

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: April 25, 2017

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					February 28, 2017	Change	March 31, 2017		
1	Principal Balance				\$182,643,660.72	(\$2,796,744.71)	\$179,846,916.01		
2	Accrued Interest				\$582,484.51	\$9,314.09	\$591,798.60		
3	Total Principal And Accrued Interest Balance				\$183,226,145.23	(\$2,787,430.62)	\$180,438,714.61		
4	Fund Accounts Balance				\$7,554,210.48	\$2,852,595.39	\$10,406,805.87		
5	Total Student Loans And Fund Balance				\$190,780,355.71	\$65,164.77	\$190,845,520.48		
B. Student Loan Portfolio and Fund Balance									
					February 28, 2017	Change	March 31, 2017		
1	Weighted Average Coupon (WAC)				4.27%	0.00%	4.27%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				111	(1)	110		
3	Number of Loans				20,543	(185)	20,358		
4	Number of Borrowers				17,247	(133)	17,114		
C. Notes and Certificates									
					3/31/2017	Balance	Balance	Balance	% of
						February 28, 2017	Change	March 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	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class A-2	FRN	00432CBG	1.29789%	\$24,242,015.76	\$0.00	\$24,242,015.76	\$24,242,015.76	13.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class A-3	ARC	00432CBH	2.34700%	\$42,300,000.00	\$0.00	\$42,300,000.00	\$42,300,000.00	22.7%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class A-4	ARC	00432CBJ	2.41200%	\$42,500,000.00	\$0.00	\$42,500,000.00	\$42,500,000.00	22.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate (B-1	ARC	00432CBK	2.34700%	\$38,600,000.00	\$0.00	\$38,600,000.00	\$38,600,000.00	20.7%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate (B-2	ARC	00432CBL	2.25700%	\$38,600,000.00	\$0.00	\$38,600,000.00	\$38,600,000.00	20.7%
7	Total Notes and Certificates			2.20662%	\$186,242,015.76	\$0.00	\$186,242,015.76	\$186,242,015.76	100.0%
D. Fund Accounts Balance									
					February 28, 2017	Change	March 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				\$164,551.00	(\$2,290.47)	\$162,260.53		
4	Collection Account				\$3,678,687.11	\$582,989.99	\$4,261,677.10		
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				\$28,841.51	\$24,471.59	\$53,313.10		
8	Class A-2 Principal Account				\$3,030,674.62	\$2,207,770.34	\$5,238,444.96		
9	Class A-3 Interest Account				\$73,821.96	\$2,334.96	\$76,156.92		
10	Class A-3 Principal Account				\$0.00	\$0.00	\$0.00		
11	Class A-4 Interest Account				\$74,001.00	\$4,632.50	\$78,633.50		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$67,364.72	\$2,130.72	\$69,495.44		
14	Class B-1 Principal Account				\$0.00	\$0.00	\$0.00		
15	Class B-2 Interest Account				\$36,268.56	\$30,555.76	\$66,824.32		
16	Class B-2 Principal Account				\$0.00	\$0.00	\$0.00		
17	Total Fund Accounts Balance				\$7,554,210.48	\$2,852,595.39	\$10,406,805.87		

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2017	
1 Borrower Payments - Total		(\$2,697,958.69)
2 Claim Payments		\$0.00
3 Refunds		\$6,518.05
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		(\$2,691,440.64)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$4,502.80
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$2,298.40)	
4b Adjustments - Write-offs	(\$107,508.47)	
4 Total Adjustments		(\$109,806.87)
5 Total Non-Cash Principal Activity		(\$105,304.07)
C. Total Student Loan Principal Activity		(\$2,796,744.71)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$638,992.09)
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		(\$638,992.09)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$657,410.48
2 Capitalized Interest		(\$4,502.80)
3a Small Balance and Other Adjustments	(\$8,879.31)	
3b Adjustments - Write-offs	(\$1,969.05)	
3 Total Adjustments		(\$10,848.36)
4 Fee Accruals		\$6,246.86
5 Total Non-Cash Interest Activity		\$648,306.18
F. Total Student Loan Interest Activity		\$9,314.09

