

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 27, 2017
Collection Period: 01/01/17 to 01/31/17

I. Series 2004-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
			December 31, 2016	Change	January 31, 2017			
1	Principal Balance		\$188,396,729.93	(\$3,004,395.70)	\$185,392,334.23			
2	Accrued Interest		\$657,805.55	(\$10,942.90)	\$646,862.65			
3	Total Principal And Accrued Interest Balance		\$189,054,535.48	(\$3,015,338.60)	\$186,039,196.88			
4	Fund Accounts Balance		\$10,106,685.80	(\$5,263,256.28)	\$4,843,429.52			
5	Total Student Loans And Fund Balance		\$199,161,221.28	(\$8,278,594.88)	\$190,882,626.40			
B. Student Loan Portfolio and Fund Balance								
			December 31, 2016	Change	January 31, 2017			
1	Weighted Average Coupon (WAC)		4.18%	0.09%	4.27%			
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]		113	(1)	112			
3	Number of Loans		20,928	(188)	20,740			
4	Number of Borrowers		17,541	(150)	17,391			
C. Notes and Certificates								
			1/31/2017	Balance	Balance	Balance	% of	
		CUSIP	Interest Rate	December 31, 2016	Change	January 31, 2017	O/S Securities	
1	Student Loan Asset Backed Series 2004-A Notes Senior Class A-1	FRN 00432CBF	0.00000%	\$0.00	\$0.00	\$0.00	0.0%	
2	Student Loan Asset Backed Series 2004-A Notes Senior Class A-2	FRN 00432CBG	1.29789%	\$32,560,656.36	(\$8,318,640.60)	\$24,242,015.76	13.0%	
3	Student Loan Asset Backed Series 2004-A Notes Senior Class A-3	ARC 00432CBH	2.26300%	\$42,300,000.00	\$0.00	\$42,300,000.00	22.7%	
4	Student Loan Asset Backed Series 2004-A Notes Senior Class A-4	ARC 00432CBJ	2.26800%	\$42,500,000.00	\$0.00	\$42,500,000.00	22.8%	
5	Student Loan Asset Backed Series 2004-A Notes Subordinate C B-1	ARC 00432CBK	2.26300%	\$38,600,000.00	\$0.00	\$38,600,000.00	20.7%	
6	Student Loan Asset Backed Series 2004-A Notes Subordinate C B-2	ARC 00432CBL	2.26800%	\$38,600,000.00	\$0.00	\$38,600,000.00	20.7%	
7	Total Notes and Certificates		2.13955%	\$194,560,656.36	(\$8,318,640.60)	\$186,242,015.76	100.0%	
D. Fund Accounts Balance								
			December 31, 2016	Change	January 31, 2017			
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		\$166,992.45	(\$2,441.45)	\$164,551.00			
4	Collection Account		\$3,642,046.33	\$355,292.01	\$3,997,338.34			
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		\$65,059.94	(\$65,059.94)	\$0.00			
8	Class A-2 Principal Account		\$5,556,762.12	(\$5,556,762.12)	\$0.00			
9	Class A-3 Interest Account		\$71,224.74	\$2,208.06	\$73,432.80			
10	Class A-3 Principal Account		\$0.00	\$0.00	\$0.00			
11	Class A-4 Interest Account		\$73,159.50	\$782.00	\$73,941.50			
12	Class A-4 Principal Account		\$0.00	\$0.00	\$0.00			
13	Class B-1 Interest Account		\$64,994.68	\$2,014.92	\$67,009.60			
14	Class B-1 Principal Account		\$0.00	\$0.00	\$0.00			
15	Class B-2 Interest Account		\$66,446.04	\$710.24	\$67,156.28			
16	Class B-2 Principal Account		\$0.00	\$0.00	\$0.00			
17	Total Fund Accounts Balance		\$10,106,685.80	(\$5,263,256.28)	\$4,843,429.52			

