

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2002-1 Notes

Monthly Servicing Report

Report Date: April 25, 2018
Collection Period: 03/01/18 to 03/31/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						February 28, 2018	Change	March 31, 2018	
1	Principal Balance					\$666,342,198.99	(\$6,148,501.48)	\$660,193,697.51	
2	Accrued Interest					\$2,971,761.55	(\$39,652.96)	\$2,932,108.59	
3	Accrued ISP					\$47,167.88	\$21,438.39	\$68,606.27	
4	Accrued SAP					\$1,182,397.67	\$685,464.62	\$1,867,862.29	
5	Total Principal And Accrued Interest Balance					\$670,543,526.09	(\$5,481,251.43)	\$665,062,274.66	
6	Fund Accounts Balance					\$22,037,502.14	(\$8,183,861.82)	\$13,853,640.32	
7	Total Student Loans And Fund Balance					\$692,581,028.23	(\$13,665,113.25)	\$678,915,914.98	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]			2.76%	0.00%	2.76%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			194	(2)	193	
3	Number of Loans					20,352	(129)	20,223	
4	Number of Borrowers					18,393	(96)	18,297	
C. Notes and Certificates									
				3/31/2018		Balance		Balance	% of
			CUSIP	Int. Rate		February 28, 2018	Change	March 31, 2018	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN	00432CAK7	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN	00432CAL5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	2.53500%	\$53,400,000.00	\$0.00	\$53,400,000.00	7.68%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	2.53500%	\$39,050,000.00	\$0.00	\$39,050,000.00	5.61%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	2.53500%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.41%
6	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-1	FRN	00432CAX9	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
7	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-2	FRN	00432CAY7	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
8	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-3	ARC	00432CAZ4	2.53500%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.87%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	2.53500%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.87%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	2.53500%	\$40,850,000.00	\$0.00	\$40,850,000.00	5.87%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	2.53500%	\$40,800,000.00	\$0.00	\$40,800,000.00	5.86%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	2.53500%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.83%
13	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-1	FRN	00432CBM2	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
14	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-2	FRN	00432CBN0	2.49557%	\$205,540,093.29	(\$13,203,047.24)	\$192,337,046.05	27.65%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.53500%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.34%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	4.31100%	\$51,600,000.00	\$0.00	\$51,600,000.00	7.42%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	2.53500%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.34%
18	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-6	ARC	00432CBS9	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
