

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 25, 2017

Collection Period: 03/01/17 to 03/31/17

| I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary |  |     |     |           |          |                         |                          |                          |                         |                |
|--|--|-----|-----|-----------|----------|-------------------------|--------------------------|--------------------------|-------------------------|----------------|
| <b>A. Student Loan Portfolio and Fund Balance</b>                |  |     |     |           |          |                         |                          |                          |                         |                |
|  |  |     |     |           |          | February 28, 2017       | Change                   | March 31, 2017           |                         |                |
| 1  | Principal Balance  |     |     |           |          | \$730,036,436.51        | (\$6,150,186.19)         | \$723,886,250.32         |                         |                |
| 2  | Accrued Interest   |     |     |           |          | \$3,205,111.22          | \$47,700.37              | \$3,252,811.59           |                         |                |
| 3  | Accrued ISP  |     |     |           |          | \$50,711.59             | \$26,066.41              | \$76,778.00              |                         |                |
| 4  | Accrued SAP  |     |     |           |          | \$383,369.64            | \$258,261.67             | \$641,631.31             |                         |                |
| 5  | Total Principal And Accrued Interest Balance                           |     |     |           |          | \$733,675,628.96        | (\$6,102,485.82)         | \$727,857,471.22         |                         |                |
| 6  | Fund Accounts Balance  |     |     |           |          | \$23,111,538.42         | (\$9,231,911.33)         | \$13,879,627.09          |                         |                |
| 7  | <b>Total Student Loans And Fund Balance</b>                            |     |     |           |          | <b>\$756,787,167.38</b> | <b>(\$15,334,397.15)</b> | <b>\$741,737,098.31</b>  |                         |                |
| <b>B.</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] |     |     |           |          | 204                     | (1)                      | 203                      |                         |                |
| 3  | Number of Loans  |     |     |           |          | 22,015                  | (176)                    | 21,839                   |                         |                |
| 4  | Number of Borrowers  |     |     |           |          | 19,627                  | (126)                    | 19,501                   |                         |                |
| <b>C. Notes and Certificates</b>                                 |  |     |     |           |          |                         |                          |                          |                         |                |
|  |  |     |     |           |          | 3/31/2017               | Balance                  | Balance                  | % of                    |                |
|  |  |     |     |           |          | Int. Rate               | 2/28/2017                | Change                   | 3/31/2017               | 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 | 1.72000% |                         | \$53,400,000.00          | \$0.00                   | \$53,400,000.00         | 7.05%          |
| 4  | Student Loan Asset-Backed Notes, Senior Series 2002-1                  | A-4 | ARC | 00432CAN1 | 1.72000% |                         | \$39,050,000.00          | \$0.00                   | \$39,050,000.00         | 5.15%          |
| 5  | Student Loan Asset-Backed Notes, Subordinate Series 2002-1             | B   | ARC | 00432CAP6 | 1.72000% |                         | \$23,750,000.00          | \$0.00                   | \$23,750,000.00         | 3.13%          |
| 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 | 1.72000% |                         | \$40,850,000.00          | \$0.00                   | \$40,850,000.00         | 5.39%          |
