

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Quarterly Servicing Report

Report Date: March 27, 2017

Collection Period: 12/01/16 to 02/28/17

<b>I. Series 2002-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>November 30, 2016</b>	<b>Change</b>	<b>February 28, 2017</b>		
1	Principal Balance				\$67,937,923.42	(\$3,552,036.64)	\$64,385,886.78		
2	Accrued Interest				\$165,912.06	(\$17,636.86)	\$148,275.20		
3	Total Principal And Accrued Interest Balance				<b>\$68,103,835.48</b>	<b>(\$3,569,673.50)</b>	<b>\$64,534,161.98</b>		
4	Fund Accounts Balance				<b>\$4,095,605.31</b>	<b>\$37,973.87</b>	<b>\$4,133,579.18</b>		
5	<b>Total Student Loans And Fund Balance</b>				<b>\$72,199,440.79</b>	<b>(\$3,531,699.63)</b>	<b>\$68,667,741.16</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>									
					<b>November 30, 2016</b>	<b>Change</b>	<b>February 28, 2017</b>		
1	Loan Reserve Trust Balance				\$34,812.06	\$49,871.48	\$84,683.54		
2	Weighted Average Coupon (WAC)				3.36%	0.13%	3.49%		
3	Weighted Average Remaining Maturity (WARM) [includes in-school period]				89	(3)	86		
4	Number of Loans				9,232	(238)	8,994		
5	Number of Borrowers				8,477	(202)	8,275		
<b>C. Notes and Certificates</b>									
				<b>2/28/2017</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
			<b>CUSIP</b>	<b>Interest Rate</b>	<b>November 30, 2016</b>	<b>Change</b>	<b>February 28, 2017</b>	<b>O/S Securities</b>	
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	1.53900%	\$56,200,000.00	(\$3,400,000.00)	\$52,800,000.00	77.8%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.53900%	\$15,100,000.00	\$0.00	\$15,100,000.00	22.2%
4	<b>Total Notes and Certificates</b>				<b>1.53900%</b>	<b>\$71,300,000.00</b>	<b>(\$3,400,000.00)</b>	<b>\$67,900,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
					<b>November 30, 2016</b>	<b>Change</b>	<b>February 28, 2017</b>		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$4,095,605.31	\$37,973.87	\$4,133,579.18		
3	<b>Total Fund Accounts Balance</b>				<b>\$4,095,605.31</b>	<b>\$37,973.87</b>	<b>\$4,133,579.18</b>		

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II. Series 2002-A Transactions and Accruals			
<b>A. Student Loan Cash Principal Activity</b>		<b>February 28, 2017</b>	
1 Borrower Payments - Total			(\$3,338,306.39)
2 Claim Payments			\$0.00
3 Refunds			\$6,720.03
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
<b>6 Total Cash Principal Activity</b>			<b>(\$3,331,586.36)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1 Capitalized Interest			(\$4,576.02)
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$9,164.16)		
4b Adjustments - Write-offs	(\$206,710.10)		
4 Total Adjustments			(\$215,874.26)
<b>5 Total Non-Cash Principal Activity</b>			<b>(\$220,450.28)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$3,552,036.64)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1 Borrower Payments - Total			(\$582,268.45)
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
<b>5 Total Cash Interest Activity</b>			<b>(\$582,268.45)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1 Borrower Accruals			\$561,533.76
2 Capitalized Interest			\$4,576.02
3a Small Balance and Other Adjustments	(\$16,888.38)		
3b Adjustments - Write-offs	(\$2,451.36)		
3 Total Adjustments			(\$19,339.74)
4 Fee Accruals			\$17,861.55
<b>5 Total Non-Cash Interest Activity</b>			<b>\$564,631.59</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$17,636.86)</b>

