

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018
Collection Period: 01/01/2018 to 01/31/2018

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2017	Change	January 31, 2018		
1	Principal Balance				\$156,017,338.59	(\$3,131,860.33)	\$152,885,478.26		
2	Accrued Interest				\$544,593.65	(\$12,429.39)	\$532,164.26		
3	Total Principal And Accrued Interest Balance				\$156,561,932.24	(\$3,144,289.72)	\$153,417,642.52		
4	Fund Accounts Balance				\$9,416,165.74	(\$3,991,031.53)	\$5,425,134.21		
5	Total Student Loans And Fund Balance				\$165,978,097.98	(\$7,135,321.25)	\$158,842,776.73		
B. Student Loan Portfolio and Fund Balance									
					December 31, 2017	Change	January 31, 2018		
1	Weighted Average Coupon (WAC)				4.66%	0.17%	4.83%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		101	(1)	100		
3	Number of Loans				18,674	(186)	18,488		
4	Number of Borrowers				15,787	(147)	15,640		
C. Notes and Certificates									
					1/31/2018	Balance	Balance	Balance	
					Interest Rate	December 31, 2017	Change	January 31, 2018	% of
			CUSIP						O/S Securities
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5	0.00000%	\$46,802.65	(\$46,802.65)	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	2.81800%	\$42,300,000.00	\$0.00	\$42,300,000.00	27.3%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	2.92200%	\$42,500,000.00	\$0.00	\$42,500,000.00	27.5%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	2.81800%	\$38,600,000.00	\$0.00	\$38,600,000.00	24.9%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	2.92200%	\$38,600,000.00	(\$7,200,000.00)	\$31,400,000.00	20.3%
7	Total Notes and Certificates				2.86765%	\$162,046,802.65	(\$7,246,802.65)	\$154,800,000.00	100.0%
D. Fund Accounts Balance									
					December 31, 2017	Change	January 31, 2018		
1	Capitalized Interest Account				\$400,000.00	\$0.00	\$400,000.00		
2	Pre-Funding Account				\$0.00	\$0.00	\$0.00		
3	Admin Account				\$159,930.02	\$0.00	\$159,930.02		
4	Collection Account				\$3,134,243.42	\$1,457,286.27	4,591,529.69		
5	Class A-1 Interest Account				\$0.00	\$0.00	\$0.00		
6	Class A-1 Principal Account				\$0.00	\$0.00	\$0.00		
7	Class A-2 Interest Account				\$131.18	(\$131.18)	\$0.00		
8	Class A-2 Principal Account				\$46,802.65	(\$46,802.65)	\$0.00		
9	Class A-3 Interest Account				\$85,073.76	\$6,361.92	\$91,435.68		
10	Class A-3 Principal Account				\$0.00	\$0.00	\$0.00		
11	Class A-4 Interest Account				\$88,221.50	\$7,038.00	\$95,259.50		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$77,632.32	\$5,805.44	\$83,437.76		
14	Class B-1 Principal Account				\$0.00	\$0.00	\$0.00		
15	Class B-2 Interest Account				\$80,125.88	(\$80,125.88)	\$0.00		
16	Class B-2 Principal Account				\$5,344,005.01	(\$5,340,463.45)	\$3,541.56		
17	Total Fund Accounts Balance				\$9,416,165.74	(\$3,991,031.53)	\$5,425,134.21		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018
Collection Period: 01/01/2018 to 01/31/2018

II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		January 31, 2018	
1	Borrower Payments - Total		(\$3,109,048.73)
2	Claim Payments		\$0.00
3	Refunds		\$6,802.47
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		(\$3,102,246.26)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$6,817.17
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	\$4,321.35	
4b	Adjustments - Write-offs	(\$40,752.59)	
4	Total Adjustments		(\$36,431.24)
5	Total Non-Cash Principal Activity		(\$29,614.07)
C. Total Student Loan Principal Activity			(\$3,131,860.33)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$637,895.96)
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		(\$637,895.96)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$632,732.86
2	Capitalized Interest		(\$6,817.17)
3a	Small Balance and Other Adjustments	(\$4,637.86)	
3b	Adjustments - Write-offs	(\$1,210.76)	
3	Total Adjustments		(\$5,848.62)
4	Fee Accruals		\$5,399.50
5	Total Non-Cash Interest Activity		\$625,466.57
F. Total Student Loan Interest Activity			(\$12,429.39)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018