| 9  | Student Loan Asset-Backed Notes, Senior Series 2003-1                  | A-4 | ARC | 00432CBA8 | 1.72000% |                         | \$40,850,000.00          | \$0.00                   | \$40,850,000.00         | 5.39%          |
| 10   | Student Loan Asset-Backed Notes, Senior Series 2003-1                  | A-5 | ARC | 00432CBB6 | 1.30900% |                         | \$40,850,000.00          | \$0.00                   | \$40,850,000.00         | 5.38%          |
| 11   | Student Loan Asset-Backed Notes, Senior Series 2003-1                  | A-6 | ARC | 00432CBC4 | 1.72000% |                         | \$40,800,000.00          | \$0.00                   | \$40,800,000.00         | 5.38%          |
| 12   | Student Loan Asset-Backed Notes, Subordinate Series 2003-1             | B   | ARC | 00432CBE0 | 1.30900% |                         | \$19,700,000.00          | \$0.00                   | \$19,700,000.00         | 2.60%          |
| 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 | 1.36289% |                         | \$268,666,093.39         | (\$14,268,501.11)        | \$254,397,592.28        | 33.57%         |
| 15   | Student Loan Asset-Backed Notes, Senior Series 2004-1                  | A-3 | ARC | 00432CBP5 | 1.72000% |                         | \$65,000,000.00          | \$0.00                   | \$65,000,000.00         | 8.58%          |
| 16   | Student Loan Asset-Backed Notes, Senior Series 2004-1                  | A-4 | ARC | 00432CBQ3 | 1.30900% |                         | \$51,600,000.00          | \$0.00                   | \$51,600,000.00         | 6.81%          |
| 17   | Student Loan Asset-Backed Notes, Senior Series 2004-1                  | A-5 | ARC | 00432CBR1 | 1.72000% |                         | \$65,000,000.00          | \$0.00                   | \$65,000,000.00         | 8.58%          |
| 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 | 1.72000% |                         | \$22,500,000.00          | \$0.00                   | \$22,500,000.00         | 2.97%          |
| 20   | <b>Total Notes and Certificates</b>                                    |     |     |           |          | <b>1.53928%</b>         | <b>\$772,016,093.39</b>  | <b>(\$14,268,501.11)</b> | <b>\$757,747,592.28</b> | <b>100.00%</b> |
| <b>D. Fund Balances</b>  |  |     |     |           |          |                         |                          |                          |                         |                |
|  |  |     |     |           |          | 02/28/17                | Change                   | 03/31/17                 |                         |                |
| 1  | Acquisition Fund   |     |     |           |          | \$0.00                  | \$0.00                   | \$0.00                   |                         |                |
| 2  | Administration Fund  |     |     |           |          | \$529,466.76            | (\$5,131.53)             | \$524,335.23             |                         |                |
| 3  | Capitalized Interest Fund  |     |     |           |          | \$2,862,081.00          | \$0.00                   | \$2,862,081.00           |                         |                |
| 4  | Collection Fund  |     |     |           |          | \$7,949,187.17          | \$2,022,098.22           | \$9,971,285.39           |                         |                |
| 5  | Debt Service Fund - Interest Account                                   |     |     |           |          | \$1,406,887.09          | (\$884,961.62)           | \$521,925.47             |                         |                |
| 6  | Debt Service Fund - Principal Account                                  |     |     |           |          | \$10,363,916.40         | (\$10,363,916.40)        | \$0.00                   |                         |                |
| 7  | <b>Total Fund Accounts Balance</b>                                     |     |     |           |          | <b>\$23,111,538.42</b>  | <b>(\$9,231,911.33)</b>  | <b>\$13,879,627.09</b>   |                         |                |