19	Student Loan Asset-Backed Notes, Subordinate Series 2004-1	B	ARC	00432CBT7	2.53500%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.23%
20	Total Notes and Certificates				2.65583%	\$708,890,093.29	(\$13,203,047.24)	\$695,687,046.05	100.00%
D. Fund Balances									
						February 28, 2018	Change	March 31, 2018	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$517,345.63	(\$7,093.19)	\$510,252.44	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$7,678,774.89	\$1,911,440.32	\$9,590,215.21	
5	Debt Service Fund - Interest Account					\$1,465,919.99	(\$574,828.32)	\$891,091.67	
6	Debt Service Fund - Principal Account					\$9,513,380.63	(\$9,513,380.63)	\$0.00	
7	Total Fund Accounts Balance					\$22,037,502.14	(\$8,183,861.82)	\$13,853,640.32	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		3/31/2018	3/31/2018	3/31/2018
1	Borrower Payments - Total	(\$5,550,383.05)	(\$5,343,980.97)	(\$206,402.08)
2	Claim Payments	(\$892,304.99)	(\$687,000.59)	(\$205,304.40)
3	Refunds	\$2,904.20	\$2,626.93	\$277.27
4	Reversals	\$0.00	\$0.00	\$0.00
5a	New Acquisitions - Principal	\$0.00	\$0.00	\$0.00
5b	Cancellations - Principal	\$0.00	\$0.00	\$0.00
5c	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
5d	New Acquisitions - Repurchases	\$72,823.17	\$63,919.76	\$8,903.41
5	New Acquisitions - Total	\$72,823.17	\$63,919.76	\$8,903.41
6	Total Cash Principal Activity	(\$6,366,960.67)	(\$5,964,434.87)	(\$402,525.80)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$226,477.92	\$213,798.08	\$12,679.84
2	New Acquisitions/Cancellations - Fees	\$0.00	\$0.00	\$0.00
3	Capitalized Guarantee Fees	\$0.00	\$0.00	\$0.00
4a	Small Balance and Other Adjustments	\$7,123.94	\$6,520.08	\$603.86
4b	Adjustments - Write-offs	(\$15,142.67)	(\$10,955.93)	(\$4,186.74)
4	Total Adjustments	(\$8,018.73)	(\$4,435.85)	(\$3,582.88)
5	Total Non-Cash Principal Activity	\$218,459.19	\$209,362.23	\$9,096.96
C.	Total Student Loan Principal Activity	(\$6,148,501.48)	(\$5,755,072.64)	(\$393,428.84)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,311,921.79)	(\$1,279,706.47)	(\$32,215.32)
2	Claim Payments	(\$28,168.91)	(\$22,527.02)	(\$5,641.89)
3	Reversals	\$0.00	\$0.00	\$0.00
4a	New Acquisitions - Sale Transfers	\$0.00	\$0.00	\$0.00
4b	New Acquisitions - Repurchases	\$0.00	\$0.00	\$0.00
4	New Acquisitions	\$0.00	\$0.00	\$0.00
5	Other Adjustments	\$0.00	\$0.00	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	Total Cash Interest Activity	(\$1,340,090.70)	(\$1,302,233.49)	(\$37,857.21)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,530,377.91	\$1,479,622.56	\$50,755.35
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$21,438.39	\$18,866.66	\$2,571.73
3	Special Allowance Payments - Accrued	\$685,464.62	\$670,840.13	\$14,624.49
4	Capitalized Interest	(\$226,477.92)	(\$213,798.08)	(\$12,679.84)
5a	Small Balance and Other Adjustments	(\$13,815.26)	(\$12,922.27)	(\$892.99)
5b	Adjustments - Write-offs	(\$745.25)	(\$478.79)	(\$266.46)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$14,560.51)	(\$13,401.06)	(\$1,159.45)
6	Fee Accruals	\$11,098.26	\$10,897.19	\$201.07
7	Total Non-Cash Interest Activity	\$2,007,340.75	\$1,953,027.40	\$54,313.35
F.	Total Student Loan Interest Activity	\$667,250.05	\$650,793.91	\$16,456.14

