

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

Report Date: October 26, 2015  
Collection Period: 07/01/15 to 09/30/15

<b>I. Series 2005-B Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>June 30, 2015</b>	<b>Change</b>	<b>September 30, 2015</b>		
1	Principal Balance				\$108,509,926.51	(\$4,154,302.33)	\$104,355,624.18		
2	Accrued Interest				\$364,873.20	(\$26,116.64)	\$338,756.56		
3	Total Principal And Accrued Interest Balance				<b>\$108,874,799.71</b>	<b>(\$4,180,418.97)</b>	<b>\$104,694,380.74</b>		
4	Fund Accounts Balance				<b>\$6,699,763.12</b>	<b>(\$518,028.52)</b>	<b>\$6,181,734.60</b>		
5	<b>Total Student Loans And Fund Balance</b>				<b>\$115,574,562.83</b>	<b>(\$4,698,447.49)</b>	<b>\$110,876,115.34</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>									
					<b>June 30, 2015</b>	<b>Change</b>	<b>September 30, 2015</b>		
1	Weighted Average Coupon (WAC)				3.32%	0.01%	3.33%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				116	(2)	114		
3	Number of Loans				15,762	(350)	15,412		
4	Number of Borrowers				13,041	(259)	12,782		
<b>C. Notes and Certificates</b>									
					<b>9/30/2015</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
					<b>Interest Rate</b>	<b>June 30, 2015</b>	<b>Change</b>	<b>September 30, 2015</b>	
								<b>% of</b>	
								<b>O/S Securities</b>	
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	0.52510%	\$11,487,040.66	(\$3,727,791.47)	\$7,759,249.19	7.3%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	0.66510%	\$76,674,000.00	\$0.00	\$76,674,000.00	71.9%
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	0.79510%	\$23,223,326.61	(\$981,972.52)	\$22,241,354.09	20.8%
6	<b>Total Notes and Certificates</b>				<b>0.68202%</b>	<b>\$111,384,367.27</b>	<b>(\$4,709,763.99)</b>	<b>\$106,674,603.28</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
					<b>June 30, 2015</b>	<b>Change</b>	<b>September 30, 2015</b>		
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				\$5,699,763.12	(\$518,028.52)	\$5,181,734.60		
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	<b>Total Fund Accounts Balance</b>				<b>\$6,699,763.12</b>	<b>(\$518,028.52)</b>	<b>\$6,181,734.60</b>		

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Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

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Collection Period: 07/01/15 to 09/30/15

II. Series 2005-B Transactions and Accruals		
A. Student Loan Cash Principal Activity	September 30, 2015	
1 Borrower Payments - Total		(\$3,952,214.71)
2 Claim Payments		\$0.00
3 Refunds		\$3,754.71
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
<b>6 Total Cash Principal Activity</b>		<b>(\$3,948,460.00)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1 Capitalized Interest		\$28,382.18
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$6,329.97	
4b Adjustments - Write-offs	(\$240,554.48)	
4 Total Adjustments		(\$234,224.51)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$205,842.33)</b>
<b>C. Total Student Loan Principal Activity</b>		
		<b>(\$4,154,302.33)</b>
<b>D. Student Loan Interest Activity</b>		
1 Borrower Payments - Total		(\$911,112.91)
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
<b>5 Total Interest Collections</b>		<b>(\$911,112.91)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1 Borrower Accruals		\$892,873.66
2 Capitalized Interest		(\$28,382.18)
3a Small Balance and Other Adjustments	(\$6,754.95)	
3b Adjustments - Write-offs	(\$3,880.37)	
3 Total Adjustments		(\$10,635.32)
4 Fee Accruals		\$31,140.11
<b>5 Total Non-Cash Interest Adjustments</b>		<b>\$884,996.27</b>
<b>F. Total Student Loan Interest Activity</b>		
		<b>(\$26,116.64)</b>

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## Student Loan Asset Backed Series 2005-B Notes Quarterly Servicing Report