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	January 31, 2017	
1 Borrower Payments - Total		(\$2,858,544.10)
2 Claim Payments		\$0.00
3 Refunds		\$3,897.23
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		(\$2,854,646.87)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$6,183.76
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$9,836.68)	
4b Adjustments - Write-offs	(\$146,095.91)	
4 Total Adjustments		(\$155,932.59)
5 Total Non-Cash Principal Activity		(\$149,748.83)
C. Total Student Loan Principal Activity		(\$3,004,395.70)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$683,094.62)
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		(\$683,094.62)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$677,525.81
2 Capitalized Interest		(\$6,183.76)
3a Small Balance and Other Adjustments	(\$9,388.13)	
3b Adjustments - Write-offs	(\$3,027.13)	
3 Total Adjustments		(\$12,415.26)
4 Fee Accruals		\$13,224.93
5 Total Non-Cash Interest Activity		\$672,151.72
F. Total Student Loan Interest Activity		(\$10,942.90)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2017		
	Transfers to Other Funds	\$3,355,562.43		
	1a Amount received in the collection account related to the collection period	(\$3,355,562.43)		
	1b Earnings	\$3,575,051.98		
	1c Recoveries	\$1,795.10		
	1d Misc. Payments Received/Due	\$167,578.66		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$3,739.19		
	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	\$3,748,164.93		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance			Transfer from Capitalized Fund	
1b Broker Dealer, Auction Agent and Other Fees		\$154,487.43	\$154,487.43	\$0.00
2a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$7,560.00	\$7,560.00	\$0.00
2b Payment of Interest Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$28,841.51	\$28,841.51	\$0.00
2d Payment of Interest Distribution Amount on Senior Notes; Class A-4		\$73,821.96	\$73,821.96	\$0.00
3a Payment of Principal Distribution Amount on Senior Notes; Class A-1		\$74,001.00	\$74,001.00	\$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	\$67,364.72	\$67,364.72	\$0.00	
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$36,268.56	\$36,268.56	\$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)	\$3,030,674.62	\$3,030,674.62	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$275,145.13	\$275,145.13	\$0.00	
Total Payments	\$3,748,164.93	\$3,748,164.93	\$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)	\$3,748,164.93	\$0.00
B.	First	Administration Allowance	\$162,047.43	\$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]	\$28,841.51	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$73,821.96	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$74,001.00	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$176,664.47	
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]:	\$67,364.72	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$36,268.56	\$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)	\$3,030,674.62	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$275,145.13	\$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	\$24,242,015.76		
2 ARC Notes outstanding Balance	\$162,000,000.00		
3 Amount of Accrued Interest	\$660,257.50		
4 Plus investment earnings and late fees	\$16,152.10		
5 Minus Amount of interest on FRN	\$28,841.51		
6 Minus portion of Administrative allowance	\$69,522.13		
7 Minus Notes fees expected during current Interest Period	\$7,560.00		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.23%		
Net Loan Rate	4.23%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$186,039,196.88	\$186,039,196.88	
2 Fund Balances	\$4,846,356.69	\$4,125,120.38	
3 Senior Notes Interest and Fees Accrued	\$106,288.59	\$106,288.59	
4 Senior Notes Outstanding	\$109,042,015.76	\$109,042,015.76	
Senior Asset Percentage	174.96%	174.30%	
C. Subordinate Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$186,039,196.88	\$186,039,196.88	
2 Fund Balances	\$4,846,356.69	\$4,125,120.38	
3 All Notes Interest and Fees Accrued	\$197,461.18	\$197,461.18	
4 All Notes Outstanding	\$186,242,015.76	\$186,242,015.76	
Subordinate Asset Percentage	102.39%	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	20,740	\$185,392,334.23	100.00%
	2 Total By Loan Type Distribution (a)	20,740	\$185,392,334.23	100.00%
B.	Borrower Status Distribution:			
	1 In-School	9	\$86,548.00	0.05%
	2 Grace	2	\$33,527.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	180	\$1,989,233.15	1.07%
	5 Repayment	20,549	\$183,283,026.08	98.86%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	20,740	\$185,392,334.23	100.00%
C.	School Type Distribution:			
	1 Graduate	20,585	\$183,674,656.36	99.07%
	2 Undergraduate	155	\$1,717,677.87	0.93%
	3 Total By Loan Type Distribution	20,740	\$185,392,334.23	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	9	\$142,701.26	0.08%
B.	Grace Current	2	\$53,833.89	0.03%
	C. TOTAL INTERIM	11	\$196,535.15	0.11%
D.	REPAYMENT:			
	Active			
	Current	18,677	\$164,944,306.06	88.66%
	1-29 Days Delinquent	1,327	\$12,813,089.80	6.89%
	30-59 Days Delinquent	274	\$2,723,449.15	1.46%
	60-89 Days Delinquent	93	\$1,055,567.95	0.57%
	90-119 Days Delinquent	55	\$673,680.71	0.36%
	120-149 Days Delinquent	59	\$723,864.78	0.39%
150-179 Days Delinquent	64	\$837,719.10	0.45%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	180	\$2,070,984.18	1.11%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	20,729	\$185,842,661.73	99.89%
I.	TOTAL PORTFOLIO	20,740	\$186,039,196.88	100.00%

