**Student Loan Asset Backed Series 2005-B Notes** 

**Quarterly Servicing Report** 

Report Date: July 25, 2022

Series 2005-B Asset and Liability Summary								
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Student Loan Portfolio and Fund Balance					March 31, 2022	Change	June 30, 2022	
1 Principal Balance					\$17,415,247.51	(\$1,559,890.82)	\$15,855,356.69	
2 Accrued Interest					\$66,503.35	(\$5,723.47)	\$60,779.88	
3 Total Principal And Accrued Interest Balance					\$17,481,750.86	(\$1,565,614.29)	\$15,916,136.57	
4 Fund Accounts Balance					\$3,295,815.94	(\$497,520.49)	\$2,798,295.45	
5 Total Student Loans And Fund Balance					\$20,777,566.80	(\$2,063,134.78)	\$18,714,432.02	
Student Loan Portfolio and Fund Balance					March 31, 2022	Change	June 30, 2022	
1 Weighted Average Coupon (WAC)					3.13%	0.36%	3.49%	
2 Weighted Average Remaining Maturity (WARM)	[inclu	ıdes in-s	chool period]		58	(2)	56	
3 Number of Loans	•				4,679	(245)	4,434	
4 Number of Borrowers					4,254	(198)	4,056	
Notes and Certificates				6/30/2022 Interest Rate	Balance March 31, 2022	Balance Change	Balance June 30, 2022	% of O/S Securit
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	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3 Student Loan Asset Backed Series 2005-B Notes Senior Class	A-3	FRN	00432CCW9	1.55400%	\$14,311,558.63	(\$1,736,667.46)	\$12,574,891.17	79.2%
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	1.68400%	\$3,769,941.88	(\$457,471.86)	\$3,312,470.02	20.8%
6 Total Notes and Certificates				1.58110%	\$18,081,500.51	(\$2,194,139.32)	\$15,887,361.19	100.0%
						•		
Fund Accounts Balance					March 31, 2022	Change	June 30, 2022	
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					\$2,295,815.94	(\$497,520.49)	\$1,798,295.45	
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	
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10 ACCESS 2005-B Sub Principal Account					\$0.00	\$0.00	\$0.00	

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

Report Date: July 25, 2022

	Series 2005-B Transactions and Accruals		
Α.	Student Loan Cash Principal Activity	June 30, 20	22
	Borrower Payments - Total		(\$1,494,256.98
	2 Claim Payments		\$0.00
	3 Refunds		\$0.00
	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	<del></del>	\$0.00
	6 Total Cash Principal Activity		(\$1,494,256.98
В.	Student Loan Non-Cash Principal Activity		
	1 Capitalized Interest		(\$8,814.20
	2 New Acquisitions/Cancellations - Fees		\$0.00
	3 Capitalized Guarantee Fees		\$0.00
	4a Small Balance and Other Adjustments	\$11,176.81	
	4b Adjustments - Write-offs	(\$67,996.45)	
	4 Total Adjustments		(\$56,819.64)
	5 Total Non-Cash Principal Activity		(\$65,633.84)
C.	Total Student Loan Principal Activity		(\$1,559,890.82)
D.	Student Loan Interest Activity		
	1 Borrower Payments - Total		(\$158,143.91)
	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
	5 Total Interest Collections	_	(\$158,143.91
E.	Student Loan Non-Cash Interest Activity		
	1 Borrower Accruals		\$154,741.90
	2 Capitalized Interest		\$8,814.20
	3a Small Balance and Other Adjustments	(\$12,399.06)	
	3b Adjustments - Write-offs	(\$890.67)	
	3 Total Adjustments		(\$13,289.73
	4 Fee Accruals		\$2,154.07
	5 Total Non-Cash Interest Adjustments		\$152,420.44
F.	Total Student Loan Interest Activity		(\$5,723.47

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

Report Date: July 25, 2022

III.	Series 2005-B Collection Fund Activity			
Α.	Collection Fund	June 30, 2022		
	Beginning Balance	\$2,270,373.76		
	Transfers to Other Funds	(\$2,270,373.76)		
	1a Amount received in the collection account related to the collection period	\$1,661,716.37		
	1b Earnings	\$33.09		
	1c Recoveries	\$120,419.29		
	2 Amount received from Swap counterparty with respect to the related interest period	\$0.00		
	3 Misc. Payments Received/Due	\$0.00		
	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	\$1,782,168.75		
В.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$42,180.38	\$42,180.38	\$0.00
	1b Administration and Trustee Fees	\$3,371.43	\$3,371.43	\$0.00
	2 Swap Payments	\$0.00	\$0.00	\$0.00
	3a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$49,396.27	\$49,396.27	\$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 Payment of Interest Distribution Amount on Subordinate Notes Class B-2	\$14,100.45	\$14,100.45	\$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 (Allocation of Principal Payments)	\$1,673,120.22	\$1,673,120.22	\$0.00
	10 Payment of swap with respect to the notes (Swap Termination Payment)	\$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.	\$0.00	\$0.00	\$0.00
	Total Payments	\$1,782,168.75	\$1,782,168.75	\$0.00

