,240,853.29
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$5,240,853.29
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$5,240,853.29
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$58,523.24	\$5,182,330.05
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$5,182,330.05
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$5,182,330.05
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$5,182,330.05
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	\$5,182,330.05
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$3,671,311.62	\$1,511,018.43
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,511,018.43
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$967,085.18	\$543,933.25
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,638,396.80	
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.	\$543,933.25	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages

		September 30, 2013	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$141,934,293.10	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,041.67	
	3 Senior Notes Outstanding (a)	\$109,836,952.44	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$141,934,293.10	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,041.67	
	3 All Notes Outstanding (a)	\$138,769,851.53	
	Total Asset Percentage	103.00%	
(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		18,591	\$141,287,369.43	100.00%
	2 Total By Loan Type Distribution (a)		18,591	\$141,287,369.43	100.00%
	Borrower Status Distribution:				
	1 In-School		27	\$195,001.35	0.14%
	2 Grace		22	\$160,780.92	0.11%
	3 Deferment		0	\$0.00	0.00%
	4 Forbearance		279	\$2,585,472.15	1.83%
	5 Repayment		18,263	\$138,346,115.01	97.92%
	6 Interim Charge-Offs		0	\$0.00	0.00%
7 Total By Borrower Status Distribution		18,591	\$141,287,369.43	100.00%	
C.	School Type Distribution:				
	1 Graduate		18,525	\$140,720,218.43	99.60%
	2 Undergraduate		66	\$567,151.00	0.40%
	3 Total By Loan Type Distribution		18,591	\$141,287,369.43	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		Includes Accrued Int.				
	Current	27	\$262,118.54	0.18%			
B.	Grace						
	Current	22	\$215,223.91	0.15%			
C.	TOTAL INTERIM	49	\$477,342.45	0.34%			
D.	REPAYMENT: Active						
	Current	16,211	\$122,161,967.51	86.07%			
	1-29 Days Delinquent	1,469	\$11,696,370.80	8.24%			
	30-59 Days Delinquent	277	\$2,379,576.71	1.68%			
	60-89 Days Delinquent	130	\$1,069,607.79	0.75%			
	90-119 Days Delinquent	73	\$628,732.72	0.44%			
	120-149 Days Delinquent	58	\$403,832.83	0.28%			
	150-179 Days Delinquent	45	\$444,932.55	0.31%			
	> 180 Days Delinquent	0	\$0.00	0.00%			
E.	Deferment:						
	Current	0	\$0.00	0.00%			
F.	Forbearance:						
	Current	279	\$2,671,929.74	1.88%			
G.	Claims	0	\$0.00	0.00%			
H.	TOTAL REPAYMENT	18,542	\$141,456,950.65	99.66%			
I.	TOTAL PORTFOLIO	18,591	\$141,934,293.10	100.00%			

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$143,408,248
B.	1 Total Private Principal Outstanding Balance	\$141,287,369
	2 Total Fund Accounts Balance	\$7,245,838
	3 Total Principal and Accrued Interest Balance	\$141,934,293
	4 Number of Loans	18,591
	5 Number of Borrowers	15,080
C.	1 Borrower Payments- Principal	\$4,298,421
	2 Borrower Payments- Interest	\$1,218,953
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$361,018
	3 Cash Release to Access Group Inc	\$547,816
E.	1 Weighted Average Coupon (WAC)	3.33%
	2 Weighted Average Remaining Maturity (WARM)	133
F.	1 Senior Notes Outstanding	\$113,508,264
	2 Subordinate Note Outstanding	\$29,899,984
	3 Senior Principal Distribution Amount	\$4,037,748
	4 Subordinate Principal Distribution Amount	\$1,063,611
	5 Net Loan Rate	N/A
	6 Senior Asset Percentage	130.13%
	7 Total Asset Percentage	103.00%

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Portfolio Trend Analysis Report

September 30, 2013

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	September-12	December-12	March-13	June-13	September-13
	Reporting Date	10/25/2012	1/25/2013	4/25/2013	7/25/2013	10/25/2013
A.	1 Asset Backed Securities	\$161,776,718	\$156,947,234	\$151,845,356	\$148,509,607	\$143,408,248
B.	1 Total Private Principal Balance	\$162,835,388	\$157,029,653	\$151,237,943	\$146,021,190	\$141,287,369
	2 Total Fund Accounts Balance	\$8,125,988	\$7,301,548	\$8,016,680	\$7,335,176	\$7,245,838
	3 Total Principal and Accrued Interest Balance	\$163,794,433	\$157,951,070	\$151,965,004	\$146,704,981	\$141,934,293
	4 Number of Loans	20,567	20,064	19,520	19,021	18,591
	5 Number of Borrowers	16,484	16,125	15,747	15,397	15,080
C.	1 Borrower Payments- Principal	\$4,158,443	\$4,401,555	\$4,877,159	\$4,352,096	\$4,298,421
	2 Borrower Payments- Interest	\$1,342,446	\$1,248,056	\$1,270,532	\$1,240,698	\$1,218,953
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$415,394	\$402,139	\$387,440	\$373,698	\$361,018
	3 Cash Release to Access Group	\$379,124	\$0	\$2,595,632	\$182,451	\$547,816
E.	1 Weighted Average Coupon (WAC)	3.47%	3.44%	3.36%	3.34%	3.33%
	2 Weighted Average Remaining Maturity (WARM)	143	140	138	136	133
F.	1 Senior Notes Outstanding	\$128,046,989	\$124,224,431	\$120,186,272	\$117,546,012	\$113,508,264
	2 Subordinate Note Outstanding	\$33,729,729	\$32,722,803	\$31,659,084	\$30,963,595	\$29,899,984
	3 Senior Principal Distribution Amount	\$3,880,886	\$3,822,558	\$4,038,159	\$2,640,260	\$4,037,748
	4 Subordinate Principal Distribution Amount	\$1,022,291	\$1,006,926	\$1,063,719	\$695,489	\$1,063,611
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N/A
	6 Senior Asset Percentage	132.66%	132.25%	130.13%	130.13%	130.13%
	7 Total Asset Percentage	105.00%	104.68%	103.00%	103.00%	103.00%