

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2017
Collection Period: 12/01/16 to 12/31/16

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						November 30, 2016	Change	December 31, 2016	
1	Principal Balance					\$191,326,590.78	(\$2,929,860.85)	\$188,396,729.93	
2	Accrued Interest					\$647,059.59	\$10,745.96	\$657,805.55	
3	Total Principal And Accrued Interest Balance					\$191,973,650.37	(\$2,919,114.89)	\$189,054,535.48	
4	Fund Accounts Balance					\$7,257,115.15	\$2,849,570.65	\$10,106,685.80	
5	Total Student Loans And Fund Balance					\$199,230,765.52	(\$69,544.24)	\$199,161,221.28	
B. Student Loan Portfolio and Fund Balance									
						November 30, 2016	Change	December 31, 2016	
1	Weighted Average Coupon (WAC)					4.18%	0.00%	4.18%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					114	(1)	113	
3	Number of Loans					21,124	(196)	20,928	
4	Number of Borrowers					17,689	(148)	17,541	
C. Notes and Certificates									
						12/31/2016	Balance	Balance	Balance
							November 30, 2016	Change	December 31, 2016
									% of
									O/S Securities
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5	1.14178%	\$32,560,656.36	\$0.00	\$32,560,656.36	16.7%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	2.19500%	\$42,300,000.00	\$0.00	\$42,300,000.00	21.7%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	2.24400%	\$42,500,000.00	\$0.00	\$42,500,000.00	21.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	2.19500%	\$38,600,000.00	\$0.00	\$38,600,000.00	19.8%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	2.24400%	\$38,600,000.00	\$0.00	\$38,600,000.00	19.8%
7	Total Notes and Certificates				2.03916%	\$194,560,656.36	\$0.00	\$194,560,656.36	100.0%
D. Fund Accounts Balance									
						November 30, 2016	Change	December 31, 2016	
1	Capitalized Interest Account					\$400,000.00	\$0.00	\$400,000.00	
2	Pre-Funding Account					\$0.00	\$0.00	\$0.00	
3	Admin Account					\$169,133.97	(\$2,141.52)	\$166,992.45	
4	Collection Account					\$4,137,934.39	(\$495,888.06)	\$3,642,046.33	
5	Class A-1 Interest Account					\$0.00	\$0.00	\$0.00	
6	Class A-1 Principal Account					\$0.00	\$0.00	\$0.00	
7	Class A-2 Interest Account					\$32,013.62	\$33,046.32	\$65,059.94	
8	Class A-2 Principal Account					\$2,263,367.17	\$3,293,394.95	\$5,556,762.12	
9	Class A-3 Interest Account					\$66,072.60	\$5,152.14	\$71,224.74	
10	Class A-3 Principal Account					\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account					\$67,235.00	\$5,924.50	\$73,159.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$60,293.20	\$4,701.48	\$64,994.68	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$61,065.20	\$5,380.84	\$66,446.04	
16	Class B-2 Principal Account					\$0.00	\$0.00	\$0.00	
17	Total Fund Accounts Balance					\$7,257,115.15	\$2,849,570.65	\$10,106,685.80	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	December 31, 2016		
1 Borrower Payments - Total			(\$2,724,146.54)
2 Claim Payments			\$0.00
3 Refunds			\$3,862.73
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			(\$2,720,283.81)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$6,464.67
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$4,078.39		
4b Adjustments - Write-offs	(\$220,120.10)		
4 Total Adjustments			(\$216,041.71)
5 Total Non-Cash Principal Activity			(\$209,577.04)
C. Total Student Loan Principal Activity			(\$2,929,860.85)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$660,487.33)
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 Cash Interest Activity			(\$660,487.33)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$673,292.41
2 Capitalized Interest			(\$6,464.67)
3a Small Balance and Other Adjustments	(\$4,511.47)		
3b Adjustments - Write-offs	(\$4,173.26)		
3 Total Adjustments			(\$8,684.73)
4 Fee Accruals			\$13,090.28
5 Total Non-Cash Interest Activity			\$671,233.29
F. Total Student Loan Interest Activity			\$10,745.96

