

ACCESS GROUP, INC.

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

Report Date: February 26, 2018
Collection Period: 01/01/18 to 01/31/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2017	Change	January 31, 2018		
1	Principal Balance				\$676,081,689.43	(\$5,397,632.57)	\$670,684,056.86		
2	Accrued Interest				\$3,077,491.07	\$18,827.25	\$3,096,318.32		
3	Accrued ISP				\$66,923.07	\$23,342.52	\$90,265.59		
4	Accrued SAP				\$1,378,974.74	\$591,402.06	\$1,970,376.80		
5	Total Principal And Accrued Interest Balance				\$680,605,078.31	(\$4,764,060.74)	\$675,841,017.57		
6	Fund Accounts Balance				\$11,253,024.27	\$5,056,864.54	\$16,309,888.81		
7	Total Student Loans And Fund Balance				\$691,858,102.58	\$292,803.80	\$692,150,906.38		
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]				195	0	195		
3	Number of Loans				20,600	(140)	20,460		
4	Number of Borrowers				18,581	(109)	18,472		
C. Notes and Certificates									
				1/31/2018	Balance	Change	Balance	% of	
				Int. Rate	12/31/2017		1/31/2018	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	2.10300%	\$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	2.10300%	\$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	2.10300%	\$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	2.10300%	\$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	2.10300%	\$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	2.10300%	\$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%	\$205,540,093.29	\$0.00	\$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	2.10300%	\$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	2.10300%	\$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	2.10300%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.17%
20	Total Notes and Certificates				2.03969%	\$708,890,093.29	\$0.00	\$708,890,093.29	100.00%
D. Fund Balances									
					12/31/17	Change	01/31/18		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$519,462.43	\$1,906.33	\$521,368.76		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,824,300.26	\$2,437,925.14	\$9,262,225.40		
5	Debt Service Fund - Interest Account				\$1,047,180.58	\$4,390.09	\$1,051,570.67		
6	Debt Service Fund - Principal Account				\$0.00	\$2,612,642.98	\$2,612,642.98		
7	Total Fund Accounts Balance				\$11,253,024.27	\$5,056,864.54	\$16,309,888.81		

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		1/31/2018	1/31/2018	1/31/2018
	1 Borrower Payments - Total	(\$5,296,014.55)	(\$5,019,142.51)	(\$276,872.04)
	2 Claim Payments	(\$268,213.89)	\$399.95	(\$268,613.84)
	3 Refunds	\$4,406.94	\$4,202.91	\$204.03
	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	(\$6,957.33)	\$0.00	(\$6,957.33)
	5d New Acquisitions - Repurchases	\$61,786.39	\$0.00	\$61,786.39
	5 New Acquisitions - Total	\$54,829.06	\$0.00	\$54,829.06
	6 Total Cash Principal Activity	(\$5,504,992.44)	(\$5,014,539.65)	(\$490,452.79)
B.	Student Loan Non-Cash Principal Activity			
	1 Capitalized Interest	\$99,418.96	\$84,224.67	\$15,194.29
	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	\$10,558.19	\$10,257.41	\$300.78
	4b Adjustments - Write-offs	(\$2,617.28)	(\$741.81)	(\$1,875.47)
	4 Total Adjustments	\$7,940.91	\$9,515.60	(\$1,574.69)
	5 Total Non-Cash Principal Activity	\$107,359.87	\$93,740.27	\$13,619.60
C.	Total Student Loan Principal Activity	(\$5,397,632.57)	(\$4,920,799.38)	(\$476,833.19)
D.	Student Loan Cash Interest Activity			
	1 Borrower Payments - Total	(\$1,424,236.48)	(\$1,389,698.23)	(\$34,538.25)
	2 Claim Payments	(\$3,813.28)	\$0.05	(\$3,813.33)
	3 Reversals	\$0.00	\$0.00	\$0.00
	4a New Acquisitions - Sale Transfers	(\$55.59)	\$0.00	(\$55.59)
	4b New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
	4 New Acquisitions	(\$55.59)	\$0.00	(\$55.59)
	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	(\$1,428,105.35)	(\$1,389,698.18)	(\$38,407.17)
E.	Student Loan Non-Cash Interest Activity			
	1 Borrower Accruals	\$1,555,166.55	\$1,502,654.04	\$52,512.51
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$23,342.52	\$20,346.30	\$2,996.22
	3 Special Allowance Payments Estimate	\$591,402.06	\$579,652.63	\$11,749.43
	4 Capitalized Interest	(\$99,418.96)	(\$84,224.67)	(\$15,194.29)
	5a Small Balance and Other Adjustments	(\$12,804.23)	(\$11,730.98)	(\$1,073.25)
	5b Adjustments - Write-offs	(\$2,397.29)	(\$1,937.58)	(\$459.71)
	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	(\$15,201.52)	(\$13,668.56)	(\$1,532.96)
	6 Fee Accruals	\$6,386.53	\$8,540.17	(\$2,153.64)
	7 Total Non-Cash Interest Activity	\$2,061,677.18	\$2,013,299.91	\$48,377.27
F.	Total Student Loan Interest Activity	\$633,571.83	\$623,601.73	\$9,970.10