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<b>III. Series 2002-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>February 28, 2017</b>		
	1 Beginning Balance		\$4,041,784.24	
	2 Transfers to Other Funds		(\$4,009,286.13)	
	3 Amount received in the collection account related to the collection period		\$3,611,730.85	
	4 Earnings		\$1,880.36	
	5 Guarantee Fee Payment to Loan Reserve Trust		\$0.00	
	6 Guarantee Payments of Principal		\$113,195.67	
	7 Guarantee Payments of Interest		\$1,196.65	
	8 Recoveries		\$17,132.51	
	9 Misc. Payments Received/Due		\$0.00	
	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 <b>Ending Balance</b>		<b>\$3,777,634.15</b>	
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$169,844.81	\$169,844.81	\$0.00
	1b <b>Broker Dealers, Auction Agent and Other Fees</b>	\$8,487.50	\$8,487.50	\$0.00
	2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$200,354.88	\$200,354.88	\$0.00
	3a <b>Payment of Principal Amount on Maturing Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	3b <b>Payment of Principal Amount on Maturing Senior Notes; Class A-2</b>	\$0.00	\$0.00	\$0.00
	4 <b>Payment of Guarantee Fees (Privately Guaranteed Loans)</b>	\$0.00	\$0.00	\$0.00
	5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>	\$57,298.46	\$57,298.46	\$0.00
	6 <b>Payment of Principal Distribution Amount</b>	\$3,341,648.50	\$3,300,000.00	\$0.00
	7 <b>Payment of interest due on the class B (If Subordinate note interest trigger is in effect)</b>	\$0.00	\$0.00	\$0.00
	8 <b>Payment of Principal amount of class B notes due on the final maturity date set forth</b>	\$0.00	\$0.00	\$0.00
	9 <b>Payment of any carry-over amounts due with respect to the class A-2 notes</b>	\$0.00	\$0.00	\$0.00
	10 <b>Payment of any carry-over amounts due with respect to the class B notes</b>	\$0.00	\$0.00	\$0.00
11 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$0.00	\$0.00	\$0.00	
12 <b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$3,777,634.15</b>	<b>\$3,735,985.65</b>	<b>\$0.00</b>	

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<b>IV. Series 2002-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$3,777,634.15	<b>\$3,777,634.15</b>	
<b>B.</b>	First	<b>Administrative Allowance</b>	\$178,332.31	<b>\$3,599,301.84</b>	<b>\$0.00</b>
<b>C.</b>	Second	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,599,301.84	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$200,354.88	\$3,398,946.96	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$200,354.88</b>		
<b>D.</b>	Third	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,398,946.96	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$3,398,946.96	\$0.00
	(c)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	Fourth	<b>Payment of Guarantee Fees</b>	\$0.00	\$3,398,946.96	\$0.00
<b>F.</b>	Fifth	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$57,298.46	\$3,341,648.50	\$0.00
<b>G.</b>	Sixth	<b>Payment of Principal Distribution Amount</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,341,648.50	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$3,300,000.00	\$41,648.50	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$41,648.50	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$3,300,000.00</b>		
<b>H.</b>	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$41,648.50	\$0.00
<b>I.</b>	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$41,648.50	\$0.00
<b>J.</b>	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$41,648.50	\$0.00
<b>K.</b>	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$41,648.50	\$0.00
<b>L.</b>	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$41,648.50	\$0.00
<b>M.</b>	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$41,648.50	\$0.00

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Student Loan Asset-Backed Notes Series 2002-A

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<b>V. Series 2002-A Net Loan Rate and Asset Percentages</b>			
<b>A. Net Loan Rate</b>	1 FRN Notes outstanding Balance	<b>February 28, 2017</b>	
	2 ARC Notes outstanding Balance	\$0.00	
	3 Amount of Accrued Interest	\$67,900,000.00	
	4 Plus investment earnings and late fees	\$561,979.14	
	5 Minus Amount of interest on FRN	\$20,226.01	
	6 Minus portion of Administrative allowance	\$0.00	
	7 Minus Notes fees expected during current Interest Period	\$72,434.12	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	\$8,487.50	
	<b>Net Loan Rate</b>	2.95%	
		<b>2.95%</b>	
<b>B. Senior Asset Percentage</b>		<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$64,534,161.98	\$64,534,161.98
	2 Fund Balances	\$4,134,577.52	\$398,591.87
	3 Senior Notes Interest and Fees Accrued	\$148,543.85	\$148,543.85
	4 Senior Notes Outstanding	\$52,800,000.00	\$49,500,000.00
	<b>Senior Asset Percentage</b>	<b>129.77%</b>	<b>130.88%</b>
<b>C. Subordinate Asset Percentage</b>		<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$64,534,161.98	\$64,534,161.98
	2 Fund Balances	\$4,134,577.52	\$398,591.87
	3 All Notes Interest and Fees Accrued	\$192,006.91	\$192,006.91
	4 All Notes Outstanding	\$67,900,000.00	\$64,600,000.00
	<b>Subordinate Asset Percentage</b>	<b>100.85%</b>	<b>100.22%</b>

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<b>VI. Series 2002-A 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 Private Loans	8,994	\$64,385,886.78	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>8,994</b>	<b>\$64,385,886.78</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	67	\$639,862.68	0.99%
	5 Repayment	8,925	\$63,726,024.10	98.98%
	6 Claims	0	\$0.00	0.00%
<b>7 Total By Borrower Status Distribution</b>	<b>8,994</b>	<b>\$64,385,886.78</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	8,991	\$64,367,407.86	99.97%
	2 Undergraduate	3	\$18,478.92	0.03%
<b>3 Total By Loan Type Distribution</b>	<b>8,994</b>	<b>\$64,385,886.78</b>	<b>100.00%</b>	

