

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						November 30, 2017	Change	December 31, 2017		
1	Principal Balance					\$681,164,883.73	(\$5,083,194.30)	\$676,081,689.43		
2	Accrued Interest					\$3,068,504.23	\$8,986.84	\$3,077,491.07		
3	Accrued ISP					\$43,585.65	\$23,337.42	\$66,923.07		
4	Accrued SAP					\$875,085.48	\$503,889.26	\$1,378,974.74		
5	Total Principal And Accrued Interest Balance					\$685,152,059.09	(\$4,546,980.78)	\$680,605,078.31		
6	Fund Accounts Balance					\$22,205,836.51	(\$10,952,812.24)	\$11,253,024.27		
7	Total Student Loans And Fund Balance					\$707,357,895.60	(\$15,499,793.02)	\$691,858,102.58		
B.										
1	Weighted Average Coupon (WAC) [not including SAP]					2.76%	0.00%	2.76%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					196	(1)	195		
3	Number of Loans					20,728	(128)	20,600		
4	Number of Borrowers					18,678	(97)	18,581		
C. Notes and Certificates										
						12/31/2017	Balance	Balance	% of	
						Int. Rate	11/30/2017	Change	12/31/2017	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	3.63400%		\$53,400,000.00	\$0.00	\$53,400,000.00	7.53%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	2.73600%		\$39,050,000.00	\$0.00	\$39,050,000.00	5.51%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	2.10300%		\$23,750,000.00	\$0.00	\$23,750,000.00	3.35%
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	2.77300%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.76%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	2.10300%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.76%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	3.35700%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.76%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	3.57300%		\$40,800,000.00	\$0.00	\$40,800,000.00	5.76%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	2.61900%		\$19,700,000.00	\$0.00	\$19,700,000.00	2.78%
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	1.88464%		\$220,113,176.52	(\$14,573,083.23)	\$205,540,093.29	28.99%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.10300%		\$65,000,000.00	\$0.00	\$65,000,000.00	9.17%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	3.36100%		\$51,600,000.00	\$0.00	\$51,600,000.00	7.28%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	3.62100%		\$65,000,000.00	\$0.00	\$65,000,000.00	9.17%
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	0.93400%		\$22,500,000.00	\$0.00	\$22,500,000.00	3.17%
20	Total Notes and Certificates				2.59336%		\$723,463,176.52	(\$14,573,083.23)	\$708,890,093.29	100.00%
D. Fund Balances										
						11/30/17	Change	12/31/17		
1	Acquisition Fund					\$0.00	\$0.00	\$0.00		
2	Administration Fund					\$517,411.81	\$2,050.62	\$519,462.43		
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund					\$8,363,429.29	(\$1,539,129.03)	\$6,824,300.26		
5	Debt Service Fund - Interest Account					\$1,465,393.26	(\$418,212.68)	\$1,047,180.58		
6	Debt Service Fund - Principal Account					\$8,997,521.15	(\$8,997,521.15)	\$0.00		
7	Total Fund Accounts Balance					\$22,205,836.51	(\$10,952,812.24)	\$11,253,024.27		