# ACCESS GROUP, INC.

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

Report Date: April 25, 2017  
Collection Period: 03/01/17 to 03/31/17

| <b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b> |   |                         |                         |                       |
|--|---|-------------------------|-------------------------|-----------------------|
| <b>A.</b>  | <b>Student Loan Cash Principal Activity</b>             | <b>Totals</b>           | <b>CONSOLIDATION</b>    | <b>STAFFORD</b>       |
|  |   | <b>3/31/2017</b>        | <b>3/31/2017</b>        | <b>3/31/2017</b>      |
|  | 1 Borrower Payments - Total                             | (\$5,718,978.75)        | (\$5,448,598.57)        | (\$270,380.18)        |
|  | 2 Claim Payments  | (\$591,405.45)          | (\$380,708.51)          | (\$210,696.94)        |
|  | 3 Refunds   | \$3,248.41              | \$3,062.35              | \$186.06              |
|  | 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                       | \$0.00                  | \$0.00                  | \$0.00                |
|  | 5 New Acquisitions - Total                              | \$0.00                  | \$0.00                  | \$0.00                |
|  | <b>6 Total Cash Principal Activity</b>                  | <b>(\$6,307,135.79)</b> | <b>(\$5,826,244.73)</b> | <b>(\$480,891.06)</b> |
| <b>B.</b>  | <b>Student Loan Non-Cash Principal Activity</b>         |                         |                         |                       |
|  | 1 Capitalized Interest                                  | \$166,177.47            | \$158,650.81            | \$7,526.66            |
|  | 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                  | \$3,939.75              | \$3,785.20              | \$154.55              |
|  | 4b Adjustments - Write-offs                             | (\$13,167.62)           | (\$7,270.99)            | (\$5,896.63)          |
|  | 4 Total Adjustments                                     | (\$9,227.87)            | (\$3,485.79)            | (\$5,742.08)          |
|  | <b>5 Total Non-Cash Principal Activity</b>              | <b>\$156,949.60</b>     | <b>\$155,165.02</b>     | <b>\$1,784.58</b>     |
| <b>C.</b>  | <b>Total Student Loan Principal Activity</b>            | <b>(\$6,150,186.19)</b> | <b>(\$5,671,079.71)</b> | <b>(\$479,106.48)</b> |
| <b>D.</b>  | <b>Student Loan Cash Interest Activity</b>              |                         |                         |                       |
|  | 1 Borrower Payments - Total                             | (\$1,431,690.42)        | (\$1,401,457.29)        | (\$30,233.13)         |
|  | 2 Claim Payments  | (\$19,957.13)           | (\$14,392.82)           | (\$5,564.31)          |
|  | 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                |
|  | <b>8 Total Cash Interest Activity</b>                   | <b>(\$1,451,647.55)</b> | <b>(\$1,415,850.11)</b> | <b>(\$35,797.44)</b>  |
| <b>E.</b>  | <b>Student Loan Non-Cash Interest Activity</b>          |                         |                         |                       |
|  | 1 Borrower Accruals                                     | \$1,660,890.78          | \$1,612,703.29          | \$48,187.49           |
|  | 2 Subsidized Gov't Interest - Accrued Interest (ISP)    | \$26,066.41             | \$23,183.76             | \$2,882.65            |
|  | 3 Special Allowance Payments Estimate                   | \$258,261.67            | \$245,047.86            | \$13,213.81           |
|  | 4 Capitalized Interest                                  | (\$166,177.47)          | (\$158,650.81)          | (\$7,526.66)          |
|  | 5a Small Balance and Other Adjustments                  | (\$6,765.44)            | (\$6,215.26)            | (\$550.18)            |
|  | 5b Adjustments - Write-offs                             | (\$2,560.17)            | (\$504.57)              | (\$2,055.60)          |
|  | 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                                     | (\$9,325.61)            | (\$6,719.83)            | (\$2,605.78)          |
|  | 6 Fee Accruals  | \$13,960.22             | \$12,940.81             | \$1,019.41            |
|  | <b>7 Total Non-Cash Interest Activity</b>               | <b>\$1,783,676.00</b>   | <b>\$1,728,505.08</b>   | <b>\$55,170.92</b>    |
| <b>F.</b>  | <b>Total Student Loan Interest Activity</b>             | <b>\$332,028.45</b>     | <b>\$312,654.97</b>     | <b>\$19,373.48</b>    |