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III. Series 2005-B Collection Fund Activity				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>September 30, 2015</b>		
	Transfers to Other Funds	\$5,603,119.94		
	1a Amount received in the collection account related to the collection period	(\$5,603,119.94)		
	1b Earnings	\$4,870,051.55		
	1c Recoveries	\$665.66		
	2 Amount received from Swap counterparty with respect to the related interest period	\$209,157.84		
	3 Misc. Payments Received/Due	\$0.00		
	4 Only on capitalized released date amount remaining in the capitalized interest account in excess	\$15,695.01		
	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>\$5,095,570.06</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$267,946.30	\$267,946.30	\$0.00
1b <b>Administration and Trustee Fees</b>		\$0.00	\$0.00	\$0.00
2 <b>Swap Payments</b>		\$0.00	\$0.00	\$0.00
3a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
3b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$10,299.13	\$10,299.13	\$0.00
3c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$128,906.25	\$128,906.25	\$0.00
4a Payment of the Senior Note, Class A-1 Principal on the final Maturity Date set forth		\$0.00	\$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	\$0.00
4c Payment of the Senior Note, Class A-3 Principal on the final Maturity Date set forth		\$0.00	\$0.00	\$0.00
5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B-2</b>		\$44,701.48	\$44,701.48	\$0.00
6 Payment of Principal Distribution Amount on Senior notes (if interest trigger)		\$0.00	\$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	\$0.00
8 Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$0.00	\$0.00	
9 Payment of principal with respect to the notes ( <b>Allocation of Principal Payments</b> )	\$4,058,659.19	\$4,058,659.19	\$0.00	
10 Payment of swap with respect to the notes ( <b>Swap Termination Payment</b> )	\$0.00	\$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	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$585,057.71	\$585,057.71	\$0.00	
<b>Total Payments</b>	<b>\$5,095,570.06</b>	<b>\$5,095,570.06</b>	<b>\$0.00</b>	

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## Student Loan Asset Backed Series 2005-B Notes

### Quarterly Servicing Report

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Collection Period: 07/01/15 to 09/30/15

<b>IV. Series 2005-B Notes Waterfall for Distributions</b>					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$5,095,570.06	\$5,095,570.06	
B.	First	Administrative Allowance	\$267,946.30	\$4,827,623.76	\$0.00
	Second	Swap Payments	\$0.00	\$4,827,623.76	\$0.00
C.	Third	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,827,623.76	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$10,299.13	\$4,817,324.63	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$128,906.25	\$4,688,418.38	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$139,205.38</b>		
D.	Fourth	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,688,418.38	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,688,418.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,688,418.38	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$44,701.48	\$4,643,716.90	\$0.00
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,643,716.90	\$0.00
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,643,716.90	\$0.00
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,643,716.90	\$0.00
I.	Ninth	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$4,643,716.90	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$3,212,440.19	\$1,431,276.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,431,276.71	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$846,219.00	\$585,057.71	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$4,058,659.19</b>		
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.	\$585,057.71	\$0.00	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages		September 30, 2015	
<b>A.</b>	<b>Senior Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$104,694,380.74	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,041.67	
	3 Senior Notes Outstanding (a)	\$81,220,809.00	
	<b>Senior Asset Percentage</b>	<b>130.13%</b>	
<b>B.</b>	<b>Total Asset Percentage</b>		
	1 Student Loan Portfolio Balance	\$104,694,380.74	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,041.67	
	3 All Notes Outstanding (a)	\$102,615,944.09	
	<b>Total Asset Percentage</b>	<b>103.00%</b>	
(a) Notes Outstanding balances are as of the distribution date and not the end of period collection date			

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<b>VI. Series 2005-B Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	15,412	\$104,355,624.18	100.00%
	2 Total By Loan Type Distribution (a)	<b>15,412</b>	<b>\$104,355,624.18</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	10	\$75,768.06	0.07%
	2 Grace	6	\$39,512.50	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	150	\$1,150,389.65	1.10%
	5 Repayment	15,246	\$103,089,953.97	98.79%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	<b>15,412</b>	<b>\$104,355,624.18</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	15,357	\$103,901,200.85	99.56%
	2 Undergraduate	55	\$454,423.33	0.44%
	3 Total By Loan Type Distribution	<b>15,412</b>	<b>\$104,355,624.18</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2005-B Notes

