

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2016
Collection Period: 10/01/15 to 12/31/15

I. Series 2005-B Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance				September 30, 2015	Change	December 31, 2015		
1	Principal Balance			\$104,355,624.18	(\$4,454,416.32)		\$99,901,207.86	
2	Accrued Interest			\$338,756.56	(\$3,104.49)		\$335,652.07	
3	Total Principal And Accrued Interest Balance			\$104,694,380.74	(\$4,457,520.81)		\$100,236,859.93	
4	Fund Accounts Balance			\$6,181,734.60	\$204,679.71		\$6,386,414.31	
5	Total Student Loans And Fund Balance			\$110,876,115.34	(\$4,252,841.10)		\$106,623,274.24	
B. Student Loan Portfolio and Fund Balance				September 30, 2015	Change	December 31, 2015		
1	Weighted Average Coupon (WAC)			3.33%	0.03%		3.36%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			114	(2)		112	
3	Number of Loans			15,412	(354)		15,058	
4	Number of Borrowers			12,782	(270)		12,512	
C. Notes and Certificates								
				12/31/2015 Interest Rate	Balance September 30, 2015	Balance Change	Balance December 31, 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	0.54990%	\$7,759,249.19	(\$3,212,440.19)	\$4,546,809.00	4.4%
3	Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3 FRN	00432CCW9	0.68990%	\$76,674,000.00	\$0.00	\$76,674,000.00	74.7%
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	0.81990%	\$22,241,354.09	(\$846,219.00)	\$21,395,135.09	20.8%
6	Total Notes and Certificates			0.71080%	\$106,674,603.28	(\$4,058,659.19)	\$102,615,944.09	100.0%
D. Fund Accounts Balance								
				September 30, 2015	Change	December 31, 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			\$5,181,734.60	\$204,679.71		\$5,386,414.31	
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			\$6,181,734.60	\$204,679.71		\$6,386,414.31	

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II. Series 2005-B Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2015	
1 Borrower Payments - Total			(\$4,240,099.38)
2 Claim Payments			\$0.00
3 Refunds			\$9,173.33
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			(\$4,230,926.05)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$13,993.64
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$3,818.98		
4b Adjustments - Write-offs	(\$241,302.89)		
4 Total Adjustments			(\$237,483.91)
5 Total Non-Cash Principal Activity			(\$223,490.27)
C. Total Student Loan Principal Activity			(\$4,454,416.32)
D. Student Loan Interest Activity			
1 Borrower Payments - Total			(\$874,771.74)
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			(\$874,771.74)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$864,751.04
2 Capitalized Interest			(\$13,993.64)
3a Small Balance and Other Adjustments	(\$4,705.81)		
3b Adjustments - Write-offs	(\$4,232.96)		
3 Total Adjustments			(\$8,938.77)
4 Fee Accruals			\$29,848.62
5 Total Non-Cash Interest Adjustments			\$871,667.25
F. Total Student Loan Interest Activity			(\$3,104.49)

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III. Series 2005-B Collection Fund Activity			
A.	Collection Fund	December 31, 2015	
	Beginning Balance	\$5,095,570.06	
	Transfers to Other Funds	(\$5,095,570.06)	
1a	Amount received in the collection account related to the collection period	\$5,062,174.52	
1b	Earnings	\$612.80	
1c	Recoveries	\$178,465.44	
2	Amount received from Swap counterparty with respect to the related interest period	\$0.00	
3	Misc. Payments Received/Due	\$15,473.74	
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	\$5,256,726.50	
B.	Required Payments Under Waterfall		
		Payment	Transfer from Capitalized Fund
1a	Administrative Allowance	\$257,220.63	\$0.00
1b	Administration and Trustee Fees	\$12,500.00	\$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	\$6,320.18	\$0.00
3c	Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$133,712.85	\$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	\$44,341.95	\$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)	\$4,327,688.76	\$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.	\$474,942.13	\$0.00
	Total Payments	\$5,256,726.50	\$0.00

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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)	\$5,256,726.50	\$5,256,726.50
B.	First	Administrative Allowance	\$269,720.63	\$4,987,005.87
	Second	Swap Payments	\$0.00	\$4,987,005.87
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	\$4,987,005.87
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$6,320.18	\$4,980,685.69
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$133,712.85	\$4,846,972.84
	(d)	Total Interest Distribution on Senior Notes or Obligations:	\$140,033.03	
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	\$4,846,972.84
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$4,846,972.84
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$4,846,972.84
	(d)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$44,341.95	\$4,802,630.89
F.	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$4,802,630.89
G.	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$4,802,630.89
H.	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$4,802,630.89
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	\$4,802,630.89
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$3,425,377.85	\$1,377,253.04
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,377,253.04
	(d)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class B-2 [FRN]	\$902,310.91	\$474,942.13
	(e)	Total Principal Distribution on Notes or Obligations:	\$4,327,688.76	
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.	\$474,942.13	\$0.00

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V. Series 2005-B Senior and Total Asset Percentages

