

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 26, 2017

Collection Period: 09/01/17 to 11/30/17

I. Series 2002-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
				August 31, 2017	Change	November 30, 2017		
1	Principal Balance			\$57,661,158.51	(\$3,024,949.26)	\$54,636,209.25		
2	Accrued Interest			\$150,895.34	(\$6,829.88)	\$144,065.46		
3	Total Principal And Accrued Interest Balance			\$57,812,053.85	(\$3,031,779.14)	\$54,780,274.71		
4	Fund Accounts Balance			\$3,964,307.83	(\$376,835.05)	\$3,587,472.78		
5	Total Student Loans And Fund Balance			\$61,776,361.68	(\$3,408,614.19)	\$58,367,747.49		
B. Student Loan Portfolio and Fund Balance								
				August 31, 2017	Change	November 30, 2017		
1	Loan Reserve Trust Balance			\$86,029.55	\$22,143.01	\$108,172.56		
2	Weighted Average Coupon (WAC)			3.79%	0.10%	3.89%		
3	Weighted Average Remaining Maturity (WARM) [includes in-school period]			80	(3)	77		
4	Number of Loans			8,531	(243)	8,288		
5	Number of Borrowers			7,874	(199)	7,675		
C. Notes and Certificates								
			11/30/2017	Balance	Balance	Balance	% of	
		CUSIP	Interest Rate	August 31, 2017	Change	November 30, 2017	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	2.57400%	\$45,800,000.00	(\$3,400,000.00)	\$42,400,000.00	73.7%	
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B ARC 00432CAS0	2.57500%	\$15,100,000.00	\$0.00	\$15,100,000.00	26.3%	
4	Total Notes and Certificates		2.57426%	\$60,900,000.00	(\$3,400,000.00)	\$57,500,000.00	100.0%	
D. Fund Accounts Balance								
				August 31, 2017	Change	November 30, 2017		
1	Capitalized Interest Account			\$0.00	\$0.00	\$0.00		
2	Collection Account			\$3,964,307.83	(\$376,835.05)	\$3,587,472.78		
3	Total Fund Accounts Balance			\$3,964,307.83	(\$376,835.05)	\$3,587,472.78		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		November 30, 2017	
1 Borrower Payments - Total			(\$2,850,496.47)
2 Claim Payments			\$0.00
3 Refunds			\$3,283.26
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			(\$2,847,213.21)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$7,902.46
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$2,193.66		
4b Adjustments - Write-offs	(\$187,832.17)		
4 Total Adjustments			(\$185,638.51)
5 Total Non-Cash Principal Activity			(\$177,736.05)
C. Total Student Loan Principal Activity			(\$3,024,949.26)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$539,364.27)
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			(\$539,364.27)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$539,969.30
2 Capitalized Interest			(\$7,902.46)
3a Small Balance and Other Adjustments	(\$2,771.66)		
3b Adjustments - Write-offs	(\$4,260.79)		
3 Total Adjustments			(\$7,032.45)
4 Fee Accruals			\$7,500.00
5 Total Non-Cash Interest Activity			\$532,534.39
F. Total Student Loan Interest Activity			(\$6,829.88)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		November 30, 2017		
	1 Beginning Balance	\$3,922,142.55		
	2 Transfers to Other Funds	(\$3,884,744.40)		
	3 Amount received in the collection account related to the collection period	\$3,357,756.34		
	4 Earnings	\$5,860.02		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$105,148.75		
	7 Guarantee Payments of Interest	\$1,942.43		
	8 Recoveries	\$8,380.67		
	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 Ending Balance	\$3,516,486.36		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$144,152.90	\$144,152.90	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$7,347.22	\$7,347.22	\$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	\$275,082.72	\$275,082.72	\$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	\$98,005.04	\$98,005.04	\$0.00
	6 Payment of Principal Distribution Amount	\$2,991,898.48	\$2,950,000.00	\$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	\$3,516,486.36	\$3,474,587.88	\$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)	\$3,516,486.36	\$3,516,486.36	
B.	First	Administrative Allowance	\$151,500.12	\$3,364,986.24	\$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	\$3,364,986.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$275,082.72	\$3,089,903.52	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$275,082.72		
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	\$3,089,903.52	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$3,089,903.52	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$3,089,903.52	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$98,005.04	\$2,991,898.48	\$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	\$2,991,898.48	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$2,950,000.00	\$41,898.48	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$41,898.48	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$2,950,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$41,898.48	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$41,898.48	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$41,898.48	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$41,898.48	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$41,898.48	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$41,898.48	\$0.00

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Student Loan Asset-Backed Notes Series 2002-A

