

# ACCESS GROUP, INC.

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

Report Date: December 26, 2017  
Collection Period: 11/01/17 to 11/30/17

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						October 31, 2017	Change	November 30, 2017		
1	Principal Balance					\$686,194,451.41	(\$5,029,567.68)	\$681,164,883.73		
2	Accrued Interest					\$3,172,657.19	(\$104,152.96)	\$3,068,504.23		
3	Accrued ISP					\$92,327.72	(\$48,742.07)	\$43,585.65		
4	Accrued SAP					\$1,640,401.10	(\$765,315.62)	\$875,085.48		
5	Total Principal And Accrued Interest Balance					\$691,099,837.42	(\$5,133,720.64)	\$685,966,116.78		
6	Fund Accounts Balance					\$16,233,436.67	\$5,972,399.84	\$22,205,836.51		
7	<b>Total Student Loans And Fund Balance</b>					<b>\$707,333,274.09</b>	<b>\$838,679.20</b>	<b>\$707,357,895.60</b>		
<b>B.</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]					197	(1)	196		
3	Number of Loans					20,866	(138)	20,728		
4	Number of Borrowers					18,780	(102)	18,678		
<b>C. Notes and Certificates</b>										
						11/30/2017	Balance	Balance	% of	
						Int. Rate	10/31/2017	Change	11/30/2017	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	2.75000%		\$53,400,000.00	\$0.00	\$53,400,000.00	7.38%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	2.75300%		\$39,050,000.00	\$0.00	\$39,050,000.00	5.40%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	2.62600%		\$23,750,000.00	\$0.00	\$23,750,000.00	3.28%
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	2.81300%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.65%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	2.74200%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.65%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	2.74500%		\$40,850,000.00	\$0.00	\$40,850,000.00	5.64%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	2.76600%		\$40,800,000.00	\$0.00	\$40,800,000.00	5.64%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	2.58200%		\$19,700,000.00	\$0.00	\$19,700,000.00	2.72%
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	1.53833%		\$220,113,176.52	\$0.00	\$220,113,176.52	30.42%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.77000%		\$65,000,000.00	\$0.00	\$65,000,000.00	8.98%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	2.74600%		\$51,600,000.00	\$0.00	\$51,600,000.00	7.13%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	2.76600%		\$65,000,000.00	\$0.00	\$65,000,000.00	8.98%
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	2.63300%		\$22,500,000.00	\$0.00	\$22,500,000.00	3.11%
20	<b>Total Notes and Certificates</b>				<b>2.37590%</b>		<b>\$723,463,176.52</b>	<b>\$0.00</b>	<b>\$723,463,176.52</b>	<b>100.00%</b>
<b>D. Fund Balances</b>										
						10/31/17	Change	11/30/17		
1	Acquisition Fund					\$0.00	\$0.00	\$0.00		
2	Administration Fund					\$519,025.07	(\$1,613.26)	\$517,411.81		
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund					\$8,731,837.56	(\$368,408.27)	\$8,363,429.29		
5	Debt Service Fund - Interest Account					\$1,212,843.88	\$252,549.38	\$1,465,393.26		
6	Debt Service Fund - Principal Account					\$2,907,649.16	\$6,089,871.99	\$8,997,521.15		
7	<b>Total Fund Accounts Balance</b>					<b>\$16,233,436.67</b>	<b>\$5,972,399.84</b>	<b>\$22,205,836.51</b>		