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2017

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| <b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b> |   |                       |                                   |                                       |
|--|---|-----------------------|-----------------------------------|---------------------------------------|
| <b>A. Collection Fund</b>  |   | <b>March 31, 2017</b> |                                   |                                       |
|  | 1 Beginning Balance   | \$5,742,360.68        |                                   |                                       |
|  | 2 Transfers to Other Funds  | (\$5,742,360.68)      |                                   |                                       |
|  | 3 Amount received in the collection account related to the collection period              | \$9,039,593.44        |                                   |                                       |
|  | 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   | \$591,405.45          |                                   |                                       |
|  | 8 Guarantee Payments of Interest  | \$19,957.13           |                                   |                                       |
|  | 9 Misc. Payments Received/Due   | \$0.00                |                                   |                                       |
|  | 10 Sale Proceeds/Repurchases  | \$0.00                |                                   |                                       |
|  | 11 Interest and Other Earnings  | \$5,675.56            |                                   |                                       |
|  | 12 Counterparty Swap Payments   | \$0.00                |                                   |                                       |
|  | 13 Transfers from Other Funds   | \$0.00                |                                   |                                       |
| 14 <b>Ending Balance</b>   | <b>\$9,656,631.58</b>   |                       |                                   |                                       |
| <b>B. Required Payments Under Waterfall</b>                            |   | <b>Payment</b>        | <b>Distribute from Collection</b> | <b>Transfer/Used from Other Funds</b> |
|  | 1a Administrative Allowance   | \$271,457.34          | \$271,457.34                      | \$0.00                                |
|  | 1b Broker Dealer, Auction Agent and Other Fees  | \$636,680.04          | \$636,680.04                      | \$0.00                                |
|  | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations           | \$714,053.09          | \$714,053.09                      | \$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                             | \$66,213.80           | \$66,213.80                       | \$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                        | \$7,968,227.31        | \$7,968,227.31                    | \$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 <b>Total Payments</b>   | <b>\$9,656,631.58</b>   | <b>\$9,656,631.58</b> | <b>\$0.00</b>                     |                                       |

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

### Monthly Servicing Report

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| IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions |   |                       |                            |                       |
|--|---|-----------------------|----------------------------|-----------------------|
|  |   |                       | Remaining<br>Funds Balance | CAP I Account<br>Used |
| <b>A.</b>  | Total Available Funds (Collection Fund Account)   | <b>\$9,656,631.58</b> | \$9,656,631.58             | \$0.00                |
| <b>B.</b>  | Administration Funds  | <b>\$908,137.38</b>   | \$8,748,494.20             | \$0.00                |
| <b>C.</b>  | <b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>           |                       |                            |                       |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7                   | \$0.00                | \$8,748,494.20             | \$0.00                |
|  | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5                   | \$0.00                | \$8,748,494.20             | \$0.00                |
|  | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3                   | \$53,613.60           | \$8,694,880.60             | \$0.00                |
|  | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1                   | \$39,206.20           | \$8,655,674.40             | \$0.00                |
|  | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9                   | \$0.00                | \$8,655,674.40             | \$0.00                |
|  | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7                   | \$0.00                | \$8,655,674.40             | \$0.00                |
|  | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4                   | \$36,617.94           | \$8,619,056.46             | \$0.00                |
|  | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8                   | \$41,013.40           | \$8,578,043.06             | \$0.00                |
|  | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6                   | \$41,013.40           | \$8,537,029.66             | \$0.00                |
|  | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4                  | \$40,963.20           | \$8,496,066.46             | \$0.00                |
|  | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2                  | \$0.00                | \$8,496,066.46             | \$0.00                |
|  | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0                  | \$279,298.95          | \$8,216,767.51             | \$0.00                |
|  | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5                  | \$65,260.00           | \$8,151,507.51             | \$0.00                |
|  | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3                  | \$51,806.40           | \$8,099,701.11             | \$0.00                |
|  | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1                  | \$65,260.00           | \$8,034,441.11             | \$0.00                |
|  | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | <b>Total Interest Distribution on Senior Notes or Obligations:</b>                              | <b>\$714,053.09</b>   |                            |                       |
| <b>D.</b>  | <b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b> |                       |                            |                       |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6                   | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9                  | \$0.00                | \$8,034,441.11             | \$0.00                |
|  | <b>Total Principal Distribution on Senior Notes or Obligations:</b>                             | <b>\$0.00</b>         |                            |                       |
| <b>E.</b>  | <b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>             |                       |                            |                       |
|  | 1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6                | \$23,845.00           | \$8,010,596.11             | \$0.00                |
|  | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0                | \$19,778.80           | \$7,990,817.31             | \$0.00                |
|  | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7                | \$22,590.00           | \$7,968,227.31             | \$0.00                |
|  | <b>Total Interest Distribution on Subordinate Notes or Obligations:</b>                         | <b>\$66,213.80</b>    |                            |                       |
| <b>F.</b>  | <b>Payment of Principal Distribution Amount of Subordinate Notes</b>                            | <b>\$0.00</b>         | \$7,968,227.31             | \$0.00                |
| <b>G.</b>  | <b>Allocation to Principal Account for scheduled Principal Payments</b>                         | <b>\$7,968,227.31</b> | \$0.00                     | \$0.00                |
| <b>H.</b>  | <b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>         | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>I.</b>  | <b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>              | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>J.</b>  | <b>Allocate to Principal Account, after prior allocations</b>                                   | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>K.</b>  | <b>Interest Account Payments on Senior and Subordinate Carry-Over</b>                           | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>L.</b>  | <b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>                      | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>M.</b>  | <b>Access Group, Inc</b>  | <b>\$0.00</b>         | \$0.00                     | \$0.00                |