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		January 31, 2018		
	1 Beginning Balance	\$4,666,520.28		
	2 Transfers to Other Funds	(\$4,666,520.28)		
	3 Amount received in the collection account related to the collection period	\$8,741,700.06		
	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	\$268,213.89		
	8 Guarantee Payments of Interest	\$3,813.28		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$54,773.47)		
	11 Interest and Other Earnings	\$17,032.21		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$8,975,985.97			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$251,506.52	\$251,506.52	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$589,390.26	\$589,390.26	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,117,738.75	\$1,117,738.75	\$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	\$116,612.79	\$116,612.79	\$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	\$6,900,737.65	\$6,900,737.65	\$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	\$8,975,985.97	\$8,975,985.97	\$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)	\$8,975,985.97	\$0.00
B.	Administration Funds	\$840,896.78	\$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	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$94,421.88	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$69,048.21	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$72,230.97	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$72,230.97	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$72,230.97	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$72,142.56	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$344,328.07	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$114,933.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$91,239.12	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$114,933.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,117,738.75	
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	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$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	\$41,994.75	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$34,833.54	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$39,784.50	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$116,612.79	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,900,737.65	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00
M.	Access Group, Inc	\$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	January 31, 2018
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,910,538.10
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$251,506.52
	5 Minus amounts required..ED..guarantee agencies	\$570,827.50
	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	2.535%
	Net Loan Rate	2.535%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$675,841,017.57
	2 Fund Balances	\$16,322,789.20
	3 Senior Notes Interest	\$857,484.84
	4 Senior Notes Outstanding	\$642,940,093.29
	Senior Asset Percentage	107.52%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$675,841,017.57
	2 Fund Balances	\$16,322,789.20
	3 All Notes Interest	\$928,538.10
	4 All Notes Outstanding	\$708,890,093.29
	Subordinate Asset Percentage	97.51%