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2016		
	Transfers to Other Funds	\$3,969,470.38		
	1a Amount received in the collection account related to the collection period	(\$3,969,470.38)		
	1b Earnings	\$3,262,751.25		
	1c Recoveries	\$866.20		
	1d Misc. Payments Received/Due	\$88,292.93		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$3,652.05		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$3,355,562.43		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$156,991.00	\$156,991.00	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$7,560.00	\$7,560.00	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$29,948.22	\$29,948.22	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$73,432.80	\$73,432.80	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$73,941.50	\$73,941.50	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3d Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
	4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$67,009.60	\$67,009.60	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$67,156.28	\$67,156.28	\$0.00	
5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00	
5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00	
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00	
7 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00	
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00	
10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,761,878.48	\$2,761,878.48	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$117,644.55	\$117,644.55	\$0.00	
Total Payments	\$3,355,562.43	\$3,355,562.43	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions				
			Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$3,355,562.43	\$0.00
B.	First	Administration Allowance	\$164,551.00	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$29,948.22	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$73,432.80	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$73,941.50	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$177,322.52	
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$67,009.60	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$67,156.28	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,761,878.48	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$117,644.55	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$32,560,656.36		
2 ARC Notes outstanding Balance	\$162,000,000.00		
3 Amount of Accrued Interest	\$656,065.15		
4 Plus investment earnings and late fees	\$14,885.38		
5 Minus Amount of interest on FRN	\$29,948.22		
6 Minus portion of Administrative allowance	\$70,648.77		
7 Minus Notes fees expected during current Interest Period	\$7,560.00		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.17%		
Net Loan Rate	4.17%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$189,054,535.48	\$189,054,535.48	
2 Fund Balances	\$10,108,480.90	\$1,134,370.18	
3 Senior Notes Interest and Fees Accrued	\$152,342.89	\$152,342.89	
4 Senior Notes Outstanding	\$117,360,656.36	\$109,042,015.76	
Senior Asset Percentage	169.57%	174.28%	
C. Subordinate Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$189,054,535.48	\$189,054,535.48	
2 Fund Balances	\$10,108,480.90	\$1,134,370.18	
3 All Notes Interest and Fees Accrued	\$227,079.60	\$227,079.60	
4 All Notes Outstanding	\$194,560,656.36	\$186,242,015.76	
Subordinate Asset Percentage	102.25%	102.00%	

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	20,928	\$188,396,729.93	100.00%
	2 Total By Loan Type Distribution (a)	20,928	\$188,396,729.93	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$60,421.00	0.03%
	2 Grace	5	\$59,654.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	181	\$2,001,766.54	1.06%
	5 Repayment	20,736	\$186,274,888.39	98.87%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	20,928	\$188,396,729.93	100.00%
C.	School Type Distribution:			
	1 Graduate	20,773	\$186,643,158.57	99.07%
	2 Undergraduate	155	\$1,753,571.36	0.93%
	3 Total By Loan Type Distribution	20,928	\$188,396,729.93	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	6	\$98,684.20	0.05%
B.	Grace			
	Current	5	\$97,422.60	0.05%
C.	TOTAL INTERIM	11	\$196,106.80	0.10%
D.	REPAYMENT:			
	Active			
	Current	18,727	\$166,417,247.12	88.03%
	1-29 Days Delinquent	1,461	\$14,162,747.20	7.49%
	30-59 Days Delinquent	278	\$2,866,305.86	1.52%
	60-89 Days Delinquent	103	\$1,149,858.17	0.61%
	90-119 Days Delinquent	57	\$648,657.29	0.34%
	120-149 Days Delinquent	46	\$610,602.26	0.32%
150-179 Days Delinquent	64	\$915,817.46	0.48%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	181	\$2,087,193.32	1.10%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	20,917	\$188,858,428.68	99.90%
I.	TOTAL PORTFOLIO	20,928	\$189,054,535.48	100.00%