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		March 31, 2018		
	1 Beginning Balance	\$5,812,344.98		
	2 Transfers to Other Funds	(\$5,812,344.98)		
	3 Amount received in the collection account related to the collection period	\$8,410,256.02		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$892,304.99		
	8 Guarantee Payments of Interest	\$28,168.91		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$72,823.17)		
	11 Interest and Other Earnings	\$16,733.93		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$9,274,640.68		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$247,572.64	\$247,572.64	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$574,825.62	\$574,825.62	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,964,384.37	\$1,964,384.37	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$480,436.55	\$480,436.55	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$6,007,421.50	\$6,007,421.50	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 Total Payments	\$9,274,640.68	\$9,274,640.68	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions			
		Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$9,274,640.68	\$0.00
B.	Administration Funds	\$822,398.26	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:		
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$184,336.80	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$139,502.22	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$146,022.41	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$168,212.13	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$120,809.79	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$142,375.68	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$399,992.14	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$267,163.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$170,641.20	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$225,329.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,964,384.37	
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:		
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:		
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$223,929.25	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$99,268.30	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$157,239.00	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$480,436.55	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,007,421.50	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,923,620.88
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$247,572.64
	5 Minus amounts required..ED..guarantee agencies	\$562,153.24
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$25,005.81
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.60%
	Net Loan Rate	2.60%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$665,062,274.66
	2 Fund Balances	\$13,877,196.68
	3 Senior Notes Interest	\$623,480.56
	4 Senior Notes Outstanding	\$629,737,046.05
	Senior Asset Percentage	107.71%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$665,062,274.66
	2 Fund Balances	\$13,877,196.68
	3 All Notes Interest	\$721,753.34
	4 All Notes Outstanding	\$695,687,046.05
	Subordinate Asset Percentage	97.49%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	1,711	\$8,022,616.22	1.22%
	2 UnSubsidized Stafford	1,672	\$12,362,017.62	1.87%
	3 Consolidation	16,840	\$639,809,063.67	96.91%
	4 Total By Loan Type Distribution	20,223	\$660,193,697.51	100.00%
B.	Borrower Status Distribution:			
	1 In-School	13	\$96,934.05	0.01%
	In-School Consolidations	119	\$4,293,463.37	0.65%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	229	\$4,299,788.55	0.65%
	4 Forbearance	327	\$10,677,704.20	1.62%
	5 Repayment	19,462	\$638,041,411.25	96.64%
	6 Claims	73	\$2,784,396.09	0.42%
7 Total By Borrower Status Distribution	20,223	\$660,193,697.51	100.00%	
C.	School Type Distribution:			
	1 Graduate	19,832	\$659,164,819.60	99.84%
	2 Undergraduate	391	\$1,028,877.91	0.16%
	3 Total By School Type Distribution	20,223	\$660,193,697.51	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School Current	7	\$ 50,651.00	0.62%	6	\$ 66,743.41	0.53%	119	\$ 4,423,134.76	0.69%
B. Grace Current	-	\$ -	0.00%	-	\$ -	0.00%	-	\$ -	0.00%
C. TOTAL INTERIM	7	\$ 50,651.00	0.62%	6	\$ 66,743.41	0.53%	119	\$ 4,423,134.76	0.69%
D. REPAYMENT:									
D. Active									
Current	1,216	\$ 5,153,313.31	63.58%	1,190	\$ 8,349,473.88	66.50%	15,340	\$ 563,955,636.58	87.78%
1-29 Days Delinquent	120	\$ 679,664.72	8.39%	132	\$ 1,057,598.29	8.42%	720	\$ 34,621,892.63	5.39%
30-59 Days Delinquent	48	\$ 295,634.27	3.65%	48	\$ 417,542.74	3.33%	176	\$ 9,049,748.71	1.41%
60-89 Days Delinquent	39	\$ 226,067.19	2.79%	35	\$ 272,575.03	2.17%	59	\$ 3,487,190.63	0.54%
90-119 Days Delinquent	18	\$ 126,011.40	1.55%	19	\$ 187,937.42	1.50%	40	\$ 2,208,485.33	0.34%
> 120 Days Delinquent	67	\$ 424,643.47	5.24%	62	\$ 553,975.06	4.41%	133	\$ 9,069,985.17	1.41%
E. Deferment:									
Current	97	\$ 477,357.34	5.89%	84	\$ 665,877.58	5.30%	48	\$ 3,238,388.77	0.50%
F. Forbearance:									
Current	83	\$ 563,485.16	6.95%	77	\$ 830,271.32	6.61%	167	\$ 9,778,629.69	1.52%
G. Claims	16	\$ 107,813.79	1.33%	19	\$ 152,735.77	1.22%	38	\$ 2,633,341.68	0.41%
H. TOTAL REPAYMENT	1,704	\$ 8,053,990.65	99.38%	1,666	\$ 12,487,987.09	99.47%	16,721	\$ 638,043,299.19	99.31%
I. TOTAL PORTFOLIO	1,711	\$ 8,104,641.65	100.00%	1,672	\$ 12,554,730.50	100.00%	16,840	\$ 642,466,433.95	100.00%
J. GRAND TOTAL					\$ 663,125,806.10				

