

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: May 25, 2017

Collection Period: 04/01/17 to 04/30/17

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					March 31, 2017	Change	April 30, 2017		
1	Principal Balance				\$179,846,916.01	(\$2,940,629.01)	\$176,906,287.00		
2	Accrued Interest				\$591,798.60	(\$5,478.38)	\$586,320.22		
3	Total Principal And Accrued Interest Balance				\$180,438,714.61	(\$2,946,107.39)	\$177,492,607.22		
4	Fund Accounts Balance				\$10,406,805.87	(\$5,953,600.31)	\$4,453,205.56		
5	Total Student Loans And Fund Balance				\$190,845,520.48	(\$8,899,707.70)	\$181,945,812.78		
B. Student Loan Portfolio and Fund Balance									
					March 31, 2017	Change	April 30, 2017		
1	Weighted Average Coupon (WAC)				4.27%	0.13%	4.40%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				110	(1)	109		
3	Number of Loans				20,358	(210)	20,148		
4	Number of Borrowers				17,114	(173)	16,941		
C. Notes and Certificates									
					4/30/2017	Balance	Balance	Balance	% of
						March 31, 2017	Change	April 30, 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	1.41622%		\$24,242,015.76	(\$8,717,202.73)	\$15,524,813.03	8.7%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class A-3	ARC	00432CBH	1.32500%		\$42,300,000.00	\$0.00	\$42,300,000.00	23.8%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class A-4	ARC	00432CBJ	1.10900%		\$42,500,000.00	\$0.00	\$42,500,000.00	23.9%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate (B-1)	ARC	00432CBK	1.32500%		\$38,600,000.00	\$0.00	\$38,600,000.00	21.7%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate (B-2)	ARC	00432CBL	2.30900%		\$38,600,000.00	\$0.00	\$38,600,000.00	21.7%
7	Total Notes and Certificates			1.49522%		\$186,242,015.76	(\$8,717,202.73)	\$177,524,813.03	100.0%
D. Fund Accounts Balance									
					March 31, 2017	Change	April 30, 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				\$162,260.53	(\$2,330.52)	\$159,930.01		
4	Collection Account				\$4,261,677.10	(\$555,147.13)	\$3,706,529.97		
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				\$53,313.10	(\$53,313.10)	\$0.00		
8	Class A-2 Principal Account				\$5,238,444.96	(\$5,238,444.96)	\$0.00		
9	Class A-3 Interest Account				\$76,156.92	(\$33,163.20)	\$42,993.72		
10	Class A-3 Principal Account				\$0.00	\$0.00	\$0.00		
11	Class A-4 Interest Account				\$78,633.50	(\$42,483.00)	\$36,150.50		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$69,495.44	(\$30,262.40)	\$39,233.04		
14	Class B-1 Principal Account				\$0.00	\$0.00	\$0.00		
15	Class B-2 Interest Account				\$66,824.32	\$1,544.00	\$68,368.32		
16	Class B-2 Principal Account				\$0.00	\$0.00	\$0.00		
17	Total Fund Accounts Balance				\$10,406,805.87	(\$5,953,600.31)	\$4,453,205.56		