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VIII. Series 2004-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$194,560,656
B.	1 Total Private Principal Outstanding Balance	\$188,396,730
	2 Total Fund Accounts Balance	\$10,106,686
	3 Total Principal and Accrued Interest Balance	\$189,054,535
	4 Number of Loans	20,928
	5 Number of Borrowers	17,541
C.	1 Borrower Payments- Principal	\$2,724,147
	2 Borrower Payments- Interest	\$660,487
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$156,991
	3 Cash Release to Access Group Inc	\$117,645
E.	1 Weighted Average Coupon (WAC)	4.18%
	2 Weighted Average Remaining Maturity (WARM)	113
F.	1 Senior Notes Outstanding	\$117,360,656
	2 Subordinate Note Outstanding	\$77,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.17%
	6 Senior Asset Percentage	169.57%
	7 Subordinate Asset Percentage	102.25%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
December 31, 2016

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	February-16	March-16	April-16	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16
	Reporting Date	3/28/2016	4/25/2016	5/25/2016	6/27/2016	7/25/2016	8/25/2016	9/26/2016	10/25/2016	11/25/2016	12/27/2016	1/25/2017
A.	1 Asset Backed Securities	\$220,058,006	\$220,058,006	\$210,738,545	\$210,738,545	\$210,738,545	\$202,484,374	\$202,484,374	\$202,484,374	\$194,560,656	\$194,560,656	\$194,560,656
B.	1 Total Private Principal Balance	\$216,398,047	\$213,464,710	\$210,536,648	\$207,703,532	\$204,943,852	\$202,332,175	\$199,355,293	\$196,956,496	\$193,896,523	\$191,326,591	\$188,396,730
	2 Total Fund Accounts Balance	\$8,043,652	\$10,998,351	\$4,605,379	\$7,502,417	\$9,925,475	\$4,352,749	\$7,099,115	\$9,566,036	\$4,697,540	\$7,257,115	\$10,106,686
	3 Total Principal and Accrued Interest Balance	\$217,171,963	\$214,237,062	\$211,302,018	\$208,436,696	\$205,644,817	\$203,053,623	\$200,029,670	\$197,622,609	\$194,561,268	\$191,973,650	\$189,054,535
	4 Number of Loans	22,658	22,500	22,310	22,091	21,924	21,774	21,596	21,455	21,286	21,124	20,928
	5 Number of Borrowers	18,836	18,709	18,567	18,406	18,283	18,169	18,031	17,929	17,809	17,689	17,541
C.	1 Borrower Payments- Principal	\$2,660,976	\$2,739,538	\$2,804,088	\$2,708,351	\$2,555,477	\$2,538,524	\$2,729,721	\$2,296,474	\$2,926,755	\$2,433,079	\$2,724,147
	2 Borrower Payments- Interest	\$698,157	\$664,352	\$694,810	\$701,035	\$687,504	\$672,264	\$697,563	\$661,294	\$674,640	\$666,088	\$660,487
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$180,324	\$177,880	\$175,440	\$173,079	\$170,780	\$168,603	\$166,123	\$164,124	\$161,574	\$159,432	\$156,991
	3 Cash Release to Access Group	\$212,198	\$130,666	\$142,627	\$539,691	\$118,500	\$289,928	\$205,365	\$148,120	\$280,226	\$200,212	\$117,645
E.	1 Weighted Average Coupon (WAC)	3.75%	3.75%	3.97%	3.97%	3.97%	4.02%	4.02%	4.02%	4.18%	4.18%	4.18%
	2 Weighted Average Remaining Maturity (WARM)	122	121	120	120	119	118	117	116	115	114	113
F.	1 Senior Notes Outstanding	\$142,858,006	\$142,858,006	\$133,538,545	\$133,538,545	\$133,538,545	\$125,284,374	\$125,284,374	\$125,284,374	\$117,360,656	\$117,360,656	\$117,360,656
	2 Subordinate Note Outstanding	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$9,319,461	\$0	\$0	\$8,254,171	\$0	\$0	\$7,923,718	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.14%	4.12%	4.36%	4.28%	4.22%	4.23%	4.16%	4.17%	4.28%	4.21%	4.17%
	6 Senior Asset Percentage	157.59%	157.53%	161.60%	161.63%	161.32%	165.48%	165.27%	165.29%	169.73%	169.68%	169.57%
	7 Subordinate Asset Percentage	102.29%	102.23%	102.36%	102.40%	102.20%	102.35%	102.25%	102.25%	102.36%	102.32%	102.25%