# ACCESS GROUP, INC.

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

Report Date: April 25, 2017

Collection Period: 03/01/17 to 03/31/17

| <b>V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages</b> |   |                                     |
|---|---|-------------------------------------|
| <b>A. Net Loan Rate</b>   |   | <b>March 31, 2017</b>               |
|   | 1 ARC outstanding aggregate principal                             | \$503,350,000.00                    |
|   | 2 Interest net of FRN allocation                                  | \$1,674,644.87                      |
|   | 3 Minus counterparty swap payments                                | \$0.00                              |
|   | 4 Minus administrative allowance                                  | \$271,457.34                        |
|   | 5 Minus amounts required..ED..guarantee agencies                  | \$614,264.36                        |
|   | 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 | 1.82%                               |
|   | <b>Net Loan Rate</b>  | <b>1.82%</b>                        |
| <b>B. Senior Asset Percentage</b>   | 1 Student Loan Portfolio Balance                                  | \$727,857,471.22                    |
|   | 2 Fund Balances   | \$13,888,308.07                     |
|   | 3 Senior Notes Interest   | \$341,206.19                        |
|   | 4 Senior Notes Outstanding  | \$691,797,592.28                    |
|   |   | <b>Senior Asset Percentage</b>      |
| <b>C. Subordinate Asset Percentage</b>  | 1 Student Loan Portfolio Balance                                  | \$727,857,471.22                    |
|   | 2 Fund Balances   | \$13,888,308.07                     |
|   | 3 All Notes Interest  | \$379,018.69                        |
|   | 4 All Notes Outstanding   | \$757,747,592.28                    |
|   |   | <b>Subordinate Asset Percentage</b> |

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 25, 2017

Collection Period: 03/01/17 to 03/31/17

| <b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b> |  |                            |                          |                           |
|--|--|----------------------------|--------------------------|---------------------------|
|  |  | <b>Number<br/>of Loans</b> | <b>Dollar<br/>Amount</b> | <b>% of<br/>Portfolio</b> |
| <b>A.</b>  | <b>Loan Type Distribution:</b>             |                            |                          |                           |
|  | 1 Subsidized Stafford                      | 2,137                      | \$9,744,100.33           | 1.35%                     |
|  | 2 UnSubsidized Stafford                    | 2,041                      | \$15,021,996.94          | 2.08%                     |
|  | 3 Consolidation                            | 17,661                     | \$699,120,153.05         | 96.58%                    |
|  | <b>4 Total By Loan Type Distribution</b>   | <b>21,839</b>              | <b>\$723,886,250.32</b>  | <b>100.00%</b>            |
| <b>B.</b>  | <b>Borrower Status Distribution:</b>       |                            |                          |                           |
|  | 1 In-School                                | 17                         | \$131,585.05             | 0.02%                     |
|  | In-School Consolidations                   | 161                        | \$6,208,190.44           | 0.86%                     |
|  | 2 Grace                                    | 3                          | \$11,160.00              | 0.00%                     |
|  | 3 Deferment                                | 354                        | \$5,133,425.70           | 0.71%                     |
|  | 4 Forbearance                              | 493                        | \$16,493,569.89          | 2.28%                     |
|  | 5 Repayment                                | 20,760                     | \$694,325,798.82         | 95.92%                    |
|  | 6 Claims                                   | 51                         | \$1,582,520.42           | 0.22%                     |
| <b>7 Total By Borrower Status Distribution</b>                         | <b>21,839</b>                              | <b>\$723,886,250.32</b>    | <b>100.00%</b>           |                           |
| <b>C.</b>  | <b>School Type Distribution:</b>           |                            |                          |                           |
|  | 1 Graduate                                 | 21,328                     | \$722,572,169.66         | 99.82%                    |
|  | 2 Undergraduate                            | 511                        | \$1,314,080.66           | 0.18%                     |
|  | <b>3 Total By School Type Distribution</b> | <b>21,839</b>              | <b>\$723,886,250.32</b>  | <b>100.00%</b>            |
|  |  |                            |                          |                           |