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

Report Date: July 25, 2022

		5-B Notes Waterfall for Distributions		Remaining	CAPI Account
				Funds Balance	Balance Uses
۸.		Total Available Funds (Collection Fund Account)	\$1,782,168.75	\$1,782,168.75	
3.	First	Administrative Allowance	\$45,551.81	\$1,736,616.94	\$0.
	Second	Swap Payments	\$0.00	\$1,736,616.94	\$0.
<b>)</b> .	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	\$1,736,616.94	\$0
	` '	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,736,616.94	\$0
	, ,	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$49,396.27	\$1,687,220.67	\$0
	` ,	Total Interest Distribution on Senior Notes or Obligations:	\$49,396.27	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•
).	Fourth	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
		Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN]	\$0.00	\$1,687,220.67	\$0
	` ,	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,687,220.67	\$
	, ,	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$0.00	\$1,687,220.67	\$
	, ,	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	ψ.,ee., <u>==</u> e.	· ·
	Fifth	Payment of Interest Distribution Amount on Subordinate Notes Class B	\$14,100.45	\$1,673,120.22	\$0
	Sixth	Payment of Principal Distribution Amount on Senior notes (if interest trigger)	\$0.00	\$1,673,120.22	\$0
	Seventh	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,673,120.22	\$
	Eighth	Payment to the Capitalized Interest account to increase the balance thereof set forth	\$0.00	\$1,673,120.22	\$
	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	\$1,673,120.22	\$0
	(b)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN]	\$0.00	\$1,673,120.22	\$(
	(c)	Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN]	\$1,324,279.37	\$348,840.85	\$(
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN]	\$348,840.85	\$0.00	\$(
	(e)	Total Principal Distribution on Notes or Obligations:	\$1,673,120.22		
	Tenth	Payment of swap with respect to the notes (Swap Termination Payment)	\$0.00	\$0.00	\$
	Eleventh	Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced	\$0.00	\$0.00	\$
	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$0.00	\$0.00	\$

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

Report Date: July 25, 2022

V. s	eries 2005-B Senior and Total Asset Percentages	
		June 30, 2022
Α.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$15,916,136.57
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11
	3 Senior Notes Outstanding (a)	\$11,250,611.80
	Senior Asset Percentage	150.36%
3.	Total Asset Percentage	
	1 Student Loan Portfolio Balance	\$15,916,136.57
	2 Capitalized Interest and Principal Fund Balances	\$1,000,004.11
	3 All Notes Outstanding (a)	\$14,214,240.97
	Total Asset Percentage	119.01%

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

Report Date: July 25, 2022

		Number	Dollar	% of
		of Loans	Amount	Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,434	\$15,855,356.69	100.00%
	2 Total By Loan Type Distribution (a)	4,434	\$15,855,356.69	100.00%
В.	Borrower Status Distribution:			
	1 In-School	3	\$16,369.00	0.10%
	2 Grace	1	\$5,278.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	7	\$30,521.76	0.19%
	5 Repayment	4,422	\$15,798,379.63	99.64%
	6 Interim Charge-Offs	1	\$4,808.30	0.03%
	7 Total By Borrower Status Distribution	4,434	\$15,855,356.69	100.00%
C.	School Type Distribution:			
	1 Graduate	4,419	\$15,733,198.30	99.23%
	2 Undergraduate	15	\$122,158.39	0.77%
	3 Total By Loan Type Distribution	4,434	\$15,855,356.69	100.00%

