

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
				October 31, 2017	Change	November 30, 2017		
1	Principal Balance			\$160,821,921.03	(\$2,388,653.53)	\$158,433,267.50		
2	Accrued Interest			\$572,412.90	(\$23,173.28)	\$549,239.62		
3	Total Principal And Accrued Interest Balance			\$161,394,333.93	(\$2,411,826.81)	\$158,982,507.12		
4	Fund Accounts Balance			\$4,601,046.43	\$2,387,856.02	\$6,988,902.45		
5	Total Student Loans And Fund Balance			\$165,995,380.36	(\$23,970.79)	\$165,971,409.57		
B. Student Loan Portfolio and Fund Balance								
				October 31, 2017	Change	November 30, 2017		
1	Weighted Average Coupon (WAC)			4.66%	0.00%	4.66%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]			103	0	103		
3	Number of Loans			18,981	(156)	18,825		
4	Number of Borrowers			16,033	(127)	15,906		
C. Notes and Certificates								
				11/30/2017	Balance	Balance	Balance	% of
		CUSIP	Interest Rate	October 31, 2017	Change	November 30, 2017	O/S Securities	
1	Student Loan Asset Backed Series 2004-A Notes Senior Class A-1	FRN 00432CBF	0.00000%	\$0.00	\$0.00	\$0.00	0.0%	
2	Student Loan Asset Backed Series 2004-A Notes Senior Class A-2	FRN 00432CBG	1.62742%	\$46,802.65	\$0.00	\$46,802.65	0.0%	
3	Student Loan Asset Backed Series 2004-A Notes Senior Class A-3	ARC 00432CBH	2.57600%	\$42,300,000.00	\$0.00	\$42,300,000.00	26.1%	
4	Student Loan Asset Backed Series 2004-A Notes Senior Class A-4	ARC 00432CBJ	2.65000%	\$42,500,000.00	\$0.00	\$42,500,000.00	26.2%	
5	Student Loan Asset Backed Series 2004-A Notes Subordinate (B-1	ARC 00432CBK	2.57600%	\$38,600,000.00	\$0.00	\$38,600,000.00	23.8%	
6	Student Loan Asset Backed Series 2004-A Notes Subordinate (B-2	ARC 00432CBL	2.65100%	\$38,600,000.00	\$0.00	\$38,600,000.00	23.8%	
7	Total Notes and Certificates		2.61300%	\$162,046,802.65	\$0.00	\$162,046,802.65	100.0%	
D. Fund Accounts Balance								
				October 31, 2017	Change	November 30, 2017		
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			\$3,721,616.01	(\$579,768.22)	\$3,141,847.79		
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			\$0.00	\$69.82	\$69.82		
8	Class A-2 Principal Account			\$0.00	\$2,962,305.46	\$2,962,305.46		
9	Class A-3 Interest Account			\$82,578.06	\$1,006.74	\$83,584.80		
10	Class A-3 Principal Account			\$0.00	\$0.00	\$0.00		
11	Class A-4 Interest Account			\$84,668.50	\$1,725.50	\$86,394.00		
12	Class A-4 Principal Account			\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account			\$75,354.92	\$918.68	\$76,273.60		
14	Class B-1 Principal Account			\$0.00	\$0.00	\$0.00		
15	Class B-2 Interest Account			\$76,898.92	\$1,598.04	\$78,496.96		
16	Class B-2 Principal Account			\$0.00	\$0.00	\$0.00		
17	Total Fund Accounts Balance			\$4,601,046.43	\$2,387,856.02	\$6,988,902.45		

