

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: January 25, 2017

Collection Period: 12/01/16 to 12/31/16

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						November 30, 2016	Change	December 31, 2016		
1	Principal Balance					\$746,649,081.23	(\$5,745,743.31)	\$740,903,337.92		
2	Accrued Interest					\$3,375,459.92	\$18,393.87	\$3,393,853.79		
3	Accrued ISP					\$53,602.75	\$27,689.77	\$81,292.52		
4	Accrued SAP					\$195,827.19	\$137,917.64	\$333,744.83		
5	Total Principal And Accrued Interest Balance					\$750,273,971.09	(\$5,727,349.44)	\$744,712,229.06		
6	Fund Accounts Balance					\$23,317,177.32	(\$10,987,682.48)	\$12,329,494.84		
7	Total Student Loans And Fund Balance					\$773,591,148.41	(\$16,715,031.92)	\$757,041,723.90		
B.										
1	Weighted Average Coupon (WAC) [not including SAP]					2.73%	0.00%	2.73%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					206	(1)	205		
3	Number of Loans					22,431	(133)	22,298		
4	Number of Borrowers					19,937	(100)	19,837		
C. Notes and Certificates										
						12/31/2016	Balance	Balance	% of	
						Int. Rate	11/30/2016	Change	12/31/2016	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN	00432CAK7	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN	00432CAL5	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	2.20400%		\$53,400,000.00	\$0.00	\$53,400,000.00	6.92%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	2.24900%		\$39,050,000.00	\$0.00	\$39,050,000.00	5.06%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	11.93500%		\$23,750,000.00	\$0.00	\$23,750,000.00	3.08%
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1	FRN	00432CAX9	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2	FRN	00432CAY7	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC	00432CAZ4	2.25600%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.29%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	2.13400%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.29%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	2.16400%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.29%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	2.23600%		\$40,800,000.00	\$0.00	\$40,800,000.00	5.28%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	6.03900%		\$19,700,000.00	\$0.00	\$19,700,000.00	2.55%
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1	FRN	00432CBM2	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN	00432CBN0	1.20706%		\$284,524,573.32	(\$15,858,479.93)	\$268,666,093.39	34.80%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.27000%		\$65,000,000.00	\$0.00	\$65,000,000.00	8.42%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	2.15400%		\$51,600,000.00	\$0.00	\$51,600,000.00	6.68%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	2.20700%		\$65,000,000.00	\$0.00	\$65,000,000.00	8.42%
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6	ARC	00432CBS9	0.00000%		\$0.00	\$0.00	\$0.00	0.00%
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	7.73300%		\$22,500,000.00	\$0.00	\$22,500,000.00	2.91%
20	Total Notes and Certificates					2.41879%	\$787,874,573.32	(\$15,858,479.93)	\$772,016,093.39	100.00%
D. Fund Balances										
						11/30/16	Change	12/31/16		
1	Acquisition Fund					\$0.00	\$0.00	\$0.00		
2	Administration Fund					\$528,290.86	(\$29,869.92)	\$498,420.94		
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund					\$9,949,496.54	(\$2,061,221.61)	\$7,888,274.93		
5	Debt Service Fund - Interest Account					\$1,211,368.01	(\$130,650.04)	\$1,080,717.97		
6	Debt Service Fund - Principal Account					\$8,765,940.91	(\$8,765,940.91)	\$0.00		
7	Total Fund Accounts Balance					\$23,317,177.32	(\$10,987,682.48)	\$12,329,494.84		

