

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2002-1 Notes

Monthly Servicing Report

Report Date: March 26, 2018
Collection Period: 02/01/18 to 02/28/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					January 31, 2018	Change	February 28, 2018		
1	Principal Balance				\$670,684,056.86	(\$4,341,857.87)	\$666,342,198.99		
2	Accrued Interest				\$3,096,318.32	(\$124,556.77)	\$2,971,761.55		
3	Accrued ISP				\$90,265.59	(\$43,097.71)	\$47,167.88		
4	Accrued SAP				\$1,970,376.80	(\$787,979.13)	\$1,182,397.67		
5	Total Principal And Accrued Interest Balance				\$675,841,017.57	(\$5,297,491.48)	\$670,543,526.09		
6	Fund Accounts Balance				\$16,309,888.81	\$5,727,613.33	\$22,037,502.14		
7	Total Student Loans And Fund Balance				\$692,150,906.38	\$430,121.85	\$692,581,028.23		
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	(3)	192		
3	Number of Loans				20,460	(108)	20,352		
4	Number of Borrowers				18,472	(79)	18,393		
C. Notes and Certificates									
				2/28/2018	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	January 31, 2018		February 28, 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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$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	2.30500%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.17%
20	Total Notes and Certificates				2.18312%	\$708,890,093.29	\$0.00	\$708,890,093.29	100.00%
D. Fund Balances									
					January 31, 2018	Change	February 28, 2018		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$521,368.76	(\$4,023.13)	\$517,345.63		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$9,262,225.40	(\$1,583,450.51)	\$7,678,774.89		
5	Debt Service Fund - Interest Account				\$1,051,570.67	\$414,349.32	\$1,465,919.99		
6	Debt Service Fund - Principal Account				\$2,612,642.98	\$6,900,737.65	\$9,513,380.63		
7	Total Fund Accounts Balance				\$16,309,888.81	\$5,727,613.33	\$22,037,502.14		

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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
		2/28/2018	2/28/2018	2/28/2018
1	Borrower Payments - Total	(\$4,405,253.42)	(\$4,182,998.58)	(\$222,254.84)
2	Claim Payments	(\$96,203.96)	\$0.00	(\$96,203.96)
3	Refunds	\$2,408.75	\$2,132.40	\$276.35
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$4,499,048.63)	(\$4,180,866.18)	(\$318,182.45)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$159,163.85	\$135,958.62	\$23,205.23
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	(\$338.32)	(\$448.22)	\$109.90
4b	Adjustments - Write-offs	(\$1,634.77)	\$0.00	(\$1,634.77)
4	Total Adjustments	(\$1,973.09)	(\$448.22)	(\$1,524.87)
5	Total Non-Cash Principal Activity	\$157,190.76	\$135,510.40	\$21,680.36
C.	Total Student Loan Principal Activity	(\$4,341,857.87)	(\$4,045,355.78)	(\$296,502.09)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,364,471.02)	(\$1,332,876.93)	(\$31,594.09)
2	Claim Payments	(\$2,508.74)	\$0.00	(\$2,508.74)
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	Subsidized Gov't Interest Payments (ISP)	(\$66,631.17)	(\$58,287.11)	(\$8,344.06)
7	Special Allowance Payments (SAP)	(\$1,444,511.63)	(\$1,419,980.93)	(\$24,530.70)
8	Total Cash Interest Activity	(\$2,878,122.56)	(\$2,811,144.97)	(\$66,977.59)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,392,681.46	\$1,346,020.35	\$46,661.11
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$23,825.36	\$21,476.91	\$2,348.45
3	Special Allowance Payments - Accrued	\$590,995.61	\$578,506.40	\$12,489.21
4	Capitalized Interest	(\$159,163.85)	(\$135,958.62)	(\$23,205.23)
5a	Small Balance and Other Adjustments	(\$3,882.44)	(\$3,795.06)	(\$87.38)
5b	Adjustments - Write-offs	(\$63.04)	\$0.00	(\$63.04)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$291.90)	(\$255.35)	(\$36.55)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$65,536.89	\$64,440.12	\$1,096.77
5	Total Adjustments	\$61,299.51	\$60,389.71	\$909.80
6	Fee Accruals	\$12,827.29	\$12,654.64	\$172.65
7	Total Non-Cash Interest Activity	\$1,922,465.38	\$1,883,089.39	\$39,375.99
F.	Total Student Loan Interest Activity	(\$955,657.18)	(\$928,055.58)	(\$27,601.60)