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VIII. Series 2004-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$186,242,016
B.	1 Total Private Principal Outstanding Balance	\$185,392,334
	2 Total Fund Accounts Balance	\$4,843,430
	3 Total Principal and Accrued Interest Balance	\$186,039,197
	4 Number of Loans	20,740
	5 Number of Borrowers	17,391
C.	1 Borrower Payments- Principal	\$2,858,544
	2 Borrower Payments- Interest	\$683,095
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$154,487
	3 Cash Release to Access Group Inc	\$275,145
E.	1 Weighted Average Coupon (WAC)	4.27%
	2 Weighted Average Remaining Maturity (WARM)	112
F.	1 Senior Notes Outstanding	\$109,042,016
	2 Subordinate Note Outstanding	\$77,200,000
	3 Senior Principal Distribution Amount	\$8,318,641
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.23%
	6 Senior Asset Percentage	174.96%
	7 Subordinate Asset Percentage	102.39%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
January 31, 2017

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	March-16	April-16	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16	January-17
	Reporting Date	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	2/27/2017
A.	1 Asset Backed Securities	\$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	\$186,242,016
B.	1 Total Private Principal Balance	\$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	\$185,392,334
	2 Total Fund Accounts Balance	\$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	\$4,843,430
	3 Total Principal and Accrued Interest Balance	\$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	\$186,039,197
	4 Number of Loans	22,500	22,310	22,091	21,924	21,774	21,596	21,455	21,286	21,124	20,928	20,740
	5 Number of Borrowers	18,709	18,567	18,406	18,283	18,169	18,031	17,929	17,809	17,689	17,541	17,391
C.	1 Borrower Payments- Principal	\$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	\$2,858,544
	2 Borrower Payments- Interest	\$664,352	\$694,810	\$701,035	\$687,504	\$672,264	\$697,563	\$661,294	\$674,640	\$666,088	\$660,487	\$683,095
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$177,880	\$175,440	\$173,079	\$170,780	\$168,603	\$166,123	\$164,124	\$161,574	\$159,432	\$156,991	\$154,487
	3 Cash Release to Access Group	\$130,666	\$142,627	\$539,691	\$118,500	\$289,928	\$205,365	\$148,120	\$280,226	\$200,212	\$117,645	\$275,145
E.	1 Weighted Average Coupon (WAC)	3.75%	3.97%	3.97%	3.97%	4.02%	4.02%	4.02%	4.18%	4.18%	4.18%	4.27%
	2 Weighted Average Remaining Maturity (WARM)	121	120	120	119	118	117	116	115	114	113	112
F.	1 Senior Notes Outstanding	\$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	\$109,042,016
	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	\$9,319,461	\$0	\$0	\$8,254,171	\$0	\$0	\$7,923,718	\$0	\$0	\$8,318,641
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.12%	4.36%	4.28%	4.22%	4.23%	4.16%	4.17%	4.28%	4.21%	4.17%	4.23%
	6 Senior Asset Percentage	157.53%	161.60%	161.63%	161.32%	165.48%	165.27%	165.29%	169.73%	169.68%	169.57%	174.96%
	7 Subordinate Asset Percentage	102.23%	102.36%	102.40%	102.20%	102.35%	102.25%	102.25%	102.36%	102.32%	102.25%	102.39%