# ACCESS GROUP, INC.

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

Report Date: December 26, 2017  
Collection Period: 11/01/17 to 11/30/17

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>Totals</b>	<b>CONSOLIDATION</b>	<b>STAFFORD</b>
		<b>11/30/2017</b>	<b>11/30/2017</b>	<b>11/30/2017</b>
	1 Borrower Payments - Total	(\$4,386,348.70)	(\$4,144,321.08)	(\$242,027.62)
	2 Claim Payments	(\$1,020,822.10)	(\$865,033.97)	(\$155,788.13)
	3 Refunds	\$16,954.11	\$16,823.77	\$130.34
	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	\$174,707.83	\$103,230.84	\$71,476.99
	5 New Acquisitions - Total	\$174,707.83	\$103,230.84	\$71,476.99
	<b>6 Total Cash Principal Activity</b>	<b>(\$5,215,508.86)</b>	<b>(\$4,889,300.44)</b>	<b>(\$326,208.42)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
	1 Capitalized Interest	\$203,498.47	\$161,886.30	\$41,612.17
	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	\$1,382.45	\$1,468.98	(\$86.53)
	4b Adjustments - Write-offs	(\$18,939.74)	(\$15,761.24)	(\$3,178.50)
	4 Total Adjustments	(\$17,557.29)	(\$14,292.26)	(\$3,265.03)
	<b>5 Total Non-Cash Principal Activity</b>	<b>\$185,941.18</b>	<b>\$147,594.04</b>	<b>\$38,347.14</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,029,567.68)</b>	<b>(\$4,741,706.40)</b>	<b>(\$287,861.28)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
	1 Borrower Payments - Total	(\$1,383,720.79)	(\$1,347,325.92)	(\$36,394.87)
	2 Claim Payments	(\$36,387.78)	(\$31,670.42)	(\$4,717.36)
	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	(\$71,858.57)	(\$62,202.25)	(\$9,656.32)
	7 Special Allowance Payments	(\$1,290,755.14)	(\$1,271,469.03)	(\$19,286.11)
	<b>8 Total Cash Interest Activity</b>	<b>(\$2,782,722.28)</b>	<b>(\$2,712,667.62)</b>	<b>(\$70,054.66)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
	1 Borrower Accruals	\$1,525,513.94	\$1,472,858.84	\$52,655.10
	2 Subsidized Gov't Interest - Accrued Interest (ISP)	\$23,116.50	\$20,219.21	\$2,897.29
	3 Special Allowance Payments Estimate	\$461,363.47	\$453,354.34	\$8,009.13
	4 Capitalized Interest	(\$203,498.47)	(\$161,886.30)	(\$41,612.17)
	5a Small Balance and Other Adjustments	(\$13,763.89)	(\$13,482.44)	(\$281.45)
	5b Adjustments - Write-offs	(\$3,609.93)	(\$3,398.07)	(\$211.86)
	5c Other Adjustments - Subsidized Gov't Interest (ISP)	\$0.00	\$0.00	\$0.00
	5d Other Adjustments - Special Allowance Payments (SAP)	\$64,076.05	\$63,141.20	\$934.85
	5 Total Adjustments	\$46,702.23	\$46,260.69	\$441.54
	6 Fee Accruals	\$11,313.96	\$10,460.07	\$853.89
	<b>7 Total Non-Cash Interest Activity</b>	<b>\$1,864,511.63</b>	<b>\$1,841,266.85</b>	<b>\$23,244.78</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$918,210.65)</b>	<b>(\$871,400.77)</b>	<b>(\$46,809.88)</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2017

Collection Period: 11/01/17 to 11/30/17

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>November 30, 2017</b>		
	1 Beginning Balance	\$8,376,156.74		
	2 Transfers to Other Funds	(\$8,376,156.74)		
	3 Amount received in the collection account related to the collection period	\$5,772,931.88		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$71,858.57		
	6 Federal Special Allowance Payments	\$1,290,755.14		
	7 Guarantee Payments of Principal	\$1,020,822.10		
	8 Guarantee Payments of Interest	\$36,387.78		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$174,707.83)		
	11 Interest and Other Earnings	\$9,840.50		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 <b>Ending Balance</b>	<b>\$8,027,888.14</b>			
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$255,436.83	\$255,436.83	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$605,783.21	\$605,783.21	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,449,254.22	\$1,449,254.22	\$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	\$141,851.80	\$141,851.80	\$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	\$5,575,562.08	\$5,575,562.08	\$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 <b>Total Payments</b>	<b>\$8,027,888.14</b>	<b>\$8,027,888.14</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)	<b>\$8,027,888.14</b>	\$8,027,888.14	\$0.00
<b>B.</b>	<b>Administration Funds</b>	<b>\$861,220.04</b>	\$7,166,668.10	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$7,166,668.10	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,166,668.10	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$148,857.84	\$7,017,810.26	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$81,958.14	\$6,935,852.12	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,935,852.12	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,935,852.12	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$86,896.12	\$6,848,956.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$85,204.93	\$6,763,751.07	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$105,196.92	\$6,658,554.15	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$111,824.64	\$6,546,729.51	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$6,546,729.51	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$272,766.51	\$6,273,963.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$242,970.00	\$6,030,993.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$133,035.12	\$5,897,957.88	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$180,544.00	\$5,717,413.88	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,717,413.88	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,449,254.22</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$5,717,413.88	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,717,413.88	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,717,413.88	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,717,413.88	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,717,413.88	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,717,413.88	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,717,413.88	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,717,413.88	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,717,413.88	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,717,413.88	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$5,717,413.88	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$0.00	\$5,717,413.88	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,717,413.88	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,717,413.88	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,717,413.88	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,717,413.88	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$86,155.50	\$5,631,258.38	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$39,577.30	\$5,591,681.08	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$16,119.00	\$5,575,562.08	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$141,851.80</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$5,575,562.08	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$5,575,562.08</b>	\$0.00	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>	<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: December 26, 2017