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	November 30, 2017	
1 Borrower Payments - Total		(\$2,247,572.76)
2 Claim Payments		\$0.00
3 Refunds		\$2,661.15
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		(\$2,244,911.61)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$25,160.32
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$2,030.91	
4b Adjustments - Write-offs	(\$170,933.15)	
4 Total Adjustments		(\$168,902.24)
5 Total Non-Cash Principal Activity		(\$143,741.92)
C. Total Student Loan Principal Activity		(\$2,388,653.53)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$608,101.65)
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		(\$608,101.65)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$612,130.67
2 Capitalized Interest		(\$25,160.32)
3a Small Balance and Other Adjustments	(\$2,333.94)	
3b Adjustments - Write-offs	(\$5,144.04)	
3 Total Adjustments		(\$7,477.98)
4 Fee Accruals		\$5,436.00
5 Total Non-Cash Interest Activity		\$584,928.37
F. Total Student Loan Interest Activity		(\$23,173.28)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	November 30, 2017		
	Transfers to Other Funds	\$3,529,083.88		
	1a Amount received in the collection account related to the collection period	(\$3,529,083.88)		
	1b Earnings	\$2,845,735.83		
	1c Recoveries	\$6,477.73		
	1d Misc. Payments Received/Due	\$89,824.67		
	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	\$2,942,038.23		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$132,022.44	\$132,022.44	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$7,560.00	\$7,560.00	\$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	\$61.36	\$61.36	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$85,073.76	\$85,073.76	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$88,221.50	\$88,221.50	\$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	\$77,632.32	\$77,632.32	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$80,125.88	\$80,125.88	\$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)	\$2,428,502.20	\$2,428,502.20	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$42,838.77	\$42,838.77	\$0.00	
Total Payments	\$2,942,038.23	\$2,942,038.23	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Used	
A.		Total Available Funds (Collection Fund Account)	\$2,942,038.23	\$2,942,038.23	\$0.00
B.	First	Administration Allowance	\$139,582.44	\$2,802,455.79	\$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	\$2,802,455.79	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$61.36	\$2,802,394.43	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$85,073.76	\$2,717,320.67	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$88,221.50	\$2,629,099.17	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$173,356.62		
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	\$2,629,099.17	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,629,099.17	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,629,099.17	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,629,099.17	\$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]:	\$77,632.32	\$2,551,466.85	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$80,125.88	\$2,471,340.97	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,471,340.97	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,471,340.97	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,471,340.97	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,471,340.97	\$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	\$2,471,340.97	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,471,340.97	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,428,502.20	\$42,838.77	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$42,838.77	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$46,802.65		
2 ARC Notes outstanding Balance	\$162,000,000.00		
3 Amount of Accrued Interest	\$615,267.26		
4 Plus investment earnings and late fees	\$9,356.00		
5 Minus Amount of interest on FRN	\$61.36		
6 Minus portion of Administrative allowance	\$59,412.48		
7 Minus Notes fees expected during current Interest Period	\$7,560.00		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.13%		
Net Loan Rate	4.13%		
B. Senior Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$158,982,507.12	\$158,982,507.12	
2 Fund Balances	\$6,992,822.45	\$6,465,304.30	
3 Senior Notes Interest and Fees Accrued	\$83,833.18	\$83,833.18	
4 Senior Notes Outstanding	\$84,846,802.65	\$84,846,802.65	
Senior Asset Percentage	195.52%	194.90%	
C. Subordinate Asset Percentage	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$158,982,507.12	\$158,982,507.12	
2 Fund Balances	\$6,992,822.45	\$6,465,304.30	
3 All Notes Interest and Fees Accrued	\$160,072.72	\$160,072.72	
4 All Notes Outstanding	\$162,046,802.65	\$162,046,802.65	
Subordinate Asset Percentage	102.33%	102.00%	

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VI. Series 2004-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:	1 Private Loans	18,825	\$158,433,267.50	100.00%
	2 Total By Loan Type Distribution (a)	18,825	\$158,433,267.50	100.00%
B. Borrower Status Distribution:	1 In-School	4	\$37,766.00	0.02%
	2 Grace	4	\$37,127.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	232	\$2,257,782.62	1.43%
	5 Repayment	18,585	\$156,100,591.88	98.53%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	18,825	\$158,433,267.50	100.00%
C. School Type Distribution:	1 Graduate	18,682	\$156,924,517.44	99.05%
	2 Undergraduate	143	\$1,508,750.06	0.95%
	3 Total By Loan Type Distribution	18,825	\$158,433,267.50	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
A.	INTERIM:		Includes Accrued Int.	
	In-School Current	4	\$63,129.22	0.04%
B.	Grace Current	4	\$64,299.72	0.04%
	C. TOTAL INTERIM	8	\$127,428.94	0.08%
D.	REPAYMENT:			
	Active			
	Current	16,847	\$139,536,240.18	87.77%
	1-29 Days Delinquent	1,307	\$12,470,062.28	7.84%
	30-59 Days Delinquent	244	\$2,245,011.61	1.41%
	60-89 Days Delinquent	63	\$714,858.52	0.45%
	90-119 Days Delinquent	55	\$721,235.37	0.45%
	120-149 Days Delinquent	26	\$264,847.85	0.17%
150-179 Days Delinquent	43	\$575,304.03	0.36%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	232	\$2,327,518.34	1.46%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	18,817	\$158,855,078.18	99.92%
I.	TOTAL PORTFOLIO	18,825	\$158,982,507.12	100.00%