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Collection Period: 03/01/18 to 03/31/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/18 to 03/31/18 04/25/18
A.	1 ABS Notes Outstanding	\$695,687,046
B.	1 Total Principal Balance	\$660,193,698
	2 Total Fund Accounts Balance	\$13,853,640
	3 Total Principal and Accrued Interest Balance	\$665,062,275
	4 Number of Loans	20,223
	5 Number of Borrowers	18,297
C.	1 Borrower Payments- Principal	\$5,550,383
	2 Borrower Payments- Interest	\$1,311,922
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$247,573
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	193
F.	1 Senior Notes Outstanding	\$629,737,046
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$13,203,047
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.60%
	6 Senior Asset Percentage	107.71%
	7 Subordinate Asset Percentage	97.49%

Access Group, Inc.
Access Group Student Loan Asset Backed Series 2002-1 Notes
Trend Analysis Report
March 31, 2018

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18	March-18
Reporting Date		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	3/26/2018	4/25/2018
A.	1 Asset Backed Securities	\$757,747,592	\$739,124,665	\$739,124,665	\$739,124,665	\$723,463,177	\$723,463,177	\$723,463,177	\$708,890,093	\$708,890,093	\$708,890,093	\$695,687,046
B.	1 Total Principal Balance	\$712,834,847	\$707,275,233	\$701,919,124	\$696,769,848	\$691,220,397	\$686,194,451	\$681,164,884	\$676,081,689	\$670,684,057	\$666,342,199	\$660,193,698
	2 Total Fund Accounts Balance	\$25,871,654	\$11,731,377	\$16,836,503	\$22,822,197	\$11,548,757	\$16,233,437	\$22,205,837	\$11,253,024	\$16,309,889	\$22,037,502	\$13,853,640
	3 Total Principal and Accrued Interest Balance	\$716,758,085	\$711,487,047	\$706,556,223	\$700,801,041	\$695,659,009	\$691,099,837	\$685,152,059	\$680,605,078	\$675,841,018	\$670,543,526	\$665,062,275
	4 Number of Loans	21,550	21,410	21,270	21,119	20,994	20,866	20,728	20,600	20,460	20,352	20,223
	5 Number of Borrowers	19,279	19,176	19,078	18,968	18,874	18,780	18,678	18,581	18,472	18,393	18,297
C.	1 Borrower Payments- Principal	\$5,168,151	\$4,933,681	\$4,428,207	\$4,721,719	\$4,773,308	\$4,663,162	\$4,386,349	\$4,486,399	\$5,296,015	\$4,405,253	\$5,550,383
	2 Borrower Payments- Interest	\$1,462,692	\$1,473,819	\$1,421,609	\$1,455,308	\$1,449,304	\$1,391,634	\$1,383,721	\$1,359,654	\$1,424,236	\$1,364,471	\$1,311,922
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$267,313	\$265,228	\$263,220	\$261,289	\$259,208	\$257,323	\$255,437	\$253,531	\$251,507	\$249,878	\$247,573
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%	2.73%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	201	200	199	199	198	197	196	195	195	192	193
F.	1 Senior Notes Outstanding	\$691,797,592	\$673,174,665	\$673,174,665	\$673,174,665	\$657,513,177	\$657,513,177	\$657,513,177	\$642,940,093	\$642,940,093	\$642,940,093	\$629,737,046
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	3 Senior Notes Principal Distribution	\$0	\$18,622,928	\$0	\$0	\$15,661,488	\$0	\$0	\$14,573,083	\$0	\$0	\$13,203,047
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.87%	1.95%	2.13%	1.97%	1.96%	2.08%	2.10%	2.30%	2.53%	2.24%	2.60%
	6 Senior Asset Percentage	107.28%	107.38%	107.35%	107.35%	107.48%	107.44%	107.41%	107.51%	107.52%	107.54%	107.71%
	7 Subordinate Asset Percentage	97.87%	97.79%	97.75%	97.76%	97.68%	97.64%	97.61%	97.51%	97.51%	97.52%	97.49%