		December 31, 2015	
A.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$100,236,859.93	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 Senior Notes Outstanding (a)	\$77,795,431.15	
	Senior Asset Percentage	130.13%	
B.	Total Asset Percentage		
	1 Student Loan Portfolio Balance	\$100,236,859.93	
	2 Capitalized Interest and Principal Fund Balances	\$1,000,043.06	
	3 All Notes Outstanding (a)	\$98,288,255.33	
	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		15,058	\$99,901,207.86	100.00%
	2 Total By Loan Type Distribution (a)		15,058	\$99,901,207.86	100.00%
	Borrower Status Distribution:				
	1 In-School		11	\$78,928.82	0.08%
	2 Grace		5	\$36,312.50	0.04%
	3 Deferment		0	\$0.00	0.00%
	4 Forbearance		139	\$1,115,418.18	1.12%
	5 Repayment		14,903	\$98,670,548.36	98.77%
	6 Interim Charge-Offs		0	\$0.00	0.00%
	7 Total By Borrower Status Distribution		15,058	\$99,901,207.86	100.00%
	School Type Distribution:				
	1 Graduate		15,004	\$99,465,275.28	99.56%
2 Undergraduate		54	\$435,932.58	0.44%	
3 Total By Loan Type Distribution		15,058	\$99,901,207.86	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 Current	11	Includes Accrued Int. \$117,458.45	0.12%			
B.	Grace Current	5	\$47,959.05	0.05%			
C.	TOTAL INTERIM	16	\$165,417.50	0.17%			
D.	REPAYMENT: Active						
	Current	13,353	\$87,054,926.94	86.85%			
	1-29 Days Delinquent	1,113	\$8,296,112.72	8.28%			
	30-59 Days Delinquent	230	\$1,836,322.11	1.83%			
	60-89 Days Delinquent	87	\$656,772.53	0.66%			
	90-119 Days Delinquent	54	\$469,005.30	0.47%			
	120-149 Days Delinquent	30	\$276,999.76	0.28%			
	150-179 Days Delinquent	36	\$313,990.45	0.31%			
	> 180 Days Delinquent	0	\$0.00	0.00%			
E.	Deferment: Current	0	\$0.00	0.00%			
F.	Forbearance: Current	139	\$1,167,312.62	1.16%			
G.	Claims	0	\$0.00	0.00%			
H.	TOTAL REPAYMENT	15,042	\$100,071,442.43	99.83%			
I.	TOTAL PORTFOLIO	15,058	\$100,236,859.93	100.00%			

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VIII. Series 2005-B Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$102,615,944
B.	1 Total Private Principal Outstanding Balance	\$99,901,208
	2 Total Fund Accounts Balance	\$6,386,414
	3 Total Principal and Accrued Interest Balance	\$100,236,860
	4 Number of Loans	15,058
	5 Number of Borrowers	12,512
C.	1 Borrower Payments- Principal	\$4,240,099
	2 Borrower Payments- Interest	\$874,772
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$257,221
	3 Cash Release to Access Group Inc	\$474,942
E.	1 Weighted Average Coupon (WAC)	3.36%
	2 Weighted Average Remaining Maturity (WARM)	112
F.	1 Senior Notes Outstanding	\$81,220,809
	2 Subordinate Note Outstanding	\$21,395,135
	3 Senior Principal Distribution Amount	\$3,212,440
	4 Subordinate Principal Distribution Amount	\$846,219
	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
December 31, 2015

IX. Asset-Backed Securities Notes Series 2005-B						
	Collection Periods	December-14	March-15	June-15	September-15	December-15
	Reporting Date	1/26/2015	4/27/2015	7/27/2015	10/26/2015	1/25/2016
A.	1 Asset Backed Securities	\$120,478,846	\$116,006,866	\$111,384,367	\$106,674,603	\$102,615,944
B.	1 Total Private Principal Balance	\$118,020,394	\$113,316,910	\$108,509,927	\$104,355,624	\$99,901,208
	2 Total Fund Accounts Balance	\$6,530,659	\$6,671,268	\$6,699,763	\$6,181,735	\$6,386,414
	3 Total Principal and Accrued Interest Balance	\$118,487,029	\$113,725,855	\$108,874,800	\$104,694,381	\$100,236,860
	4 Number of Loans	16,606	16,187	15,762	15,412	15,058
	5 Number of Borrowers	13,675	13,350	13,041	12,782	12,512
C.	1 Borrower Payments- Principal	\$4,193,198	\$4,315,788	\$4,410,812	\$3,952,215	\$4,240,099
	2 Borrower Payments- Interest	\$958,551	\$981,604	\$912,471	\$911,113	\$874,772
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$302,810	\$291,142	\$279,051	\$267,946	\$257,221
	3 Cash Release to Access Group	\$393,850	\$458,315	\$428,572	\$585,058	\$474,942
E.	1 Weighted Average Coupon (WAC)	3.29%	3.30%	3.32%	3.33%	3.36%
	2 Weighted Average Remaining Maturity (WARM)	123	119	116	114	112
F.	1 Senior Notes Outstanding	\$95,359,346	\$91,819,761	\$88,161,041	\$84,433,249	\$81,220,809
	2 Subordinate Note Outstanding	\$25,119,500	\$24,187,105	\$23,223,327	\$22,241,354	\$21,395,135
	3 Senior Principal Distribution Amount	\$3,392,194	\$3,539,585	\$3,658,721	\$3,727,791	\$3,212,440
	4 Subordinate Principal Distribution Amount	\$893,570	\$932,395	\$963,778	\$981,973	\$846,219
	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%