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	April 30, 2017	
1 Borrower Payments - Total		(\$2,777,342.66)
2 Claim Payments		\$0.00
3 Refunds		\$10,087.25
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		(\$2,767,255.41)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$19,275.36
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$4,923.93	
4b Adjustments - Write-offs	(\$197,572.89)	
4 Total Adjustments		(\$192,648.96)
5 Total Non-Cash Principal Activity		(\$173,373.60)
C. Total Student Loan Principal Activity		(\$2,940,629.01)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$628,765.38)
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		(\$628,765.38)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$645,249.53
2 Capitalized Interest		(\$19,275.36)
3a Small Balance and Other Adjustments	(\$5,133.11)	
3b Adjustments - Write-offs	(\$3,455.27)	
3 Total Adjustments		(\$8,588.38)
4 Fee Accruals		\$5,901.21
5 Total Non-Cash Interest Activity		\$623,287.00
F. Total Student Loan Interest Activity		(\$5,478.38)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2017		
	Transfers to Other Funds	\$4,085,201.07		
	1a Amount received in the collection account related to the collection period	(\$4,085,201.07)		
	1b Earnings	\$2,816,373.48		
	1c Recoveries	\$3,418.58		
	1d Misc. Payments Received/Due	\$126,973.87		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$3,640.70		
	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	\$2,950,406.63		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$147,416.01	\$147,416.01	\$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	\$18,322.13	\$18,322.13	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$73,331.28	\$73,331.28	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$71,621.00	\$71,621.00	\$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	\$66,916.96	\$66,916.96	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$65,048.72	\$65,048.72	\$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)	\$2,136,167.36	\$2,136,167.36	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$364,023.17	\$364,023.17	\$0.00	
Total Payments	\$2,950,406.63	\$2,950,406.63	\$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)	\$2,950,406.63	\$2,950,406.63	\$0.00
B.	First	Administration Allowance	\$154,976.01	\$2,795,430.62	\$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	\$2,795,430.62	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$18,322.13	\$2,777,108.49	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$73,331.28	\$2,703,777.21	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$71,621.00	\$2,632,156.21	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$163,274.41		
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	\$2,632,156.21	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,632,156.21	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,632,156.21	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,632,156.21	\$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]:	\$66,916.96	\$2,565,239.25	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$65,048.72	\$2,500,190.53	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,500,190.53	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,500,190.53	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,500,190.53	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,500,190.53	\$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	\$2,500,190.53	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,500,190.53	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,136,167.36	\$364,023.17	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$364,023.17	\$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	\$15,524,813.03	
	2 ARC Notes outstanding Balance	\$162,000,000.00	
	3 Amount of Accrued Interest	\$649,140.92	
	4 Plus investment earnings and late fees	\$10,481.60	
	5 Minus Amount of interest on FRN	\$18,322.13	
	6 Minus portion of Administrative allowance	\$66,339.86	
	7 Minus Notes fees expected during current Interest Period	\$7,560.00	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.20%	
	Net Loan Rate	4.20%	
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$177,492,607.22	\$177,492,607.22
	2 Fund Balances	\$4,457,767.47	\$3,747,068.71
	3 Senior Notes Interest and Fees Accrued	\$74,511.59	\$74,511.59
	4 Senior Notes Outstanding	\$100,324,813.03	\$100,324,813.03
Senior Asset Percentage	181.29%	180.58%	
C. Subordinate Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$177,492,607.22	\$177,492,607.22
	2 Fund Balances	\$4,457,767.47	\$3,747,068.71
	3 All Notes Interest and Fees Accrued	\$164,366.64	\$164,366.64
	4 All Notes Outstanding	\$177,524,813.03	\$177,524,813.03
Subordinate Asset Percentage	102.40%	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	20,148	\$176,906,287.00	100.00%
	2 Total By Loan Type Distribution (a)	20,148	\$176,906,287.00	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	157	\$1,618,380.57	0.91%
	5 Repayment	19,982	\$175,201,358.43	99.04%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	20,148	\$176,906,287.00	100.00%
C.	School Type Distribution:			
	1 Graduate	19,994	\$175,246,131.00	99.06%
	2 Undergraduate	154	\$1,660,156.00	0.94%
	3 Total By Loan Type Distribution	20,148	\$176,906,287.00	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	9	\$143,608.77	0.08%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	9	\$143,608.77	0.08%
D.	REPAYMENT:			
	Active			
	Current	17,985	\$155,409,843.19	87.56%
	1-29 Days Delinquent	1,494	\$14,596,287.20	8.22%
	30-59 Days Delinquent	241	\$2,657,021.76	1.50%
	60-89 Days Delinquent	92	\$931,938.04	0.53%
	90-119 Days Delinquent	60	\$660,059.45	0.37%
	120-149 Days Delinquent	41	\$516,103.46	0.29%
	150-179 Days Delinquent	69	\$890,292.39	0.50%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	157	\$1,687,452.96	0.95%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	20,139	\$177,348,998.45	99.92%
I.	TOTAL PORTFOLIO	20,148	\$177,492,607.22	100.00%