Collection Period: 11/01/17 to 11/30/17

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	<b>November 30, 2017</b>
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,741,171.99
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$255,436.83
	5 Minus amounts required..ED..guarantee agencies	\$579,240.37
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$24,199.17
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.10%
	<b>Net Loan Rate</b>	<b>2.10%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$685,152,059.09
	2 Fund Balances	\$22,219,186.84
	3 Senior Notes Interest	\$1,113,272.75
	4 Senior Notes Outstanding	\$657,513,176.52
	<b>Senior Asset Percentage</b>	<b>107.41%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$685,152,059.09
	2 Fund Balances	\$22,219,186.84
	3 All Notes Interest	\$1,171,918.90
	4 All Notes Outstanding	\$723,463,176.52
	<b>Subordinate Asset Percentage</b>	<b>97.61%</b>

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### Monthly Servicing Report

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Collection Period: 11/01/17 to 11/30/17

<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	1,846	\$8,616,186.36	1.26%
	2 UnSubsidized Stafford	1,778	\$13,311,255.44	1.95%
	3 Consolidation	17,104	\$659,237,441.93	96.78%
	<b>4 Total By Loan Type Distribution</b>	<b>20,728</b>	<b>\$681,164,883.73</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	13	\$96,934.05	0.01%
	In-School Consolidations	141	\$4,972,197.94	0.73%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	266	\$4,390,638.15	0.64%
	4 Forbearance	503	\$16,644,818.80	2.44%
	5 Repayment	19,759	\$653,997,391.44	96.01%
	6 Claims	46	\$1,062,903.35	0.16%
<b>7 Total By Borrower Status Distribution</b>	<b>20,728</b>	<b>\$681,164,883.73</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	20,300	\$680,059,861.75	99.84%
	2 Undergraduate	428	\$1,105,021.98	0.16%
	<b>3 Total By School Type Distribution</b>	<b>20,728</b>	<b>\$681,164,883.73</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2017