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		February 28, 2018		
	1 Beginning Balance	\$8,975,985.97		
	2 Transfers to Other Funds	(\$8,975,985.97)		
	3 Amount received in the collection account related to the collection period	\$4,187,125.21		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$66,631.17		
	6 Federal Special Allowance Payments	\$1,444,511.63		
	7 Guarantee Payments of Principal	\$96,203.96		
	8 Guarantee Payments of Interest	\$2,508.74		
	9 Misc. Payments Received/Due	\$2,463.88		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$12,900.39		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$5,812,344.98		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$249,878.32	\$249,878.32	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$580,079.96	\$580,079.96	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,160,368.24	\$1,160,368.24	\$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	\$132,351.85	\$132,351.85	\$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	\$3,689,666.61	\$3,689,666.61	\$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	\$5,812,344.98	\$5,812,344.98	\$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)	\$5,812,344.98	\$0.00
B.	Administration Funds	\$829,958.28	\$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	\$103,841.64	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$75,936.63	\$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	\$79,436.91	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$79,436.91	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$87,950.05	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$79,339.68	\$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	\$301,287.06	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$126,399.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$100,341.36	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$126,399.00	\$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:	\$1,160,368.24	
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	\$46,184.25	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$42,414.10	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$43,753.50	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$132,351.85	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$3,689,666.61	\$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	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,778,311.98
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$249,878.32
	5 Minus amounts required..ED..guarantee agencies	\$567,205.73
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$22,585.89
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.24%
	Net Loan Rate	2.24%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$670,543,526.09
	2 Fund Balances	\$22,054,236.07
	3 Senior Notes Interest	\$1,196,141.63
	4 Senior Notes Outstanding	\$642,940,093.29
	Senior Asset Percentage	107.54%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$670,543,526.09
	2 Fund Balances	\$22,054,236.07
	3 All Notes Interest	\$1,272,977.63
	4 All Notes Outstanding	\$708,890,093.29
	Subordinate Asset Percentage	97.52%

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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	1,740	\$8,196,470.81	1.23%
	2 UnSubsidized Stafford	1,699	\$12,581,591.87	1.89%
	3 Consolidation	16,913	\$645,564,136.31	96.88%
	4 Total By Loan Type Distribution	20,352	\$666,342,198.99	100.00%
B.	Borrower Status Distribution:			
	1 In-School	13	\$96,934.05	0.01%
	In-School Consolidations	132	\$4,820,124.46	0.72%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	249	\$4,377,756.60	0.66%
	4 Forbearance	474	\$16,324,636.94	2.45%
	5 Repayment	19,411	\$638,219,433.35	95.78%
	6 Claims	73	\$2,503,313.59	0.38%
7 Total By Borrower Status Distribution	20,352	\$666,342,198.99	100.00%	
C.	School Type Distribution:			
	1 Graduate	19,954	\$665,300,863.72	99.84%
	2 Undergraduate	398	\$1,041,335.27	0.16%
	3 Total By School Type Distribution	20,352	\$666,342,198.99	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A.									
INTERIM:									
In-School									
Current	7	\$ 50,651.00	0.61%	6	\$ 66,638.12	0.52%	132	\$ 4,959,123.73	0.76%
B.									
Grace									
Current	-	\$ -	0.00%	-	\$ -	0.00%	-	\$ -	0.00%
C.									
TOTAL INTERIM	7	\$ 50,651.00	0.61%	6	\$ 66,638.12	0.52%	132	\$ 4,959,123.73	0.76%
D.									
REPAYMENT:									
Active									
Current	1,265	\$ 5,515,988.32	66.62%	1,249	\$ 8,861,462.45	69.37%	15,832	\$ 589,685,401.58	90.96%
1-29 Days Delinquent	50	\$ 219,045.14	2.65%	58	\$ 406,659.63	3.18%	172	\$ 8,098,915.25	1.25%
30-59 Days Delinquent	74	\$ 414,422.94	5.01%	67	\$ 502,861.41	3.94%	169	\$ 8,398,413.61	1.30%
60-89 Days Delinquent	26	\$ 173,773.78	2.10%	21	\$ 222,883.55	1.74%	71	\$ 4,262,007.09	0.66%
90-119 Days Delinquent	17	\$ 111,530.38	1.35%	16	\$ 159,072.36	1.25%	47	\$ 3,014,798.99	0.47%
> 120 Days Delinquent	75	\$ 483,231.91	5.84%	70	\$ 594,014.06	4.65%	132	\$ 9,151,233.46	1.41%
E.									
Deferment:									
Current	103	\$ 493,253.50	5.96%	92	\$ 700,801.02	5.49%	54	\$ 3,262,570.00	0.50%
F.									
Forbearance:									
Current	105	\$ 683,768.74	8.26%	102	\$ 1,061,193.23	8.31%	267	\$ 15,164,506.21	2.34%
G.									
Claims	18	\$ 133,591.45	1.61%	18	\$ 198,698.08	1.56%	37	\$ 2,263,449.55	0.35%
H.									
TOTAL REPAYMENT	1,733	\$ 8,228,606.16	99.39%	1,693	\$ 12,707,645.79	99.48%	16,781	\$ 643,301,295.74	99.24%
I.									
TOTAL PORTFOLIO	1,740	\$ 8,279,257.16	100.00%	1,699	\$ 12,774,283.91	100.00%	16,913	\$ 648,260,419.47	100.00%
J.									
GRAND TOTAL					\$ 669,313,960.54				