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
	Totals		CONSOLIDATION	STAFFORD
	12/31/2017		12/31/2017	12/31/2017
A. Student Loan Cash Principal Activity				
1 Borrower Payments - Total		(\$4,486,399.23)	(\$4,235,161.38)	(\$251,237.85)
2 Claim Payments		(\$953,309.31)	(\$799,052.04)	(\$154,257.27)
3 Refunds		\$2,283.55	\$2,095.80	\$187.75
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		\$197,278.89	\$173,377.30	\$23,901.59
5 New Acquisitions - Total		\$197,278.89	\$173,377.30	\$23,901.59
6 Total Cash Principal Activity		(\$5,240,146.10)	(\$4,858,740.32)	(\$381,405.78)
B. Student Loan Non-Cash Principal Activity				
1 Capitalized Interest		\$171,273.68	\$163,200.11	\$8,073.57
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		\$3,246.58	\$2,818.73	\$427.85
4b Adjustments - Write-offs		(\$17,568.46)	(\$14,428.98)	(\$3,139.48)
4 Total Adjustments		(\$14,321.88)	(\$11,610.25)	(\$2,711.63)
5 Total Non-Cash Principal Activity		\$156,951.80	\$151,589.86	\$5,361.94
C. Total Student Loan Principal Activity		(\$5,083,194.30)	(\$4,707,150.46)	(\$376,043.84)
D. Student Loan Cash Interest Activity				
1 Borrower Payments - Total		(\$1,359,653.96)	(\$1,324,559.65)	(\$35,094.31)
2 Claim Payments		(\$29,805.14)	(\$25,075.36)	(\$4,729.78)
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
8 Total Cash Interest Activity		(\$1,389,459.10)	(\$1,349,635.01)	(\$39,824.09)
E. Student Loan Non-Cash Interest Activity				
1 Borrower Accruals		\$1,564,942.12	\$1,511,396.19	\$53,545.93
2 Subsidized Gov't Interest - Accrued Interest (ISP)		\$23,337.42	\$20,500.28	\$2,837.14
3 Special Allowance Payments Estimate		\$503,889.26	\$494,704.38	\$9,184.88
4 Capitalized Interest		(\$171,273.68)	(\$163,200.11)	(\$8,073.57)
5a Small Balance and Other Adjustments		(\$5,454.94)	(\$4,372.13)	(\$1,082.81)
5b Adjustments - Write-offs		(\$1,434.03)	(\$799.90)	(\$634.13)
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		(\$6,888.97)	(\$5,172.03)	(\$1,716.94)
6 Fee Accruals		\$11,666.47	\$11,034.16	\$632.31
7 Total Non-Cash Interest Activity		\$1,925,672.62	\$1,869,262.87	\$56,409.75
F. Total Student Loan Interest Activity		\$536,213.52	\$519,627.86	\$16,585.66