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VIII. Series 2004-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$177,524,813
B.	1 Total Private Principal Outstanding Balance	\$176,906,287
	2 Total Fund Accounts Balance	\$4,453,206
	3 Total Principal and Accrued Interest Balance	\$177,492,607
	4 Number of Loans	20,148
	5 Number of Borrowers	16,941
C.	1 Borrower Payments- Principal	\$2,777,343
	2 Borrower Payments- Interest	\$628,765
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$147,416
	3 Cash Release to Access Group Inc	\$364,023
E.	1 Weighted Average Coupon (WAC)	4.40%
	2 Weighted Average Remaining Maturity (WARM)	109
F.	1 Senior Notes Outstanding	\$100,324,813
	2 Subordinate Note Outstanding	\$77,200,000
	3 Senior Principal Distribution Amount	\$8,717,203
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.20%
	6 Senior Asset Percentage	181.29%
	7 Subordinate Asset Percentage	102.40%

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Portfolio Trend Analysis Report
April 30, 2017

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		June-16	July-16	August-16	September-16	October-16	November-16	December-16	January-17	February-17	March-17	April-17
Reporting Date		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	5/25/2017
A.	1 Asset Backed Securities	\$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	\$177,524,813
B.	1 Total Private Principal Balance	\$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	\$176,906,287
	2 Total Fund Accounts Balance	\$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	\$4,453,206
	3 Total Principal and Accrued Interest Balance	\$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	\$177,492,607
	4 Number of Loans	21,924	21,774	21,596	21,455	21,286	21,124	20,928	20,740	20,543	20,358	20,148
	5 Number of Borrowers	18,283	18,169	18,031	17,929	17,809	17,689	17,541	17,391	17,247	17,114	16,941
C.	1 Borrower Payments- Principal	\$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	\$2,777,343
	2 Borrower Payments- Interest	\$687,504	\$672,264	\$697,563	\$661,294	\$674,640	\$666,088	\$660,487	\$683,095	\$642,110	\$638,992	\$628,765
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$170,780	\$168,603	\$166,123	\$164,124	\$161,574	\$159,432	\$156,991	\$154,487	\$152,197	\$149,866	\$147,416
	3 Cash Release to Access Group	\$118,500	\$289,928	\$205,365	\$148,120	\$280,226	\$200,212	\$117,645	\$275,145	\$193,259	\$244,816	\$364,023
E.	1 Weighted Average Coupon (WAC)	3.97%	4.02%	4.02%	4.02%	4.18%	4.18%	4.18%	4.27%	4.27%	4.27%	4.40%
	2 Weighted Average Remaining Maturity (WARM)	119	118	117	116	115	114	113	112	111	110	109
F.	1 Senior Notes Outstanding	\$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	\$100,324,813
	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	\$8,254,171	\$0	\$0	\$7,923,718	\$0	\$0	\$8,318,641	\$0	\$0	\$8,717,203
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.22%	4.23%	4.16%	4.17%	4.28%	4.21%	4.17%	4.23%	4.17%	4.07%	4.20%
	6 Senior Asset Percentage	161.32%	165.48%	165.27%	165.29%	169.73%	169.68%	169.57%	174.96%	174.84%	174.86%	181.29%
	7 Subordinate Asset Percentage	102.20%	102.35%	102.25%	102.25%	102.36%	102.32%	102.25%	102.39%	102.33%	102.32%	102.40%