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
	Totals		CONSOLIDATION	STAFFORD
	12/31/2016		12/31/2016	12/31/2016
A. Student Loan Cash Principal Activity				
1 Borrower Payments - Total		(\$5,146,934.26)	(\$4,853,645.62)	(\$293,288.64)
2 Claim Payments		(\$764,331.26)	(\$690,753.53)	(\$73,577.73)
3 Refunds		\$3,761.01	\$3,513.37	\$247.64
4 Reversals		\$0.00	\$0.00	\$0.00
5a New Acquisitions - Principal		\$0.00	\$0.00	\$0.00
5b Cancellations - Principal		\$0.00	\$0.00	\$0.00
5c New Acquisitions - Sale Transfers		\$0.00	\$0.00	\$0.00
5d New Acquisitions - Repurchases		\$12,439.90	\$12,439.90	\$0.00
5 New Acquisitions - Total		\$12,439.90	\$12,439.90	\$0.00
6 Total Cash Principal Activity		(\$5,895,064.61)	(\$5,528,445.88)	(\$366,618.73)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest		\$152,662.58	\$141,022.93	\$11,639.65
2 New Acquisitions/Cancellations - Fees		\$0.00	\$0.00	\$0.00
3 Capitalized Guarantee Fees		\$0.00	\$0.00	\$0.00
4a Small Balance and Other Adjustments		\$7,609.21	\$7,406.77	\$202.44
4b Adjustments - Write-offs		(\$10,950.49)	(\$9,449.08)	(\$1,501.41)
4 Total Adjustments		(\$3,341.28)	(\$2,042.31)	(\$1,298.97)
5 Total Non-Cash Principal Activity		\$149,321.30	\$138,980.62	\$10,340.68
C. Total Student Loan Principal Activity		(\$5,745,743.31)	(\$5,389,465.26)	(\$356,278.05)
D. Student Loan Cash Interest Activity				
1 Borrower Payments - Total		(\$1,508,953.89)	(\$1,476,401.36)	(\$32,552.53)
2 Claim Payments		(\$23,679.20)	(\$21,677.67)	(\$2,001.53)
3 Reversals		\$0.00	\$0.00	\$0.00
4a New Acquisitions - Sale Transfers		\$0.00	\$0.00	\$0.00
4b New Acquisitions - Repurchases		\$0.00	\$0.00	\$0.00
4 New Acquisitions		\$0.00	\$0.00	\$0.00
5 Other Adjustments		\$0.00	\$0.00	\$0.00
6 Subsidy Payments		\$0.00	\$0.00	\$0.00
7 Special Allowance Payments		\$0.00	\$0.00	\$0.00
8 Total Cash Interest Activity		(\$1,532,633.09)	(\$1,498,079.03)	(\$34,554.06)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals		\$1,698,724.35	\$1,648,087.89	\$50,636.46
2 Subsidized Gov't Interest - Accrued Interest (ISP)		\$27,689.77	\$24,706.30	\$2,983.47
3 Special Allowance Payments Estimate		\$137,917.64	\$129,553.81	\$8,363.83
4 Capitalized Interest		(\$152,662.58)	(\$141,022.93)	(\$11,639.65)
5a Small Balance and Other Adjustments		(\$9,479.54)	(\$9,068.96)	(\$410.58)
5b Adjustments - Write-offs		(\$3,925.09)	(\$2,894.59)	(\$1,030.50)
5c Other Adjustments - Subsidized Gov't Interest (ISP)		\$0.00	\$0.00	\$0.00
5d Other Adjustments - Special Allowance Payments (SAP)		\$0.00	\$0.00	\$0.00
5 Total Adjustments		(\$13,404.63)	(\$11,963.55)	(\$1,441.08)
6 Fee Accruals		\$18,369.82	\$16,152.50	\$2,217.32
7 Total Non-Cash Interest Activity		\$1,716,634.37	\$1,665,514.02	\$51,120.35
F. Total Student Loan Interest Activity		\$184,001.28	\$167,434.99	\$16,566.29