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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	1,779	\$8,312,018.45	1.24%
	2 UnSubsidized Stafford	1,722	\$12,742,357.87	1.90%
	3 Consolidation	16,959	\$649,629,680.54	96.86%
	4 Total By Loan Type Distribution	20,460	\$670,684,056.86	100.00%
B.	Borrower Status Distribution:			
	1 In-School	13	\$96,934.05	0.01%
	In-School Consolidations	134	\$4,666,806.04	0.70%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	252	\$4,319,533.16	0.64%
	4 Forbearance	412	\$14,758,341.34	2.20%
	5 Repayment	19,595	\$644,962,672.38	96.16%
	6 Claims	54	\$1,879,769.89	0.28%
7 Total By Borrower Status Distribution	20,460	\$670,684,056.86	100.00%	
C.	School Type Distribution:			
	1 Graduate	20,051	\$669,623,053.40	99.84%
	2 Undergraduate	409	\$1,061,003.46	0.16%
	3 Total By School Type Distribution	20,460	\$670,684,056.86	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			# 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	0.60%	6	\$66,543.03	0.51%	134	\$4,814,331.20	0.74%
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	0.60%	6	\$66,543.03	0.51%	134	\$4,814,331.20	0.74%
D. REPAYMENT:									
Active									
Current	1,259	\$5,340,633.01	63.61%	1,236	\$8,727,356.13	67.42%	15,365	\$568,274,301.60	87.10%
1-29 Days Delinquent	133	\$705,353.40	8.40%	126	\$934,561.27	7.22%	756	\$36,418,162.50	5.58%
30-59 Days Delinquent	50	\$305,780.29	3.64%	43	\$389,861.43	3.01%	159	\$8,655,231.97	1.33%
60-89 Days Delinquent	24	\$144,627.52	1.72%	24	\$194,444.87	1.50%	66	\$4,031,536.16	0.62%
90-119 Days Delinquent	21	\$150,375.40	1.79%	21	\$173,872.49	1.34%	33	\$1,904,084.57	0.29%
>120 Days Delinquent	70	\$428,541.72	5.10%	65	\$521,247.18	4.03%	144	\$9,814,853.61	1.50%
E. Deferment:									
Current	106	\$520,185.39	6.20%	94	\$774,317.86	5.98%	52	\$3,105,467.45	0.48%
F. Forbearance:									
Current	94	\$625,159.05	7.45%	92	\$969,935.10	7.49%	226	\$13,765,567.08	2.11%
G. Claims	15	\$125,198.30	1.49%	15	\$191,811.42	1.48%	24	\$1,636,194.73	0.25%
H. TOTAL REPAYMENT	1,772	\$8,345,854.08	99.40%	1,716	\$12,877,407.75	99.49%	16,825	\$647,605,399.67	99.26%
I. TOTAL PORTFOLIO	1,779	\$8,396,505.08	100.00%	1,722	\$12,943,950.78	100.00%	16,959	\$652,419,730.87	100.00%
J. GRAND TOTAL					\$673,760,186.73				

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Report Date: February 26, 2018

Collection Period: 01/01/18 to 01/31/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/18 to 01/31/18 02/26/18
A.	1 ABS Notes Outstanding	\$708,890,093
B.	1 Total Principal Balance	\$670,684,057
	2 Total Fund Accounts Balance	\$16,309,889
	3 Total Principal and Accrued Interest Balance	\$675,841,018
	4 Number of Loans	20,460
	5 Number of Borrowers	18,472
C.	1 Borrower Payments- Principal	\$5,296,015
	2 Borrower Payments- Interest	\$1,424,236
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$251,507
	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	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.53%
	6 Senior Asset Percentage	107.52%
	7 Subordinate Asset Percentage	97.51%

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes
Monthly Servicing Report
Trend Analysis Report
January 31, 2018

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18
	Reporting Date	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	2/26/18
A.	1 Asset Backed Securities	\$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	\$708,890,093
B.	1 Total Principal Balance	\$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	\$670,684,057
	2 Total Fund Accounts Balance	\$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	\$16,309,889
	3 Total Principal and Accrued Interest Balance	\$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	\$675,841,018
	4 Number of Loans	21,839	21,711	21,550	21,410	21,270	21,119	20,994	20,866	20,728	20,600	20,460
	5 Number of Borrowers	19,501	19,402	19,279	19,176	19,078	18,968	18,874	18,780	18,678	18,581	18,472
C.	1 Borrower Payments- Principal	\$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	\$5,296,015
	2 Borrower Payments- Interest	\$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	\$1,424,236
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$271,457	\$269,657	\$267,313	\$265,228	\$263,220	\$261,289	\$259,208	\$257,323	\$255,437	\$253,531	\$251,507
	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%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	203	202	201	200	199	199	198	197	196	195	195
F.	1 Senior Notes Outstanding	\$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	\$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	\$14,268,501	\$0	\$0	\$18,622,928	\$0	\$0	\$15,661,488	\$0	\$0	\$14,573,083	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.89%	1.78%	1.87%	1.95%	2.13%	1.97%	1.96%	2.08%	2.10%	2.30%	2.53%
	6 Senior Asset Percentage	107.17%	107.19%	107.28%	107.38%	107.35%	107.35%	107.48%	107.44%	107.41%	107.52%	107.52%
	7 Subordinate Asset Percentage	97.84%	97.85%	97.87%	97.79%	97.75%	97.76%	97.68%	97.64%	97.61%	97.51%	97.51%