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2017		
	Transfers to Other Funds	\$2,876,368.03		
	1a Amount received in the collection account related to the collection period	(\$2,876,368.03)		
	1b Earnings	\$3,956,275.78		
	1c Recoveries	\$1,771.85		
	1d Misc. Payments Received/Due	\$123,822.55		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$3,330.89		
	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	\$4,085,201.07		
	B. Required Payments Under Waterfall		Payment	Distribute from Collection
1a Administrative Allowance		\$149,866.44	\$149,866.44	\$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		\$25,345.57	\$25,345.57	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$42,993.72	\$42,993.72	\$0.00
2d Payment of Interest Distribution Amount on Senior Notes; Class A-4		\$36,150.50	\$36,150.50	\$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		\$39,233.04	\$39,233.04	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$68,368.32	\$68,368.32	\$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)	\$3,478,757.77	\$3,478,757.77	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$236,925.71	\$236,925.71	\$0.00	
Total Payments	\$4,085,201.07	\$4,085,201.07	\$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)	\$4,085,201.07	\$4,085,201.07	\$0.00
B.	First	Administration Allowance	\$157,426.44	\$3,927,774.63	\$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	\$3,927,774.63	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$25,345.57	\$3,902,429.06	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$42,993.72	\$3,859,435.34	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$36,150.50	\$3,823,284.84	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$104,489.79		
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	\$3,823,284.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,823,284.84	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$3,823,284.84	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$3,823,284.84	\$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]:	\$39,233.04	\$3,784,051.80	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$68,368.32	\$3,715,683.48	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$3,715,683.48	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$3,715,683.48	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,715,683.48	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$3,715,683.48	\$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	\$3,715,683.48	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$3,715,683.48	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,478,757.77	\$236,925.71	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$236,925.71	\$0.00	\$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	\$640,513.29		
4 Plus investment earnings and late fees	\$9,646.96		
5 Minus Amount of interest on FRN	\$25,345.57		
6 Minus portion of Administrative allowance	\$67,442.59		
7 Minus Notes fees expected during current Interest Period	\$7,560.00		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.07%		
Net Loan Rate	4.07%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$180,438,714.61	\$180,438,714.61	
2 Fund Balances	\$10,410,205.97	\$924,048.15	
3 Senior Notes Interest and Fees Accrued	\$179,513.04	\$179,513.04	
4 Senior Notes Outstanding	\$109,042,015.76	\$100,324,813.03	
Senior Asset Percentage	174.86%	180.60%	
C. Subordinate Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$180,438,714.61	\$180,438,714.61	
2 Fund Balances	\$10,410,205.97	\$924,048.15	
3 All Notes Interest and Fees Accrued	\$287,453.47	\$287,453.47	
4 All Notes Outstanding	\$186,242,015.76	\$177,524,813.03	
Subordinate Asset Percentage	102.32%	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	20,358	\$179,846,916.01	100.00%
	2 Total By Loan Type Distribution (a)	20,358	\$179,846,916.01	100.00%
B. Borrower Status Distribution:	1 In-School	9	\$86,548.00	0.05%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	171	\$1,788,566.76	0.99%
	5 Repayment	20,178	\$177,971,801.25	98.96%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	20,358	\$179,846,916.01	100.00%
C. School Type Distribution:	1 Graduate	20,204	\$178,161,391.63	99.06%
	2 Undergraduate	154	\$1,685,524.38	0.94%
	3 Total By Loan Type Distribution	20,358	\$179,846,916.01	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	\$143,296.74	0.08%
B.	Grace Current	0	\$0.00	0.00%
	C. TOTAL INTERIM	9	\$143,296.74	0.08%
D.	REPAYMENT: Active			
	Current	18,452	\$160,999,130.81	89.23%
	1-29 Days Delinquent	1,242	\$11,998,741.71	6.65%
	30-59 Days Delinquent	234	\$2,577,379.99	1.43%
	60-89 Days Delinquent	92	\$925,841.07	0.51%
	90-119 Days Delinquent	41	\$446,153.68	0.25%
	120-149 Days Delinquent	53	\$637,779.52	0.35%
	150-179 Days Delinquent	64	\$840,567.71	0.47%
> 180 Days Delinquent	0	\$0.00	0.00%	
E.	Deferment: Current	0	\$0.00	0.00%
	F.	Forbearance: Current	171	\$1,869,823.38
G.		Claims	0	\$0.00
H.	TOTAL REPAYMENT	20,349	\$180,295,417.87	99.92%
I.	TOTAL PORTFOLIO	20,358	\$180,438,714.61	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	\$179,846,916
	2 Total Fund Accounts Balance	\$10,406,806
	3 Total Principal and Accrued Interest Balance	\$180,438,715
	4 Number of Loans	20,358
	5 Number of Borrowers	17,114
C.	1 Borrower Payments- Principal	\$2,697,959
	2 Borrower Payments- Interest	\$638,992
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$149,866
	3 Cash Release to Access Group Inc	\$236,926
E.	1 Weighted Average Coupon (WAC)	4.27%
	2 Weighted Average Remaining Maturity (WARM)	110
F.	1 Senior Notes Outstanding	\$109,042,016
	2 Subordinate Note Outstanding	\$77,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.07%
	6 Senior Asset Percentage	174.86%
	7 Subordinate Asset Percentage	102.32%