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VIII. Series 2004-A Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$162,046,803
B.	1 Total Private Principal Outstanding Balance	\$158,433,268
	2 Total Fund Accounts Balance	\$6,988,902
	3 Total Principal and Accrued Interest Balance	\$158,982,507
	4 Number of Loans	18,825
	5 Number of Borrowers	15,906
C.	1 Borrower Payments- Principal	\$2,247,573
	2 Borrower Payments- Interest	\$608,102
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$132,022
	3 Cash Release to Access Group Inc	\$42,839
E.	1 Weighted Average Coupon (WAC)	4.66%
	2 Weighted Average Remaining Maturity (WARM)	103
F.	1 Senior Notes Outstanding	\$84,846,803
	2 Subordinate Note Outstanding	\$77,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.13%
	6 Senior Asset Percentage	195.52%
	7 Subordinate Asset Percentage	102.33%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
November 30, 2017

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		January-17	February-17	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17
Reporting Date		2/27/2017	3/27/2017	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
A.	1 Asset Backed Securities	\$186,242,016	\$186,242,016	\$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
B.	1 Total Private Principal Balance	\$185,392,334	\$182,643,661	\$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
	2 Total Fund Accounts Balance	\$4,843,430	\$7,554,210	\$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
	3 Total Principal and Accrued Interest Balance	\$186,039,197	\$183,226,145	\$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
	4 Number of Loans	20,740	20,543	20,358	20,148	19,908	19,729	19,559	19,363	19,174	18,981	18,825
	5 Number of Borrowers	17,391	17,247	17,114	16,941	16,755	16,614	16,480	16,331	16,189	16,033	15,906
C.	1 Borrower Payments- Principal	\$2,858,544	\$2,679,592	\$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 Borrower Payments- Interest	\$683,095	\$642,110	\$638,992	\$628,765	\$646,306	\$643,147	\$624,514	\$641,645	\$626,806	\$611,798	\$608,102
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$154,487	\$152,197	\$149,866	\$147,416	\$145,022	\$142,688	\$140,409	\$138,030	\$136,107	\$134,013	\$132,022
	3 Cash Release to Access Group	\$275,145	\$193,259	\$236,926	\$364,023	\$217,657	\$215,563	\$0	\$204,660	\$146,028	\$100,386	\$42,839
E.	1 Weighted Average Coupon (WAC)	4.27%	4.27%	4.27%	4.40%	4.40%	4.40%	4.55%	4.55%	4.55%	4.66%	4.66%
	2 Weighted Average Remaining Maturity (WARM)	112	111	110	109	108	107	106	105	104	103	103
F.	1 Senior Notes Outstanding	\$109,042,016	\$109,042,016	\$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
	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	\$77,200,000
	3 Senior Principal Distribution Amount	\$8,318,641	\$0	\$0	\$8,717,203	\$0	\$0	\$8,115,385	\$0	\$0	\$7,362,626	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.23%	4.17%	4.07%	4.20%	4.07%	4.10%	4.22%	4.14%	4.09%	4.21%	4.13%
	6 Senior Asset Percentage	174.96%	174.84%	174.86%	181.29%	181.06%	180.98%	187.88%	187.99%	187.83%	195.57%	195.52%
	7 Subordinate Asset Percentage	102.39%	102.33%	102.32%	102.40%	102.29%	102.23%	102.20%	102.30%	102.20%	102.36%	102.33%