Collection Period: 11/01/17 to 11/30/17

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 (%)			
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
<b>A. In-School</b>									
Current	7	\$50,651.00	0.58%	6	\$66,332.49	0.49%	141	\$5,111,733.27	0.77%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>7</b>	<b>\$50,651.00</b>	<b>0.58%</b>	<b>6</b>	<b>\$66,332.49</b>	<b>0.49%</b>	<b>141</b>	<b>\$5,111,733.27</b>	<b>0.77%</b>
<b>D. REPAYMENT:</b>									
<b>D. Active</b>									
Current	1,262	\$5,317,833.55	61.11%	1,214	\$8,601,857.15	63.66%	15,355	\$572,508,092.36	86.48%
1-29 Days Delinquent	151	\$749,849.41	8.62%	152	\$1,209,666.60	8.95%	845	\$40,174,321.35	6.07%
30-59 Days Delinquent	56	\$352,080.69	4.05%	58	\$444,127.35	3.29%	180	\$8,810,165.41	1.33%
60-89 Days Delinquent	35	\$203,912.19	2.34%	36	\$304,877.28	2.26%	63	\$3,419,692.81	0.52%
90-119 Days Delinquent	10	\$40,562.29	0.47%	3	\$18,432.14	0.14%	38	\$2,317,666.89	0.35%
>120 Days Delinquent	75	\$540,287.41	6.21%	78	\$746,173.18	5.52%	148	\$10,387,849.65	1.57%
<b>E. Deferment:</b>									
Current	111	\$525,668.97	6.04%	102	\$810,402.09	6.00%	53	\$3,126,976.96	0.47%
<b>F. Forbearance:</b>									
Current	124	\$811,099.29	9.32%	113	\$1,158,946.51	8.58%	266	\$15,321,030.90	2.31%
<b>G. Claims</b>	15	\$110,450.07	1.27%	16	\$150,491.57	1.11%	15	\$842,157.13	0.13%
<b>H. TOTAL REPAYMENT</b>	<b>1,839</b>	<b>\$8,651,743.87</b>	<b>99.42%</b>	<b>1,772</b>	<b>\$13,444,973.87</b>	<b>99.51%</b>	<b>16,963</b>	<b>\$656,907,953.46</b>	<b>99.23%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>1,846</b>	<b>\$8,702,394.87</b>	<b>100.00%</b>	<b>1,778</b>	<b>\$13,511,306.36</b>	<b>100.00%</b>	<b>17,104</b>	<b>\$662,019,686.73</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$684,233,387.96</b>				

# ACCESS GROUP, INC.

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

Report Date: December 26, 2017

Collection Period: 11/01/17 to 11/30/17

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>11/01/17 to 11/30/17 12/26/17</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$723,463,177</b>
<b>B.</b>	1 Total Principal Balance	\$681,164,884
	2 Total Fund Accounts Balance	\$22,205,837
	3 Total Principal and Accrued Interest Balance	\$685,152,059
	4 Number of Loans	20,728
	5 Number of Borrowers	18,678
<b>C.</b>	1 Borrower Payments- Principal	\$4,386,349
	2 Borrower Payments- Interest	\$1,383,721
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$255,437
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	196
<b>F.</b>	1 Senior Notes Outstanding	\$657,513,177
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.10%
	6 Senior Asset Percentage	107.41%
	7 Subordinate Asset Percentage	97.61%



**Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes**  
**Monthly Servicing Report**  
**Trend Analysis Report**  
**November 30, 2017**

<b>IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT</b>												
Collection Period		January-17	February-17	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17
Reporting Date		2/27/17	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
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$772,016,093	\$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
<b>B.</b>	1 Total Principal Balance	\$735,562,687	\$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
	2 Total Fund Accounts Balance	\$17,270,901	\$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
	3 Total Principal and Accrued Interest Balance	\$739,539,463	\$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
	4 Number of Loans	22,151	22,015	21,839	21,711	21,550	21,410	21,270	21,119	20,994	20,866	20,728
	5 Number of Borrowers	19,733	19,627	19,501	19,402	19,279	19,176	19,078	18,968	18,874	18,780	18,678
<b>C.</b>	1 Borrower Payments- Principal	\$5,173,063	\$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
	2 Borrower Payments- Interest	\$1,556,348	\$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
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$275,836	\$273,764	\$271,457	\$269,657	\$267,313	\$265,228	\$263,220	\$261,289	\$259,208	\$257,323	\$255,437
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.75%	2.75%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	204	204	203	202	201	200	199	199	198	197	196
<b>F.</b>	1 Senior Notes Outstanding	\$706,066,093	\$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
	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	\$14,268,501	\$0	\$0	\$18,622,928	\$0	\$0	\$15,661,488	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.72%	1.31%	1.89%	1.78%	1.87%	1.95%	2.13%	1.97%	1.96%	2.08%	2.10%
	6 Senior Asset Percentage	107.08%	107.04%	107.17%	107.19%	107.28%	107.38%	107.35%	107.35%	107.48%	107.44%	107.41%
	7 Subordinate Asset Percentage	97.92%	97.89%	97.84%	97.85%	97.87%	97.79%	97.76%	97.76%	97.68%	97.64%	97.61%