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Collection Period: 02/01/18 to 02/28/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/18 to 02/28/18 03/26/18
A.	1 ABS Notes Outstanding	\$708,890,093
B.	1 Total Principal Balance	\$666,342,199
	2 Total Fund Accounts Balance	\$22,037,502
	3 Total Principal and Accrued Interest Balance	\$670,543,526
	4 Number of Loans	20,352
	5 Number of Borrowers	18,393
C.	1 Borrower Payments- Principal	\$4,405,253
	2 Borrower Payments- Interest	\$1,364,471
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$249,878
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	192
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	2.24%
	6 Senior Asset Percentage	107.54%
	7 Subordinate Asset Percentage	97.52%

Access Group, Inc.
Access Group Student Loan Asset Backed Series 2002-1 Notes
Trend Analysis Report
February 28, 2018

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18
Reporting Date		5/25/2017	6/26/2017	7/25/2017	8/25/2017	9/25/2017	10/25/2017	11/27/2017	12/26/2017	1/25/2018	2/26/2018	3/26/2018
A.	1 Asset Backed Securities	\$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	\$708,890,093
B.	1 Total Principal Balance	\$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	\$666,342,199
	2 Total Fund Accounts Balance	\$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	\$22,037,502
	3 Total Principal and Accrued Interest Balance	\$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	\$670,543,526
	4 Number of Loans	21,711	21,550	21,410	21,270	21,119	20,994	20,866	20,728	20,600	20,460	20,352
	5 Number of Borrowers	19,402	19,279	19,176	19,078	18,968	18,874	18,780	18,678	18,581	18,472	18,393
C.	1 Borrower Payments- Principal	\$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	\$4,405,253
	2 Borrower Payments- Interest	\$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	\$1,364,471
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$269,657	\$267,313	\$265,228	\$263,220	\$261,289	\$259,208	\$257,323	\$255,437	\$253,531	\$251,507	\$249,878
	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%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	202	201	200	199	199	198	197	196	195	195	192
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$18,622,928	\$0	\$0	\$15,661,488	\$0	\$0	\$14,573,083	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.78%	1.87%	1.95%	2.13%	1.97%	1.96%	2.08%	2.10%	2.30%	2.53%	2.24%
	6 Senior Asset Percentage	107.19%	107.28%	107.38%	107.35%	107.35%	107.48%	107.44%	107.41%	107.51%	107.52%	107.54%
	7 Subordinate Asset Percentage	97.85%	97.87%	97.79%	97.75%	97.76%	97.68%	97.64%	97.61%	97.51%	97.51%	97.52%