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2017		
	1 Beginning Balance	\$8,027,888.14		
	2 Transfers to Other Funds	(\$8,027,888.14)		
	3 Amount received in the collection account related to the collection period	\$3,867,334.39		
	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	\$953,309.31		
	8 Guarantee Payments of Interest	\$29,805.14		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$197,278.89)		
	11 Interest and Other Earnings	\$13,350.33		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$4,666,520.28			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$253,530.63	\$253,530.63	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$599,635.66	\$599,635.66	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,094,320.47	\$1,094,320.47	\$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	\$106,390.54	\$106,390.54	\$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	\$2,612,642.98	\$2,612,642.98	\$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 Total Payments	\$4,666,520.28	\$4,666,520.28	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$4,666,520.28	\$4,666,520.28	\$0.00
B.	Administration Funds	\$853,166.29	\$3,813,353.99	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$3,813,353.99	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,813,353.99	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$86,144.88	\$3,727,209.11	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$62,995.46	\$3,664,213.65	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,664,213.65	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,664,213.65	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$65,899.22	\$3,598,314.43	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$131,798.44	\$3,466,515.99	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$65,899.22	\$3,400,616.77	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$65,818.56	\$3,334,798.21	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,334,798.21	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$322,807.57	\$3,011,990.64	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$104,858.00	\$2,907,132.64	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$83,241.12	\$2,823,891.52	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$104,858.00	\$2,719,033.52	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,719,033.52	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,094,320.47		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$2,719,033.52	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,719,033.52	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,719,033.52	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,719,033.52	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,719,033.52	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,719,033.52	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,719,033.52	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,719,033.52	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,719,033.52	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,719,033.52	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,719,033.52	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,719,033.52	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,719,033.52	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,719,033.52	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,719,033.52	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,719,033.52	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
1	Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$38,313.50	\$2,680,720.02	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$31,780.04	\$2,648,939.98	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$36,297.00	\$2,612,642.98	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$106,390.54		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,612,642.98	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$2,612,642.98	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	December 31, 2017
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,820,486.65
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$253,530.63
	5 Minus amounts required..ED..guarantee agencies	\$575,143.44
	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	2.305%
	Net Loan Rate	2.305%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$680,605,078.31
	2 Fund Balances	\$11,270,056.48
	3 Senior Notes Interest	\$659,124.41
	4 Senior Notes Outstanding	\$642,940,093.29
	Senior Asset Percentage	107.51%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$680,605,078.31
	2 Fund Balances	\$11,270,056.48
	3 All Notes Interest	\$712,184.79
	4 All Notes Outstanding	\$708,890,093.29
	Subordinate Asset Percentage	97.50%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	1,813	\$8,465,085.67	1.25%
	2 UnSubsidized Stafford	1,746	\$13,086,312.29	1.94%
	3 Consolidation	17,041	\$654,530,291.47	96.81%
	4 Total By Loan Type Distribution	20,600	\$676,081,689.43	100.00%
B.	Borrower Status Distribution:			
	1 In-School	13	\$96,934.05	0.01%
	In-School Consolidations	133	\$4,587,689.74	0.68%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	256	\$4,388,178.71	0.65%
	4 Forbearance	393	\$13,148,746.04	1.94%
	5 Repayment	19,770	\$652,999,059.25	96.59%
	6 Claims	35	\$861,081.64	0.13%
7 Total By Borrower Status Distribution	20,600	\$676,081,689.43	100.00%	
C.	School Type Distribution:			
	1 Graduate	20,183	\$675,002,275.62	99.84%
	2 Undergraduate	417	\$1,079,413.81	0.16%
	3 Total By School Type Distribution	20,600	\$676,081,689.43	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Subsidized Stafford				Unsubsidized Stafford					
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School									
Current	7	\$50,651.00	0.59%	6	\$66,437.76	0.50%	133	\$4,721,109.87	0.72%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	7	\$50,651.00	0.59%	6	\$66,437.76	0.50%	133	\$4,721,109.87	0.72%
D. REPAYMENT:									
Active									
Current	1,262	\$5,334,487.21	62.37%	1,198	\$8,474,954.40	63.77%	15,281	\$567,010,887.27	86.26%
1-29 Days Delinquent	145	\$751,681.57	8.79%	159	\$1,192,789.81	8.98%	900	\$42,884,896.63	6.52%
30-59 Days Delinquent	54	\$271,365.59	3.17%	55	\$377,038.38	2.84%	199	\$10,112,809.87	1.54%
60-89 Days Delinquent	29	\$200,701.50	2.35%	30	\$258,238.61	1.94%	78	\$3,630,004.43	0.55%
90-119 Days Delinquent	26	\$155,961.81	1.82%	25	\$215,636.79	1.62%	44	\$2,772,702.65	0.42%
>120 Days Delinquent	68	\$480,241.36	5.62%	66	\$623,127.21	4.69%	151	\$10,495,289.05	1.60%
E. Deferment:									
Current	107	\$530,688.15	6.21%	98	\$819,214.16	6.16%	51	\$3,112,652.29	0.47%
F. Forbearance:									
Current	102	\$680,731.98	7.96%	97	\$1,014,503.99	7.63%	194	\$12,031,959.93	1.83%
G. Claims	13	\$95,938.23	1.12%	12	\$247,831.52	1.86%	10	\$544,647.48	0.08%
H. TOTAL REPAYMENT	1,806	\$8,501,797.40	99.41%	1,740	\$13,223,334.87	99.50%	16,908	\$652,595,849.60	99.28%
I. TOTAL PORTFOLIO	1,813	\$8,552,448.40	100.00%	1,746	\$13,289,772.63	100.00%	17,041	\$657,316,959.47	100.00%
J. GRAND TOTAL					\$679,159,180.50				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 25, 2018

