

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: March 26, 2018
Collection Period: 12/01/17 to 02/28/18

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						November 30, 2017	Change	February 28, 2018	
1	Principal Balance					\$54,636,209.25	(\$3,384,413.05)	\$51,251,796.20	
2	Accrued Interest					\$144,065.46	(\$10,449.19)	\$133,616.27	
3	Total Principal And Accrued Interest Balance					\$54,780,274.71	(\$3,394,862.24)	\$51,385,412.47	
4	Fund Accounts Balance					\$3,587,472.78	\$426,292.22	\$4,013,765.00	
5	Total Student Loans And Fund Balance					\$58,367,747.49	(\$2,968,570.02)	\$55,399,177.47	
B. Student Loan Portfolio and Fund Balance									
						November 30, 2017	Change	February 28, 2018	
1	Loan Reserve Trust Balance					\$108,172.56	\$6,856.06	\$115,028.62	
2	Weighted Average Coupon (WAC)					3.89%	0.20%	4.10%	
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			76	(3)	73	
4	Number of Loans					8,288	(230)	8,058	
5	Number of Borrowers					7,675	(210)	7,465	
C. Notes and Certificates									
				2/28/2018		Balance	Balance	Balance	% of
			CUSIP	Interest. Rate		November 30, 2017	Change	February 28, 2018	O/S Securities
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	3.02000%	\$42,400,000.00	(\$2,950,000.00)	\$39,450,000.00	72.3%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.02000%	\$15,100,000.00	\$0.00	\$15,100,000.00	27.7%
4	Total Notes and Certificates				3.02000%	\$57,500,000.00	(\$2,950,000.00)	\$54,550,000.00	100.0%
D. Fund Accounts Balance									
						November 30, 2017	Change	February 28, 2018	
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00	
2	Collection Account					\$3,587,472.78	\$426,292.22	\$4,013,765.00	
3	Total Fund Accounts Balance					\$3,587,472.78	\$426,292.22	\$4,013,765.00	

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II. Series 2002-A Transactions and Accruals		
		February 28, 2018
A. Student Loan Cash Principal Activity		
1	Borrower Payments - Total	(\$3,280,563.31)
2	Claim Payments	\$0.00
3	Refunds	\$6,487.96
4	Reversals	\$0.00
5a	New Acquisitions - Principal	\$0.00
5b	Cancellations - Principal	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00
5d	New Acquisitions - Repurchases	\$0.00
5	New Acquisitions - Total	\$0.00
6	Total Cash Principal Activity	(\$3,274,075.35)
B. Student Loan Non-Cash Principal Activity		
1	Capitalized Interest	\$6,470.45
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$90.74)
4b	Adjustments - Write-offs	(\$116,717.41)
4	Total Adjustments	(\$116,808.15)
5	Total Non-Cash Principal Activity	(\$110,337.70)
C. Total Student Loan Principal Activity		(\$3,384,413.05)
D. Student Loan Cash Interest Activity		
1	Borrower Payments - Total	(\$532,065.05)
2	Claim Payments	\$0.00
3a	New Acquisitions - Sale Transfers	\$0.00
3b	New Acquisitions - Repurchases	\$0.00
3	New Acquisitions	\$0.00
4	Other Adjustments	\$0.00
5	Total Cash Interest Activity	(\$532,065.05)
E. Student Loan Non-Cash Interest Activity		
1	Borrower Accruals	\$525,808.95
2	Capitalized Interest	(\$6,470.45)
3a	Small Balance and Other Adjustments	(\$3,916.20)
3b	Adjustments - Write-offs	(\$1,266.44)
3	Total Adjustments	(\$5,182.64)
4	Fee Accruals	\$7,460.00
5	Total Non-Cash Interest Activity	\$521,615.86
F. Total Student Loan Interest Activity		(\$10,449.19)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	February 28, 2018		
	2 Transfers to Other Funds	\$3,516,486.36		
	3 Amount received in the collection account related to the collection period	(\$3,474,587.88)		
	4 Earnings	\$3,493,200.60		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$6,491.20		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	\$57,738.00		
	8 Recoveries	\$864.18		
	9 Misc. Payments Received/Due	\$89,100.89		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$3,689,293.35		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	
	1a Administrative Allowance	\$136,590.52	\$136,590.52	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$6,818.75	\$6,818.75	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$293,760.48	\$293,760.48	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$112,440.64	\$112,440.64	\$0.00
	6 Payment of Principal Distribution Amount	\$3,139,682.96	\$3,100,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$3,689,293.35	\$3,649,610.39	\$0.00	

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IV. Series 2002-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$3,689,293.35	\$3,689,293.35	
B.	First	Administrative Allowance	\$143,409.27	\$3,545,884.08	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,545,884.08	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$293,760.48	\$3,252,123.60	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$293,760.48		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,252,123.60	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$3,252,123.60	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$3,252,123.60	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$112,440.64	\$3,139,682.96	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,139,682.96	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$3,100,000.00	\$39,682.96	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$39,682.96	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$3,100,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$39,682.96	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$39,682.96	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$39,682.96	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$39,682.96	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$39,682.96	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$39,682.96	\$0.00