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2016		
	1 Beginning Balance	\$9,491,888.07		
	2 Transfers to Other Funds	(\$9,491,888.07)		
	3 Amount received in the collection account related to the collection period	\$6,376,940.46		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$764,331.26		
	8 Guarantee Payments of Interest	\$23,679.20		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$12,439.90)		
	11 Interest and Other Earnings	\$2,968.76		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$7,155,479.78			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$277,838.75	\$277,838.75	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$655,437.05	\$655,437.05	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,196,605.42	\$1,196,605.42	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$99,271.19	\$99,271.19	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$4,926,327.37	\$4,926,327.37	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$7,155,479.78	\$7,155,479.78	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$7,155,479.78	\$7,155,479.78	\$0.00
B.	Administration Funds	\$933,275.80	\$6,222,203.98	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$6,222,203.98	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,222,203.98	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$92,777.16	\$6,129,426.82	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$67,970.43	\$6,061,456.39	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,061,456.39	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,061,456.39	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$70,629.65	\$5,990,826.74	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$132,443.87	\$5,858,382.87	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$71,005.47	\$5,787,377.40	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$70,951.20	\$5,716,426.20	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,716,426.20	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$261,238.52	\$5,455,187.68	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$226,863.00	\$5,228,324.68	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$89,691.12	\$5,138,633.56	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$113,035.00	\$5,025,598.56	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,025,598.56	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,196,605.42		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$5,025,598.56	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,025,598.56	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,025,598.56	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,025,598.56	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,025,598.56	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,025,598.56	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,025,598.56	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,025,598.56	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,025,598.56	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,025,598.56	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,025,598.56	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,025,598.56	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,025,598.56	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,025,598.56	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,025,598.56	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,025,598.56	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$31,278.75	\$4,994,319.81	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$35,857.94	\$4,958,461.87	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$32,134.50	\$4,926,327.37	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$99,271.19		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,926,327.37	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,926,327.37	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	December 31, 2016
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,604,853.87
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$277,838.75
	5 Minus amounts required..ED..guarantee agencies	\$628,138.43
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$25,005.81
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.61%
	Net Loan Rate	1.61%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$744,712,229.06
	2 Fund Balances	\$12,334,258.33
	3 Senior Notes Interest	\$485,251.86
	4 Senior Notes Outstanding	\$706,066,093.39
	Senior Asset Percentage	107.15%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$744,712,229.06
	2 Fund Balances	\$12,334,258.33
	3 All Notes Interest	\$674,140.71
	4 All Notes Outstanding	\$772,016,093.39
	Subordinate Asset Percentage	97.97%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	2,249	\$10,266,542.28	1.39%
	2 UnSubsidized Stafford	2,160	\$15,769,107.63	2.13%
	3 Consolidation	17,889	\$714,867,688.01	96.49%
	4 Total By Loan Type Distribution	22,298	\$740,903,337.92	100.00%
B.	Borrower Status Distribution:			
	1 In-School	19	\$137,245.05	0.02%
	In-School Consolidations	158	\$6,137,487.56	0.83%
	2 Grace	7	\$42,500.00	0.01%
	3 Deferment	345	\$5,633,394.18	0.76%
	4 Forbearance	523	\$16,396,535.97	2.21%
	5 Repayment	21,190	\$711,202,471.75	95.99%
	6 Claims	56	\$1,353,703.41	0.18%
7 Total By Borrower Status Distribution	22,298	\$740,903,337.92	100.00%	
C.	School Type Distribution:			
	1 Graduate	21,760	\$739,515,161.31	99.81%
	2 Undergraduate	538	\$1,388,176.61	0.19%
	3 Total By School Type Distribution	22,298	\$740,903,337.92	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			# of Loans	Amount (\$)	Percentage (%)
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)			
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	9	\$64,644.00	0.62%	10	\$102,702.43	0.64%	158	\$6,301,466.29	0.88%
B. Grace									
Current	4	\$22,496.72	0.22%	3	\$29,115.04	0.18%	0	\$0.00	0.00%
C. TOTAL INTERIM	13	\$87,140.72	0.84%	13	\$131,817.47	0.82%	158	\$6,301,466.29	0.88%
D. REPAYMENT:									
Active									
Current	1,521	\$5,992,462.27	57.79%	1,472	\$9,874,512.74	61.58%	15,989	\$617,494,747.64	86.01%
1-29 Days Delinquent	173	\$923,257.59	8.90%	176	\$1,376,378.47	8.58%	909	\$43,867,473.47	6.11%
30-59 Days Delinquent	70	\$401,061.49	3.87%	71	\$578,687.32	3.61%	210	\$10,738,614.81	1.50%
60-89 Days Delinquent	44	\$281,751.78	2.72%	42	\$391,220.55	2.44%	87	\$5,042,356.07	0.70%
90-119 Days Delinquent	18	\$99,831.47	0.96%	14	\$111,055.36	0.69%	49	\$2,931,352.63	0.41%
>120 Days Delinquent	91	\$652,215.14	6.29%	89	\$842,640.10	5.25%	165	\$11,838,975.85	1.65%
E. Deferment:									
Current	151	\$759,607.65	7.33%	131	\$1,258,603.95	7.85%	63	\$3,729,948.36	0.52%
F. Forbearance:									
Current	149	\$1,018,797.89	9.83%	133	\$1,259,312.71	7.85%	241	\$14,918,612.07	2.08%
G. Claims	19	\$152,408.14	1.47%	19	\$210,816.64	1.31%	18	\$1,030,065.07	0.14%
H. TOTAL REPAYMENT	2,236	\$10,281,393.42	99.16%	2,147	\$15,903,227.84	99.18%	17,731	\$711,592,145.97	99.12%
I. TOTAL PORTFOLIO	2,249	\$10,368,534.14	100.00%	2,160	\$16,035,045.31	100.00%	17,889	\$717,893,612.26	100.00%
J. GRAND TOTAL					\$744,297,191.71				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: January 25, 2017