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2017

Collection Period: 03/01/17 to 03/31/17

| 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 (%)          |                | Amount (\$)   | Percentage (%)          |                |
| <b>A.</b>                                    | <b>INTERIM:</b>        |              |                       |                               |              |                         |                |               |                         |                |
|  | <b>In-School</b>       |              |                       |                               |              |                         |                |               |                         |                |
|  | Current                | 9            | \$61,644.00           | 0.63%                         | 8            | \$99,101.37             | 0.65%          | 161           | \$6,361,954.27          | 0.91%          |
| <b>B.</b>                                    | <b>Grace</b>           |              |                       |                               |              |                         |                |               |                         |                |
|  | Current                | 1            | \$8,500.00            | 0.09%                         | 2            | \$3,967.82              | 0.03%          | 0             | \$0.00                  | 0.00%          |
| <b>C.</b>                                    | <b>TOTAL INTERIM</b>   | <b>10</b>    | <b>\$70,144.00</b>    | <b>0.71%</b>                  | <b>10</b>    | <b>\$103,069.19</b>     | <b>0.68%</b>   | <b>161</b>    | <b>\$6,361,954.27</b>   | <b>0.91%</b>   |
| <b>D.</b>                                    | <b>REPAYMENT:</b>      |              |                       |                               |              |                         |                |               |                         |                |
|  | <b>Active</b>          |              |                       |                               |              |                         |                |               |                         |                |
|  | Current                | 1,445        | \$5,765,561.93        | 58.61%                        | 1,396        | \$9,477,177.39          | 62.07%         | 15,922        | \$608,701,729.67        | 86.71%         |
|  | 1-29 Days Delinquent   | 151          | \$748,354.82          | 7.61%                         | 143          | \$1,153,802.55          | 7.56%          | 794           | \$39,069,914.06         | 5.57%          |
|  | 30-59 Days Delinquent  | 61           | \$377,448.24          | 3.84%                         | 52           | \$453,819.97            | 2.97%          | 197           | \$10,886,845.76         | 1.55%          |
|  | 60-89 Days Delinquent  | 53           | \$318,448.65          | 3.24%                         | 54           | \$396,742.51            | 2.60%          | 79            | \$4,365,124.63          | 0.62%          |
|  | 90-119 Days Delinquent | 29           | \$176,512.89          | 1.79%                         | 33           | \$279,957.94            | 1.83%          | 53            | \$3,077,092.69          | 0.44%          |
|  | >120 Days Delinquent   | 75           | \$511,367.32          | 5.20%                         | 72           | \$737,859.98            | 4.83%          | 151           | \$9,958,189.05          | 1.42%          |
| <b>E.</b>                                    | <b>Deferment:</b>      |              |                       |                               |              |                         |                |               |                         |                |
|  | Current                | 155          | \$821,721.77          | 8.35%                         | 143          | \$1,268,868.28          | 8.31%          | 56            | \$3,144,436.96          | 0.45%          |
| <b>F.</b>                                    | <b>Forbearance:</b>    |              |                       |                               |              |                         |                |               |                         |                |
|  | Current                | 144          | \$941,087.91          | 9.57%                         | 123          | \$1,256,230.89          | 8.23%          | 226           | \$15,064,778.76         | 2.15%          |
| <b>G.</b>                                    | <b>Claims</b>          | 14           | \$107,012.72          | 1.09%                         | 15           | \$141,280.35            | 0.93%          | 22            | \$1,402,526.76          | 0.20%          |
| <b>H.</b>                                    | <b>TOTAL REPAYMENT</b> | <b>2,127</b> | <b>\$9,767,516.25</b> | <b>99.29%</b>                 | <b>2,031</b> | <b>\$15,165,739.86</b>  | <b>99.32%</b>  | <b>17,500</b> | <b>\$695,670,638.34</b> | <b>99.09%</b>  |
| <b>I.</b>                                    | <b>TOTAL PORTFOLIO</b> | <b>2,137</b> | <b>\$9,837,660.25</b> | <b>100.00%</b>                | <b>2,041</b> | <b>\$15,268,809.05</b>  | <b>100.00%</b> | <b>17,661</b> | <b>\$702,032,592.61</b> | <b>100.00%</b> |
| <b>J.</b>                                    | <b>GRAND TOTAL</b>     |              |                       |                               |              | <b>\$727,139,061.91</b> |                |               |                         |                |