Collection Period: 01/01/2018 to 01/31/2018

III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2018		
	Transfers to Other Funds	\$2,359,137.10		
	1a Amount received in the collection account related to the collection period	(\$2,359,137.10)		
	1b Earnings	\$4,235,178.57		
	1c Recoveries	\$5,324.30		
	1d Misc. Payments Received/Due	\$70,956.85		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$4,311,459.72		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$127,399.47	\$127,399.47	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$7,224.00	\$7,224.00	\$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	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$95,200.38	\$95,200.38	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$97,376.00	\$97,376.00	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3d Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
	4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$86,873.16	\$86,873.16	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$71,943.68	\$71,943.68	\$0.00
	5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00
	6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00
	7 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00	
10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,543,852.79	\$3,543,852.79	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$281,590.24	\$281,590.24	\$0.00	
Total Payments	\$4,311,459.72	\$4,311,459.72	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018

Collection Period: 01/01/2018 to 01/31/2018

IV. Series 2004-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Used	
A.		Total Available Funds (Collection Fund Account)	\$4,311,459.72	\$4,311,459.72	\$0.00
B.	First	Administration Allowance	\$134,623.47	\$4,176,836.25	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$4,176,836.25	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$4,176,836.25	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$95,200.38	\$4,081,635.87	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$97,376.00	\$3,984,259.87	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$192,576.38		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$3,984,259.87	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,984,259.87	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$3,984,259.87	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$3,984,259.87	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$86,873.16	\$3,897,386.71	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$71,943.68	\$3,825,443.03	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$3,825,443.03	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$3,825,443.03	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,825,443.03	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$3,825,443.03	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$3,825,443.03	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$3,825,443.03	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,543,852.79	\$281,590.24	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$281,590.24	\$0.00	\$0.00

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018

Collection Period: 01/01/2018 to 01/31/2018

V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$0.00		
2 ARC Notes outstanding Balance	\$154,800,000.00		
3 Amount of Accrued Interest	\$615,497.71		
4 Plus investment earnings and late fees	\$14,061.64		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$57,332.05		
7 Minus Notes fees expected during current Interest Period	\$7,224.00		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.38%		
Net Loan Rate	4.38%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$153,417,642.52	\$153,417,642.52	
2 Fund Balances	\$5,433,796.35	\$4,722,143.15	
3 Senior Notes Interest and Fees Accrued	\$132,505.05	\$132,505.05	
4 Senior Notes Outstanding	\$84,800,000.00	\$84,800,000.00	
Senior Asset Percentage	187.17%	186.33%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$153,417,642.52	\$153,417,642.52	
2 Fund Balances	\$5,433,796.35	\$4,722,143.15	
3 All Notes Interest and Fees Accrued	\$243,785.67	\$243,785.67	
4 All Notes Outstanding	\$154,800,000.00	\$154,800,000.00	
Subordinate Asset Percentage	102.46%	102.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018

Collection Period: 01/01/2018 to 01/31/2018

VI. Series 2004-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	18,488	\$152,885,478.26	100.00%
	2 Total By Loan Type Distribution (a)	18,488	\$152,885,478.26	100.00%
	B. Borrower Status Distribution:			
B. Borrower Status Distribution:	1 In-School	5	\$48,766.00	0.03%
	2 Grace	3	\$26,127.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	194	\$1,985,581.75	1.30%
	5 Repayment	18,283	\$150,798,482.66	98.63%
	6 Interim Charge-Offs	3	\$26,520.85	0.02%
	7 Total By Borrower Status Distribution	18,488	\$152,885,478.26	100.00%
C. School Type Distribution:	C. School Type Distribution:			
	1 Graduate	18,347	\$151,421,765.66	99.04%
	2 Undergraduate	141	\$1,463,712.60	0.96%
	3 Total By Loan Type Distribution	18,488	\$152,885,478.26	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018

Collection Period: 01/01/2018 to 01/31/2018

VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	5	\$82,950.16	0.05%
B.	Grace			
	Current	3	\$45,095.16	0.03%
C.	TOTAL INTERIM	8	\$128,045.32	0.08%
D.	REPAYMENT:			
	Active			
	Current	16,725	\$136,612,834.86	89.05%
	1-29 Days Delinquent	1,178	\$10,545,389.43	6.87%
	30-59 Days Delinquent	212	\$2,076,886.01	1.35%
	60-89 Days Delinquent	59	\$586,721.27	0.38%
	90-119 Days Delinquent	40	\$457,598.76	0.30%
	120-149 Days Delinquent	34	\$434,080.44	0.28%
	150-179 Days Delinquent	35	\$499,817.24	0.33%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	194	\$2,049,740.73	1.34%
G.	Claims	3	\$26,528.46	0.02%
H.	TOTAL REPAYMENT	18,480	\$153,289,597.20	99.92%
I.	TOTAL PORTFOLIO	18,488	\$153,417,642.52	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: February 26, 2018