Student Loan Asset Backed Series 2005-B Notes

**Quarterly Servicing Report** 

Report Date: July 25, 2022

VII.	Series 2005-B Notes	Portfol	Portfolio Status By Loan Type			
	Status	# of Loans	Amount (\$)	Percentage (%)		
	INTERIM:		Includes Accrued Int.			
A.	In-School					
	Current	3	\$35,345.35	0.22%		
В.	Grace					
	Current	1	\$8,832.73	0.06%		
C.	TOTAL INTERIM	4	\$44,178.08	0.28%		
D.	REPAYMENT:					
	Active					
	Current	4,067	\$14,324,946.14	90.00%		
	1-29 Days Delinquent	250	\$1,030,208.11	6.47%		
	30-59 Days Delinquent	59	\$276,653.22	1.74%		
	60-89 Days Delinquent	23	\$98,330.53	0.62%		
	90-119 Days Delinquent	10	\$31,669.31	0.20%		
	120-149 Days Delinquent	7	\$48,690.38	0.31%		
	150-179 Days Delinquent > 180 Days Delinquent	6 0	\$25,897.28 \$0.00	0.16% 0.00%		
E.	Deferment:					
	Current	0	\$0.00	0.00%		
F.	Forbearance:					
	Current	7	\$30,754.64	0.19%		
G.	Interim Charge-Offs	1	\$4,808.88	0.03%		
Н.	TOTAL REPAYMENT	4,430	\$15,871,958.49	99.72%		
ı.	TOTAL PORTFOLIO	4,434	\$15,916,136.5 <b>7</b>	100.00%		

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

Report Date: July 25, 2022

VIII.	Series 2005-B Portfolio Summary Report	
A.	1 ABS Notes Outstanding	\$15,887,361
В.	<ol> <li>Total Private Principal Outstanding Balance</li> <li>Total Fund Accounts Balance</li> <li>Total Principal and Accrued Interest Balance</li> <li>Number of Loans</li> <li>Number of Borrowers</li> </ol>	\$15,855,357 \$2,798,295 \$15,916,137 4,434 4,056
C.	Borrower Payments- Principal     Borrower Payments- Interest	\$1,494,257 \$158,144
D.	<ul><li>1 Necessary Funds Transfer to Meet Obligations</li><li>2 Administrative Allowance</li><li>3 Cash Release to Access Group Inc</li></ul>	\$0 \$42,180 \$0
E.	Weighted Average Coupon (WAC)     Weighted Average Remaining Maturity (WARM)	3.49% 56
F.	<ol> <li>Senior Notes Outstanding</li> <li>Subordinate Note Outstanding</li> <li>Senior Principal Distribution Amount</li> <li>Subordinate Principal Distribution Amount</li> <li>Net Loan Rate</li> <li>Senior Asset Percentage</li> <li>Total Asset Percentage</li> </ol>	\$12,574,891 \$3,312,470 \$1,736,667 \$457,472 N/A 150.36% 119.01%

#### **Student Loan Asset Backed Series 2005-B Notes**

#### Portfolio Trend Analysis Report June 30, 2022

	Collection Periods	June-21	September-21	December-21	March-22	June-22
	Reporting Date	7/26/21	10/25/21	1/25/22	4/25/22	7/25/22
۱.	1 Asset Backed Securities	\$24,684,259	\$22,378,285	\$20,135,275	\$18,081,501	\$15,887,36
<b>3.</b>	1 Total Private Principal Balance	\$23,246,924	\$21,194,485	\$19,322,301	\$17,415,248	\$15,855,35
	2 Total Fund Accounts Balance	\$3,657,801	\$3,557,665	\$3,362,238	\$3,295,816	\$2,798,29
	3 Total Principal and Accrued Interest Balance	\$23,353,970	\$21,296,540	\$19,420,351	\$17,481,751	\$15,916,13
	4 Number of Loans	6,035	5,731	5,424	4,679	4,43
	5 Number of Borrowers	5,246	5,014	4,770	4,254	4,05
<b>.</b>	1 Borrower Payments- Principal	\$2,030,223	\$1,992,543	\$1,852,642	\$1,833,928	\$1,494,2
	2 Borrower Payments- Interest	\$207,805	\$200,873	\$172,831	\$159,462	\$158,14
).	Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	;
	2 Administrative Allowance	\$61,506	\$56,391	\$51,398	\$46,634	\$42,18
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	:
	1 Weighted Average Coupon (WAC)	3.15%	3.11%	3.10%	3.13%	3.49
	2 Weighted Average Remaining Maturity (WARM)	63	61	59	58	5
	1 Senior Notes Outstanding	\$19,537,661	\$17,712,475	\$15,937,127	\$14,311,559	\$12,574,89
	2 Subordinate Note Outstanding	\$5,146,598	\$4,665,809	\$4,198,148	\$3,769,942	\$3,312,47
	3 Senior Principal Distribution Amount	\$1,961,975	\$1,825,185	\$1,775,348	\$1,625,568	\$1,736,66
	4 Subordinate Principal Distribution Amount	\$516,822	\$480,789	\$467,661	\$428,206	\$457,47
	5 Net Loan Rate	N/A	N/A	N/A	N/A	N
	6 Senior Asset Percentage	137.50%	139.90%	142.68%	146.97%	150.36
	7 Total Asset Percentage	108.83%	110.73%	112.94%	116.33%	119.01