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VII. Series 2005-B Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>In-School</b>				
Current	10	\$112,375.77	0.11%	
<b>B. Grace</b>				
Current	6	\$52,068.35	0.05%	
<b>C. TOTAL INTERIM</b>	<b>16</b>	<b>\$164,444.12</b>	<b>0.16%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	13,675	\$90,973,155.19	86.89%	
1-29 Days Delinquent	1,176	\$9,086,560.78	8.68%	
30-59 Days Delinquent	208	\$1,610,020.79	1.54%	
60-89 Days Delinquent	67	\$679,400.56	0.65%	
90-119 Days Delinquent	31	\$236,141.50	0.23%	
120-149 Days Delinquent	51	\$388,513.32	0.37%	
150-179 Days Delinquent	38	\$353,622.94	0.34%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	150	\$1,202,521.54	1.15%	
<b>G. Claims</b>	0	\$0.00	0.00%	
<b>H. TOTAL REPAYMENT</b>	<b>15,396</b>	<b>\$104,529,936.62</b>	<b>99.84%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>15,412</b>	<b>\$104,694,380.74</b>	<b>100.00%</b>	

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## Student Loan Asset Backed Series 2005-B Notes

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<b>VIII. Series 2005-B Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$106,674,603</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$104,355,624
	2 Total Fund Accounts Balance	\$6,181,735
	3 Total Principal and Accrued Interest Balance	\$104,694,381
	4 Number of Loans	15,412
	5 Number of Borrowers	12,782
<b>C.</b>	1 Borrower Payments- Principal	\$3,952,215
	2 Borrower Payments- Interest	\$911,113
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$267,946
	3 Cash Release to Access Group Inc	\$585,058
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.33%
	2 Weighted Average Remaining Maturity (WARM)	114
<b>F.</b>	1 Senior Notes Outstanding	\$84,433,249
	2 Subordinate Note Outstanding	\$22,241,354
	3 Senior Principal Distribution Amount	\$3,727,791
	4 Subordinate Principal Distribution Amount	\$981,973
	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**  
**September 30, 2015**

<b>IX. Asset-Backed Securities Notes Series 2005-B</b>						
	<b>Collection Periods</b>	<b>September-14</b>	<b>December-14</b>	<b>March-15</b>	<b>June-15</b>	<b>September-15</b>
	<b>Reporting Date</b>	<b>10/27/2014</b>	<b>1/26/2015</b>	<b>4/27/2015</b>	<b>7/27/2015</b>	<b>10/26/2015</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$124,764,610</b>	<b>\$120,478,846</b>	<b>\$116,006,866</b>	<b>\$111,384,367</b>	<b>\$106,674,603</b>
<b>B.</b>	1 Total Private Principal Balance	\$122,619,639	\$118,020,394	\$113,316,910	\$108,509,927	<b>\$104,355,624</b>
	2 Total Fund Accounts Balance	\$6,797,264	\$6,530,659	\$6,671,268	\$6,699,763	<b>\$6,181,735</b>
	3 Total Principal and Accrued Interest Balance	\$123,093,170	\$118,487,029	\$113,725,855	\$108,874,800	<b>\$104,694,381</b>
	4 Number of Loans	16,986	16,606	16,187	15,762	<b>15,412</b>
	5 Number of Borrowers	13,943	13,675	13,350	13,041	<b>12,782</b>
<b>C.</b>	1 Borrower Payments- Principal	\$4,077,322	\$4,193,198	\$4,315,788	\$4,410,812	<b>\$3,952,215</b>
	2 Borrower Payments- Interest	\$1,049,853	\$958,551	\$981,604	\$912,471	<b>\$911,113</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$313,840	\$302,810	\$291,142	\$279,051	<b>\$267,946</b>
	3 Cash Release to Access Group	\$849,212	\$393,850	\$458,315	\$428,572	<b>\$585,058</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.29%	3.29%	3.30%	3.32%	<b>3.33%</b>
	2 Weighted Average Remaining Maturity (WARM)	126	123	119	116	<b>114</b>
<b>F.</b>	1 Senior Notes Outstanding	\$98,751,540	\$95,359,346	\$91,819,761	\$88,161,041	<b>\$84,433,249</b>
	2 Subordinate Note Outstanding	\$26,013,069	\$25,119,500	\$24,187,105	\$23,223,327	<b>\$22,241,354</b>
	3 Senior Principal Distribution Amount	\$3,576,900	\$3,392,194	\$3,539,585	\$3,658,721	<b>\$3,727,791</b>
	4 Subordinate Principal Distribution Amount	\$942,225	\$893,570	\$932,395	\$963,778	<b>\$981,973</b>
	5 Net Loan Rate	N/A	N/A	N/A	N/A	<b>N/A</b>
	6 Senior Asset Percentage	130.13%	130.13%	130.13%	130.13%	<b>130.13%</b>
	7 Total Asset Percentage	103.00%	103.00%	103.00%	103.00%	<b>103.00%</b>