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2017

Collection Period: 03/01/17 to 03/31/17

| <b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b> |  |  |
|---|--|--|
|   | <b>Collection Period<br/>Reporting Date</b>    | <b>03/01/17 to 03/31/17<br/>04/25/17</b> |
| <b>A.</b>   | 1 ABS Notes Outstanding                        | <b>\$757,747,592</b>                     |
| <b>B.</b>   | 1 Total Principal Balance                      | \$723,886,250                            |
|   | 2 Total Fund Accounts Balance                  | \$13,879,627                             |
|   | 3 Total Principal and Accrued Interest Balance | \$727,857,471                            |
|   | 4 Number of Loans                              | 21,839                                   |
|   | 5 Number of Borrowers                          | 19,501                                   |
| <b>C.</b>   | 1 Borrower Payments- Principal                 | \$5,718,979                              |
|   | 2 Borrower Payments- Interest                  | \$1,431,690                              |
| <b>D.</b>   | 1 Necessary Funds Transfer to Meet Obligations | \$0                                      |
|   | 2 Administrative Allowance                     | \$271,457                                |
|   | 3 Cash Release to Access Group, Inc.           | \$0                                      |
| <b>E.</b>   | 1 Weighted Average Coupon (WAC)                | 2.73%                                    |
|   | 2 Weighted Average Remaining Maturity (WARM)   | 203                                      |
| <b>F.</b>   | 1 Senior Notes Outstanding                     | \$691,797,592                            |
|   | 2 Subordinate Note Outstanding                 | \$65,950,000                             |
|   | 3 Senior Notes Principal Distribution          | \$14,268,501                             |
|   | 4 Subordinate Note Principal Distribution      | \$0                                      |
|   | 5 Net Loan Rate                                | 1.82%                                    |
|   | 6 Senior Asset Percentage                      | 107.17%                                  |
|   | 7 Subordinate Asset Percentage                 | 97.84%                                   |



**Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes**  
**Monthly Servicing Report**  
**Trend Analysis Report**  
**March 31, 2017**