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	February 28, 2018	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$54,550,000.00	
	3 Amount of Accrued Interest	\$525,057.97	
	4 Plus investment earnings and late fees	\$14,812.25	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$57,658.27	
	7 Minus Notes fees expected during current Interest Period	\$6,818.75	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.49%	
	Net Loan Rate	3.49%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$51,385,412.47	\$51,385,412.47
	2 Fund Balances	\$4,016,780.17	\$367,169.78
	3 Senior Notes Interest and Fees Accrued	\$217,098.56	\$217,098.56
	4 Senior Notes Outstanding	\$39,450,000.00	\$36,350,000.00
	Senior Asset Percentage	139.89%	141.78%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$51,385,412.47	\$51,385,412.47
	2 Fund Balances	\$4,016,780.17	\$367,169.78
	3 All Notes Interest and Fees Accrued	\$301,044.55	\$301,044.55
	4 All Notes Outstanding	\$54,550,000.00	\$51,450,000.00
	Subordinate Asset Percentage	101.01%	100.00%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	8,058	\$ 51,251,796.20	100.00%
	2 Total By Loan Type Distribution	8,058	\$ 51,251,796.20	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$10,000.00	0.02%
	2 Grace	1	\$10,000.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	107	\$883,341.80	1.72%
	5 Repayment	7,949	\$50,348,454.40	98.24%
	6 Claims	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	8,058	\$ 51,251,796.20	100.00%	
C.	School Type Distribution:			
	1 Graduate	8,055	\$ 51,235,733.50	99.97%
	2 Undergraduate	3	\$ 16,062.70	0.03%
	3 Total By Loan Type Distribution	8,058	\$ 51,251,796.20	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	1	\$15,732.16		0.03%
B. Grace				
Current	1	\$17,137.78		0.03%
C. TOTAL INTERIM	2	\$32,869.94		0.06%
D. REPAYMENT:				
Active				
Current	7562	\$47,694,729.76		92.82%
1-29 Days Delinquent	180	\$1,141,494.63		2.22%
30-59 Days Delinquent	101	\$757,032.88		1.47%
60-89 Days Delinquent	37	\$227,737.88		0.44%
90-119 Days Delinquent	23	\$173,662.05		0.34%
120-149 Days Delinquent	23	\$212,629.57		0.41%
150-179 Days Delinquent	23	\$239,527.98		0.47%
> 180 Days Delinquent	0	\$0.00		0.00%
E. Deferment:				
Current	0	\$0.00		0.00%
F. Forbearance:				
Current	107	\$905,727.78		1.76%
G. Claims	0	\$0.00		0.00%
H. TOTAL REPAYMENT	8,056	\$ 51,352,542.53		99.94%
I. TOTAL PORTFOLIO	8,058	\$ 51,385,412.47		100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$54,550,000
B.	1 Total Private Principal Outstanding Balance	\$51,251,796
	2 Total Fund Accounts Balance	\$4,013,765
	3 Total Principal and Accrued Interest Balance	\$51,385,412
	4 Number of Loans	8,058
	5 Number of Borrowers	7,465
C.	1 Borrower Payments- Principal	\$3,280,563
	2 Borrower Payments- Interest	\$532,065
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$136,591
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$115,029
	2 Weighted Average Coupon (WAC)	4.10%
	3 Weighted Average Remaining Maturity (WARM)	73
F.	1 Senior Notes Outstanding	\$39,450,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$2,950,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	3.49%
	6 Senior Asset Percentage	139.89%
	7 Subordinate Asset Percentage	101.01%

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Portfolio Trend Analysis Report
February 28, 2018

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	February-17	May-17	August-17	November-17	February-18
	Reporting Date	3/27/2017	6/26/2017	9/25/2017	12/26/2017	3/26/2018
A.	1 Asset Backed Securities	\$67,900,000	\$64,600,000	\$60,900,000	\$57,500,000	\$54,550,000
B.	1 Total Private Principal Balance	\$64,385,887	\$60,975,033	\$57,661,159	\$54,636,209	\$51,251,796
	2 Total Fund Accounts Balance	\$4,133,579	\$4,384,647	\$3,964,308	\$3,587,473	\$4,013,765
	3 Total Principal and Accrued Interest Balance	\$64,534,162	\$61,126,273	\$57,812,054	\$54,780,275	\$51,385,412
	4 Number of Loans	8,994	8,753	8,531	8,288	8,058
	5 Number of Borrowers	8,275	8,061	7,874	7,675	7,465
C.	1 Borrower Payments- Principal	\$3,338,306	\$3,298,794	\$3,141,937	\$2,850,496	\$3,280,563
	2 Borrower Payments- Interest	\$582,268	\$560,741	\$557,131	\$539,364	\$532,065
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$169,845	\$160,965	\$152,438	\$144,153	\$136,591
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$84,684	\$131,678	\$86,030	\$108,173	\$115,029
	2 Weighted Average Coupon (WAC)	3.49%	3.63%	3.79%	3.89%	4.10%
	3 Weighted Average Remaining Maturity (WARM)	86	83	80	77	73
F.	1 Senior Notes Outstanding	\$52,800,000	\$49,500,000	\$45,800,000	\$42,400,000	\$39,450,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,400,000	\$3,300,000	\$3,700,000	\$3,400,000	\$2,950,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.95%	3.04%	3.13%	3.31%	3.49%
	6 Senior Asset Percentage	129.77%	131.86%	134.50%	137.18%	139.89%
	7 Subordinate Asset Percentage	100.85%	100.92%	101.05%	101.03%	101.01%