Collection Period: 12/01/16 to 12/31/16

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/16 to 12/31/16 01/25/17
A.	1 ABS Notes Outstanding	\$772,016,093
B.	1 Total Principal Balance	\$740,903,338
	2 Total Fund Accounts Balance	\$12,329,495
	3 Total Principal and Accrued Interest Balance	\$744,712,229
	4 Number of Loans	22,298
	5 Number of Borrowers	19,837
C.	1 Borrower Payments- Principal	\$5,146,934
	2 Borrower Payments- Interest	\$1,508,954
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$277,839
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	205
F.	1 Senior Notes Outstanding	\$706,066,093
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$15,858,480
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.61%
	6 Senior Asset Percentage	107.15%
	7 Subordinate Asset Percentage	97.97%

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes
Monthly Servicing Report
Trend Analysis Report
December 31, 2016

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	February-16	March-16	April-16	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16
	Reporting Date	3/28/16	4/25/16	5/25/16	6/27/16	7/25/16	8/25/16	9/26/16	10/25/16	11/25/16	12/27/16	1/25/17
A.	1 Asset Backed Securities	\$836,452,278	\$820,735,700	\$820,735,700	\$820,735,700	\$805,078,049	\$805,078,049	\$805,078,049	\$787,874,573	\$787,874,573	\$787,874,573	\$772,016,093
B.	1 Total Principal Balance	\$793,992,047	\$789,046,881	\$784,036,770	\$778,618,484	\$773,404,193	\$768,560,062	\$763,585,457	\$758,722,156	\$752,521,586	\$746,649,081	\$740,903,338
	2 Total Fund Accounts Balance	\$24,136,022	\$12,737,089	\$17,841,682	\$23,827,846	\$12,859,569	\$18,043,826	\$23,566,054	\$10,819,495	\$17,148,402	\$23,317,177	\$12,329,495
	3 Total Principal and Accrued Interest Balance	\$797,743,088	\$792,942,045	\$788,000,717	\$782,389,514	\$777,085,149	\$772,282,477	\$767,286,092	\$762,466,524	\$756,302,186	\$750,273,971	\$744,712,229
	4 Number of Loans	23,615	23,480	23,337	23,202	23,082	22,963	22,840	22,710	22,555	22,431	22,298
	5 Number of Borrowers	20,753	20,667	20,567	20,464	20,380	20,295	20,213	20,132	20,026	19,937	19,837
C.	1 Borrower Payments- Principal	\$5,042,430	\$4,781,457	\$4,822,357	\$4,922,866	\$5,005,614	\$4,616,634	\$4,586,257	\$4,439,930	\$5,277,217	\$5,392,245	\$5,146,934
	2 Borrower Payments- Interest	\$1,596,928	\$1,537,898	\$1,574,451	\$1,556,485	\$1,544,218	\$1,535,214	\$1,565,921	\$1,520,075	\$1,503,523	\$1,499,654	\$1,508,954
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$297,747	\$295,893	\$294,014	\$291,982	\$290,027	\$288,210	\$286,345	\$284,521	\$282,196	\$279,993	\$277,839
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.72%	2.72%	2.72%	2.72%	2.72%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	213	213	212	211	210	209	208	208	207	206	205
F.	1 Senior Notes Outstanding	\$770,502,278	\$754,785,700	\$754,785,700	\$754,785,700	\$739,128,049	\$739,128,049	\$739,128,049	\$721,924,573	\$721,924,573	\$721,924,573	\$706,066,093
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$0	\$15,716,578	\$0	\$0	\$15,657,651	\$0	\$0	\$17,203,476	\$0	\$0	\$15,858,480
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.58%	1.56%	1.43%	1.54%	1.39%	1.60%	1.54%	1.45%	1.50%	1.43%	1.61%
	6 Senior Asset Percentage	106.57%	106.70%	106.70%	106.70%	106.85%	106.88%	106.91%	107.07%	107.04%	106.95%	107.15%
	7 Subordinate Asset Percentage	98.16%	98.12%	98.12%	98.12%	98.09%	98.12%	98.15%	98.10%	98.08%	97.99%	97.97%