| <b>IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT</b> |  |               |               |               |               |               |               |               |               |               |               |               |
|--|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|  | Collection Period                              | May-16        | June-16       | July-16       | August-16     | September-16  | October-16    | November-16   | December-16   | January-17    | February-17   | March-17      |
|  | Reporting Date                                 | 6/27/16       | 7/25/16       | 8/25/16       | 9/26/16       | 10/25/16      | 11/25/16      | 12/27/16      | 1/25/17       | 2/27/17       | 3/27/17       | 4/25/17       |
| <b>A.</b>  | <b>1 Asset Backed Securities</b>               | \$820,735,700 | \$805,078,049 | \$805,078,049 | \$805,078,049 | \$787,874,573 | \$787,874,573 | \$787,874,573 | \$772,016,093 | \$772,016,093 | \$772,016,093 | \$757,747,592 |
| <b>B.</b>  | 1 Total Principal Balance                      | \$778,618,484 | \$773,404,193 | \$768,560,062 | \$763,585,457 | \$758,722,156 | \$752,521,586 | \$746,649,081 | \$740,903,338 | \$735,562,687 | \$730,036,437 | \$723,886,250 |
|  | 2 Total Fund Accounts Balance                  | \$23,827,846  | \$12,859,569  | \$18,043,826  | \$23,566,054  | \$10,819,495  | \$17,148,402  | \$23,317,177  | \$12,329,495  | \$17,280,901  | \$23,111,538  | \$13,879,627  |
|  | 3 Total Principal and Accrued Interest Balance | \$782,389,514 | \$777,085,149 | \$772,282,477 | \$767,286,092 | \$762,466,524 | \$756,302,186 | \$750,273,971 | \$744,712,229 | \$739,539,463 | \$733,675,629 | \$727,857,471 |
|  | 4 Number of Loans                              | 23,202        | 23,082        | 22,963        | 22,840        | 22,710        | 22,555        | 22,431        | 22,298        | 22,151        | 22,015        | 21,839        |
|  | 5 Number of Borrowers                          | 20,464        | 20,380        | 20,295        | 20,213        | 20,132        | 20,026        | 19,937        | 19,837        | 19,733        | 19,627        | 19,501        |
| <b>C.</b>  | 1 Borrower Payments- Principal                 | \$4,922,866   | \$5,005,614   | \$4,616,634   | \$4,586,257   | \$4,439,930   | \$5,277,217   | \$5,392,245   | \$5,146,934   | \$5,173,063   | \$5,062,751   | \$5,718,979   |
|  | 2 Borrower Payments- Interest                  | \$1,556,485   | \$1,544,218   | \$1,535,214   | \$1,565,921   | \$1,520,075   | \$1,503,523   | \$1,499,654   | \$1,508,954   | \$1,556,348   | \$1,460,415   | \$1,431,690   |
| <b>D.</b>  | 1 Funds Transferred                            | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
|  | 2 Administration Fees                          | \$291,982     | \$290,027     | \$288,210     | \$286,345     | \$284,521     | \$282,196     | \$279,993     | \$277,839     | \$275,836     | \$273,764     | \$271,457     |
|  | 3 Cash Release to Access Group, Inc.           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
| <b>E.</b>  | 1 Weighted Average Coupon (WAC)                | 2.72%         | 2.72%         | 2.73%         | 2.73%         | 2.73%         | 2.73%         | 2.73%         | 2.73%         | 2.73%         | 2.73%         | 2.73%         |
|  | 2 Weighted Average Remaining Maturity (WARM)   | 211           | 210           | 209           | 208           | 208           | 207           | 206           | 205           | 204           | 204           | 203           |
| <b>F.</b>  | 1 Senior Notes Outstanding                     | \$754,785,700 | \$739,128,049 | \$739,128,049 | \$739,128,049 | \$721,924,573 | \$721,924,573 | \$721,924,573 | \$706,066,093 | \$706,066,093 | \$706,066,093 | \$691,797,592 |
|  | 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           | \$15,657,651  | \$0           | \$0           | \$17,203,476  | \$0           | \$0           | \$15,858,480  | \$0           | \$0           | \$14,268,501  |
|  | 4 Subordinate Notes Principal Distribution     | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
|  | 5 Net Loan Rate                                | 1.54%         | 1.39%         | 1.60%         | 1.54%         | 1.45%         | 1.50%         | 1.43%         | 1.61%         | 1.72%         | 1.31%         | 1.82%         |
|  | 6 Senior Asset Percentage                      | 106.70%       | 106.85%       | 106.88%       | 106.91%       | 107.07%       | 107.04%       | 106.95%       | 107.15%       | 107.08%       | 107.04%       | 107.17%       |
|  | 7 Subordinate Asset Percentage                 | 98.12%        | 98.09%        | 98.12%        | 98.15%        | 98.10%        | 98.08%        | 97.99%        | 97.97%        | 97.92%        | 97.89%        | 97.84%        |