Quarterly Servicing Report

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V. Series 2002-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate	1 FRN Notes outstanding Balance	November 30, 2017	
	2 ARC Notes outstanding Balance	\$0.00	
	3 Amount of Accrued Interest	\$57,500,000.00	
	4 Plus investment earnings and late fees	\$531,850.80	
	5 Minus Amount of interest on FRN	\$13,223.70	
	6 Minus portion of Administrative allowance	\$0.00	
	7 Minus Notes fees expected during current Interest Period	\$61,465.74	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	\$7,347.22	
	Net Loan Rate	3.31%	
	3.31%		
B. Senior Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$54,780,274.71	\$54,780,274.71
	2 Fund Balances	\$3,589,626.90	\$115,039.02
	3 Senior Notes Interest and Fees Accrued	\$205,652.08	\$205,652.08
	4 Senior Notes Outstanding	\$42,400,000.00	\$39,450,000.00
Senior Asset Percentage	137.18%	138.63%	
C. Subordinate Asset Percentage		Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$54,780,274.71	\$54,780,274.71
	2 Fund Balances	\$3,589,626.90	\$115,039.02
	3 All Notes Interest and Fees Accrued	\$279,803.88	\$279,803.88
	4 All Notes Outstanding	\$57,500,000.00	\$54,550,000.00
Subordinate Asset Percentage	101.03%	100.12%	

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VI. Series 2002-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	8,288	\$54,636,209.25	100.00%
	2 Total By Loan Type Distribution	8,288	\$54,636,209.25	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.04%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	115	\$941,114.39	1.72%
	5 Repayment	8,171	\$53,675,094.86	98.24%
	6 Claims	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	8,288	\$54,636,209.25	100.00%	
C.	School Type Distribution:			
	1 Graduate	8,285	\$54,619,540.42	99.97%
	2 Undergraduate	3	\$16,668.83	0.03%
3 Total By Loan Type Distribution	8,288	\$54,636,209.25	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	2	\$32,655.33	0.06%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$32,655.33	0.06%	
D. REPAYMENT:				
Active				
Current	7,361	\$47,612,332.45	86.92%	
1-29 Days Delinquent	607	\$4,442,314.16	8.11%	
30-59 Days Delinquent	107	\$784,799.85	1.43%	
60-89 Days Delinquent	37	\$286,662.43	0.52%	
90-119 Days Delinquent	22	\$230,976.43	0.42%	
120-149 Days Delinquent	20	\$231,140.66	0.42%	
150-179 Days Delinquent	17	\$196,719.69	0.36%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	115	\$962,673.71	1.76%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	8,286	\$54,747,619.38	99.94%	
I. TOTAL PORTFOLIO	8,288	\$54,780,274.71	100.00%	

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VIII. Series 2002-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$57,500,000
B.	1 Total Private Principal Outstanding Balance	\$54,636,209
	2 Total Fund Accounts Balance	\$3,587,473
	3 Total Principal and Accrued Interest Balance	\$54,780,275
	4 Number of Loans	8,288
	5 Number of Borrowers	7,675
C.	1 Borrower Payments- Principal	\$2,850,496
	2 Borrower Payments- Interest	\$539,364
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$144,153
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$108,173
	2 Weighted Average Coupon (WAC)	3.89%
	3 Weighted Average Remaining Maturity (WARM)	77
F.	1 Senior Notes Outstanding	\$42,400,000
	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	3.31%
	6 Senior Asset Percentage	137.18%
	7 Subordinate Asset Percentage	101.03%

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Portfolio Trend Analysis Report
November 30, 2017

IX. Asset-Backed Securities Notes Series 2002-A						
Collection Periods		November-16	February-17	May-17	August-17	November-17
Reporting Date		12/27/2016	3/27/2017	6/26/2017	9/25/2017	12/26/2017
A.	1 Asset Backed Securities	\$71,300,000	\$67,900,000	\$64,600,000	\$60,900,000	\$57,500,000
B.	1 Total Private Principal Balance	\$67,937,923	\$64,385,887	\$60,975,033	\$57,661,159	\$54,636,209
	2 Total Fund Accounts Balance	\$4,095,605	\$4,133,579	\$4,384,647	\$3,964,308	\$3,587,473
	3 Total Principal and Accrued Interest Balance	\$68,103,835	\$64,534,162	\$61,126,273	\$57,812,054	\$54,780,275
	4 Number of Loans	9,232	8,994	8,753	8,531	8,288
	5 Number of Borrowers	8,477	8,275	8,061	7,874	7,675
C.	1 Borrower Payments- Principal	\$3,261,417	\$3,338,306	\$3,298,794	\$3,141,937	\$2,850,496
	2 Borrower Payments- Interest	\$582,195	\$582,268	\$560,741	\$557,131	\$539,364
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$178,465	\$169,845	\$160,965	\$152,438	\$144,153
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$34,812	\$84,684	\$131,678	\$86,030	\$108,173
	2 Weighted Average Coupon (WAC)	3.36%	3.49%	3.63%	3.79%	3.89%
	3 Weighted Average Remaining Maturity (WARM)	89	86	83	80	77
F.	1 Senior Notes Outstanding	\$56,200,000	\$52,800,000	\$49,500,000	\$45,800,000	\$42,400,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,600,000	\$3,400,000	\$3,300,000	\$3,700,000	\$3,400,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.84%	2.95%	3.04%	3.13%	3.31%
	6 Senior Asset Percentage	128.03%	129.77%	131.86%	134.50%	137.18%
	7 Subordinate Asset Percentage	100.82%	100.85%	100.92%	101.05%	101.03%