Collection Period: 12/01/17 to 12/31/17

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/17 to 12/31/17 01/25/18
A.	1 ABS Notes Outstanding	\$708,890,093
B.	1 Total Principal Balance	\$676,081,689
	2 Total Fund Accounts Balance	\$11,253,024
	3 Total Principal and Accrued Interest Balance	\$680,605,078
	4 Number of Loans	20,600
	5 Number of Borrowers	18,581
C.	1 Borrower Payments- Principal	\$4,486,399
	2 Borrower Payments- Interest	\$1,359,654
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$253,531
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	195
F.	1 Senior Notes Outstanding	\$642,940,093
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$14,573,083
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.30%
	6 Senior Asset Percentage	107.51%
	7 Subordinate Asset Percentage	97.50%

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

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	February-17	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17
	Reporting Date	3/27/17	4/25/17	5/25/17	6/26/17	7/25/17	8/25/17	9/25/17	10/25/17	11/27/17	12/26/17	1/25/18
A.	1 Asset Backed Securities	\$772,016,093	\$757,747,592	\$757,747,592	\$757,747,592	\$739,124,665	\$739,124,665	\$739,124,665	\$723,463,177	\$723,463,177	\$723,463,177	\$708,890,093
B.	1 Total Principal Balance	\$730,036,437	\$723,886,250	\$719,085,728	\$712,834,847	\$707,275,233	\$701,919,124	\$696,769,848	\$691,220,397	\$686,194,451	\$681,164,884	\$676,081,689
	2 Total Fund Accounts Balance	\$23,111,538	\$13,879,627	\$18,726,822	\$25,871,654	\$11,731,377	\$16,836,503	\$22,822,197	\$11,548,757	\$16,233,437	\$22,205,837	\$11,253,024
	3 Total Principal and Accrued Interest Balance	\$733,675,629	\$727,857,471	\$723,399,724	\$716,758,085	\$711,487,047	\$706,556,223	\$700,801,041	\$695,659,009	\$691,099,837	\$685,152,059	\$680,605,078
	4 Number of Loans	22,015	21,839	21,711	21,550	21,410	21,270	21,119	20,994	20,866	20,728	20,600
	5 Number of Borrowers	19,627	19,501	19,402	19,279	19,176	19,078	18,968	18,874	18,780	18,678	18,581
C.	1 Borrower Payments- Principal	\$5,062,751	\$5,718,979	\$4,606,037	\$5,168,151	\$4,933,681	\$4,428,207	\$4,721,719	\$4,773,308	\$4,663,162	\$4,386,349	\$4,486,399
	2 Borrower Payments- Interest	\$1,460,415	\$1,431,690	\$1,431,009	\$1,462,692	\$1,473,819	\$1,421,609	\$1,455,308	\$1,449,304	\$1,391,634	\$1,383,721	\$1,359,654
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$273,764	\$271,457	\$269,657	\$267,313	\$265,228	\$263,220	\$261,289	\$259,208	\$257,323	\$255,437	\$253,531
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%	2.73%	2.73%	2.73%	2.73%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	204	203	202	201	200	199	199	198	197	196	195
F.	1 Senior Notes Outstanding	\$706,066,093	\$691,797,592	\$691,797,592	\$691,797,592	\$673,174,665	\$673,174,665	\$673,174,665	\$657,513,177	\$657,513,177	\$657,513,177	\$642,940,093
	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	\$14,268,501	\$0	\$0	\$18,622,928	\$0	\$0	\$15,661,488	\$0	\$0	\$14,573,083
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.31%	1.89%	1.78%	1.87%	1.95%	2.13%	1.97%	1.96%	2.08%	2.10%	2.30%
	6 Senior Asset Percentage	107.04%	107.17%	107.19%	107.28%	107.38%	107.35%	107.35%	107.48%	107.44%	107.41%	107.51%
	7 Subordinate Asset Percentage	97.89%	97.84%	97.85%	97.87%	97.79%	97.75%	97.76%	97.68%	97.64%	97.61%	97.50%