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

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	May-16	June-16	July-16	August-16	September-16	October-16	November-16	December-16	January-17	February-17	March-17
	Reporting Date	6/27/2016	7/25/2016	8/25/2016	9/26/2016	10/25/2016	11/25/2016	12/27/2016	1/25/2017	2/27/2017	3/27/2017	4/25/2017
A.	1 Asset Backed Securities	\$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	\$186,242,016	\$186,242,016
B.	1 Total Private Principal Balance	\$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	\$182,643,661	\$179,846,916
	2 Total Fund Accounts Balance	\$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	\$7,554,210	\$10,406,806
	3 Total Principal and Accrued Interest Balance	\$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	\$183,226,145	\$180,438,715
	4 Number of Loans	22,091	21,924	21,774	21,596	21,455	21,286	21,124	20,928	20,740	20,543	20,358
	5 Number of Borrowers	18,406	18,283	18,169	18,031	17,929	17,809	17,689	17,541	17,391	17,247	17,114
C.	1 Borrower Payments- Principal	\$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	\$2,679,592	\$2,697,959
	2 Borrower Payments- Interest	\$701,035	\$687,504	\$672,264	\$697,563	\$661,294	\$674,640	\$666,088	\$660,487	\$683,095	\$642,110	\$638,992
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$173,079	\$170,780	\$168,603	\$166,123	\$164,124	\$161,574	\$159,432	\$156,991	\$154,487	\$152,197	\$149,866
	3 Cash Release to Access Group	\$539,691	\$118,500	\$289,928	\$205,365	\$148,120	\$280,226	\$200,212	\$117,645	\$275,145	\$193,259	\$236,926
E.	1 Weighted Average Coupon (WAC)	3.97%	3.97%	4.02%	4.02%	4.02%	4.18%	4.18%	4.18%	4.27%	4.27%	4.27%
	2 Weighted Average Remaining Maturity (WARM)	120	119	118	117	116	115	114	113	112	111	110
F.	1 Senior Notes Outstanding	\$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	\$109,042,016	\$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	\$0	\$8,254,171	\$0	\$0	\$7,923,718	\$0	\$0	\$8,318,641	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.28%	4.22%	4.23%	4.16%	4.17%	4.28%	4.21%	4.17%	4.23%	4.17%	4.07%
	6 Senior Asset Percentage	161.63%	161.32%	165.48%	165.27%	165.29%	169.73%	169.68%	169.57%	174.96%	174.84%	174.86%
	7 Subordinate Asset Percentage	102.40%	102.20%	102.35%	102.25%	102.25%	102.36%	102.32%	102.25%	102.39%	102.33%	102.32%