Collection Period: 01/01/2018 to 01/31/2018

VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$154,800,000
B.	1 Total Private Principal Outstanding Balance	\$152,885,478
	2 Total Fund Accounts Balance	\$5,425,134
	3 Total Principal and Accrued Interest Balance	\$153,417,643
	4 Number of Loans	18,488
	5 Number of Borrowers	15,640
C.	1 Borrower Payments- Principal	\$3,109,049
	2 Borrower Payments- Interest	\$637,896
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$127,399
	3 Cash Release to Access Group Inc	\$281,590
E.	1 Weighted Average Coupon (WAC)	4.83%
	2 Weighted Average Remaining Maturity (WARM)	100
F.	1 Senior Notes Outstanding	\$84,800,000
	2 Subordinate Note Outstanding	\$70,000,000
	3 Senior Principal Distribution Amount	\$46,803
	4 Subordinate Principal Distribution Amount	\$7,200,000
	5 Net Loan Rate	4.38%
	6 Senior Asset Percentage	187.17%
	7 Subordinate Asset Percentage	102.46%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
January 31, 2018

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18
Reporting Date		4/25/2017	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
A.	1 Asset Backed Securities	\$186,242,016	\$177,524,813	\$177,524,813	\$177,524,813	\$169,409,428	\$169,409,428	\$169,409,428	\$162,046,803	\$162,046,803	\$162,046,803	\$154,800,000
B.	1 Total Private Principal Balance	\$179,846,916	\$176,906,287	\$174,033,310	\$171,232,479	\$168,498,075	\$165,643,139	\$163,335,203	\$160,821,921	\$158,433,268	\$156,017,339	\$152,885,478
	2 Total Fund Accounts Balance	\$10,406,806	\$4,453,206	\$7,117,429	\$9,889,688	\$4,279,631	\$7,176,944	\$9,399,406	\$4,601,046	\$6,988,902	\$9,416,166	\$5,425,134
	3 Total Principal and Accrued Interest Balance	\$180,438,715	\$177,492,607	\$174,619,489	\$171,789,916	\$169,077,467	\$166,213,615	\$163,880,792	\$161,394,334	\$158,982,507	\$156,561,932	\$153,417,643
	4 Number of Loans	20,358	20,148	19,908	19,729	19,559	19,363	19,174	18,981	18,825	18,674	18,488
	5 Number of Borrowers	17,114	16,941	16,755	16,614	16,480	16,331	16,189	16,033	15,906	15,787	15,640
C.	1 Borrower Payments- Principal	\$2,697,959	\$2,777,343	\$2,736,753	\$2,653,350	\$2,493,289	\$2,706,868	\$2,160,053	\$2,470,167	\$2,247,573	\$2,246,468	\$3,109,049
	2 Borrower Payments- Interest	\$638,992	\$628,765	\$646,306	\$643,147	\$624,514	\$641,645	\$626,806	\$611,798	\$608,102	\$594,810	\$637,896
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$149,866	\$147,416	\$145,022	\$142,688	\$140,409	\$138,030	\$136,107	\$134,013	\$132,022	\$130,009	\$127,399
	3 Cash Release to Access Group	\$236,926	\$364,023	\$217,657	\$215,563	\$0	\$204,660	\$146,028	\$100,386	\$42,839	\$5,317	\$281,590
E.	1 Weighted Average Coupon (WAC)	4.27%	4.40%	4.40%	4.40%	4.55%	4.55%	4.55%	4.66%	4.66%	4.66%	4.83%
	2 Weighted Average Remaining Maturity (WARM)	110	109	108	107	106	105	104	103	103	101	100
F.	1 Senior Notes Outstanding	\$109,042,016	\$100,324,813	\$100,324,813	\$100,324,813	\$92,209,428	\$92,209,428	\$92,209,428	\$84,846,803	\$84,846,803	\$84,846,803	\$84,800,000
	2 Subordinate Note Outstanding	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$70,000,000
	3 Senior Principal Distribution Amount	\$0	\$8,717,203	\$0	\$0	\$8,115,385	\$0	\$0	\$7,362,626	\$0	\$0	\$46,803
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,200,000
	5 Net Loan Rate	4.07%	4.20%	4.07%	4.10%	4.22%	4.14%	4.09%	4.21%	4.13%	4.08%	4.38%
	6 Senior Asset Percentage	174.86%	181.29%	181.06%	180.98%	187.88%	187.99%	187.83%	195.57%	195.52%	195.50%	187.17%
	7 Subordinate Asset Percentage	102.32%	102.40%	102.29%	102.23%	102.20%	102.30%	102.20%	102.36%	102.33%	102.31%	102.46%