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A. INTERIM:</b>		Includes Accrued Int.		
<b>A. In-School</b>				
Current	1	\$16,745.86	0.03%	
<b>B. Grace</b>				
Current	1	\$15,306.66	0.02%	
<b>C. TOTAL INTERIM</b>	<b>2</b>	<b>\$32,052.52</b>	<b>0.05%</b>	
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	8,473	\$60,035,609.74	93.03%	
1-29 Days Delinquent	190	\$1,483,772.25	2.30%	
30-59 Days Delinquent	126	\$963,168.67	1.49%	
60-89 Days Delinquent	36	\$341,950.05	0.53%	
90-119 Days Delinquent	29	\$250,160.52	0.39%	
120-149 Days Delinquent	30	\$334,065.64	0.52%	
150-179 Days Delinquent	41	\$434,762.01	0.67%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E. Deferment:</b>				
Current	0	\$0.00	0.00%	
<b>F. Forbearance:</b>				
Current	67	\$658,620.58	1.02%	
<b>G. Claims</b>	0	\$0.00	0.00%	
<b>H. TOTAL REPAYMENT</b>	<b>8,992</b>	<b>\$64,502,109.46</b>	<b>99.95%</b>	
<b>I. TOTAL PORTFOLIO</b>	<b>8,994</b>	<b>\$64,534,161.98</b>	<b>100.00%</b>	

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## Student Loan Asset Backed Series 2002-A Notes

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<b>VIII. Series 2002-A Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$67,900,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$64,385,887
	2 Total Fund Accounts Balance	\$4,133,579
	3 Total Principal and Accrued Interest Balance	\$64,534,162
	4 Number of Loans	8,994
	5 Number of Borrowers	8,275
<b>C.</b>	1 Borrower Payments- Principal	\$3,338,306
	2 Borrower Payments- Interest	\$582,268
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$169,845
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$84,684
	2 Weighted Average Coupon (WAC)	3.49%
	3 Weighted Average Remaining Maturity (WARM)	86
<b>F.</b>	1 Senior Notes Outstanding	\$52,800,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,400,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	2.95%
	6 Senior Asset Percentage	129.77%
	7 Subordinate Asset Percentage	100.85%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Portfolio Trend Analysis Report**  
**February 28, 2017**

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
<b>Collection Periods</b>		<b>February-16</b>	<b>May-16</b>	<b>August-16</b>	<b>November-16</b>	<b>February-17</b>
<b>Reporting Date</b>		<b>3/28/2016</b>	<b>6/27/2016</b>	<b>9/26/2016</b>	<b>12/27/2016</b>	<b>3/27/2017</b>
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$81,800,000</b>	<b>\$78,350,000</b>	<b>\$74,900,000</b>	<b>\$71,300,000</b>	<b>\$67,900,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$78,003,421	\$74,653,819	\$71,385,839	\$67,937,923	\$64,385,887
	2 Total Fund Accounts Balance	\$4,489,833	\$4,408,507	\$4,251,429	\$4,095,605	\$4,133,579
	3 Total Principal and Accrued Interest Balance	\$78,186,035	\$74,843,287	\$71,562,873	\$68,103,835	\$64,534,162
	4 Number of Loans	9,838	9,629	9,432	9,232	8,994
	5 Number of Borrowers	8,997	8,812	8,644	8,477	8,275
<b>C.</b>	1 Borrower Payments- Principal	\$3,382,131	\$3,249,661	\$3,054,538	\$3,261,417	\$3,338,306
	2 Borrower Payments- Interest	\$610,161	\$604,141	\$607,739	\$582,195	\$582,268
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$203,807	\$195,009	\$186,635	\$178,465	\$169,845
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$43,156	\$123,710	\$84,995	\$34,812	\$84,684
	2 Weighted Average Coupon (WAC)	3.01%	3.20%	3.23%	3.36%	3.49%
	3 Weighted Average Remaining Maturity (WARM)	97	94	91	89	86
<b>F.</b>	1 Senior Notes Outstanding	\$66,700,000	\$63,250,000	\$59,800,000	\$56,200,000	\$52,800,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,150,000	\$3,450,000	\$3,450,000	\$3,600,000	\$3,400,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.50%	2.68%	2.65%	2.84%	2.95%
	6 Senior Asset Percentage	123.60%	124.92%	126.40%	128.03%	129.77%
	7 Subordinate Asset Percentage	100.72%	100.77%	100.84%	100.82%	100.85%