

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 28, 2018	Change	March 31, 2018		
1	Principal Balance					\$150,000,287.50	(\$2,751,436.54)	\$147,248,850.96		
2	Accrued Interest					\$496,658.68	\$23,655.51	\$520,314.19		
3	Total Principal And Accrued Interest Balance					\$150,496,946.18	(\$2,727,781.03)	\$147,769,165.15		
4	Fund Accounts Balance					\$8,213,895.89	\$2,871,240.46	\$11,085,136.35		
5	Total Student Loans And Fund Balance					\$158,710,842.07	\$143,459.43	\$158,854,301.50		
B. Student Loan Portfolio and Fund Balance										
						February 28, 2018	Change	March 31, 2018		
1	Weighted Average Coupon (WAC)					4.83%	0.00%	4.83%		
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		99	(1)	98		
3	Number of Loans					18,298	(228)	18,070		
4	Number of Borrowers					15,492	(188)	15,304		
C. Notes and Certificates										
						3/31/2018	Balance	Balance	Balance	
						Interest Rate	February 28, 2018	Change	March 31, 2018	
									% of 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%		\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	3.00600%		\$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	3.05500%		\$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	3.00600%		\$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	2.00900%		\$31,400,000.00	\$0.00	\$31,400,000.00	20.3%
7	Total Notes and Certificates				2.81722%		\$154,800,000.00	\$0.00	\$154,800,000.00	100.0%
D. Fund Accounts Balance										
							February 28, 2018	Change	March 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						\$159,594.02	(\$3,009.99)	\$156,584.03	
4	Collection Account						\$3,755,514.30	\$415,836.66	4,171,350.96	
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	\$0.00	\$0.00	
8	Class A-2 Principal Account						\$0.00	\$0.00	\$0.00	
9	Class A-3 Interest Account						\$95,200.38	\$2,334.96	\$97,535.34	
10	Class A-3 Principal Account						\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account						\$97,376.00	\$2,218.50	\$99,594.50	
12	Class A-4 Principal Account						\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account						\$86,873.16	\$2,130.72	\$89,003.88	
14	Class B-1 Principal Account						\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account						\$71,943.68	(\$12,605.44)	\$59,338.24	
16	Class B-2 Principal Account						\$3,547,394.35	\$2,464,335.05	\$6,011,729.40	
17	Total Fund Accounts Balance						\$8,213,895.89	\$2,871,240.46	\$11,085,136.35	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	March 31, 2018		
1 Borrower Payments - Total			(\$2,748,188.61)
2 Claim Payments			\$0.00
3 Refunds			\$3,557.90
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			(\$2,744,630.71)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$16,613.95
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$6,623.98		
4b Adjustments - Write-offs	(\$30,043.76)		
4 Total Adjustments			(\$23,419.78)
5 Total Non-Cash Principal Activity			(\$6,805.83)
C. Total Student Loan Principal Activity			(\$2,751,436.54)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$566,830.65)
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			(\$566,830.65)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$608,593.46
2 Capitalized Interest			(\$16,613.95)
3a Small Balance and Other Adjustments	(\$6,617.05)		
3b Adjustments - Write-offs	(\$741.23)		
3 Total Adjustments			(\$7,358.28)
4 Fee Accruals			\$5,864.93
5 Total Non-Cash Interest Activity			\$590,486.16
F. Total Student Loan Interest Activity			\$23,655.51

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund		March 31, 2018		
	Beginning Balance	\$2,987,924.42		
	Transfers to Other Funds	(\$2,987,924.42)		
	1a Amount received in the collection account related to the collection period	\$3,876,945.05		
	1b Earnings	\$5,697.12		
	1c Recoveries	\$86,602.60		
	1d Misc. Payments Received/Due	\$0.00		
	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	\$3,969,244.77			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$122,702.47	\$122,702.47	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$4,214.01	\$4,214.01	\$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	\$102,442.14	\$102,442.14	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$105,663.50	\$105,663.50	\$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	\$93,481.48	\$93,481.48	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$64,383.61	\$64,383.61	\$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)	\$3,065,376.64	\$3,065,376.64	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$410,980.92	\$410,980.92	\$0.00	
Total Payments	\$3,969,244.77	\$3,969,244.77	\$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)	\$3,969,244.77	\$3,969,244.77	\$0.00
B.	First	Administration Allowance	\$126,916.48	\$3,842,328.29	\$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	\$3,842,328.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,842,328.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$102,442.14	\$3,739,886.15	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$105,663.50	\$3,634,222.65	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$208,105.64		
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	\$3,634,222.65	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,634,222.65	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$3,634,222.65	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$3,634,222.65	\$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]:	\$93,481.48	\$3,540,741.17	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$64,383.61	\$3,476,357.56	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$3,476,357.56	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$3,476,357.56	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,476,357.56	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$3,476,357.56	\$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	\$3,476,357.56	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$3,476,357.56	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,065,376.64	\$410,980.92	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$410,980.92	\$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	\$0.00		
2 ARC Notes outstanding Balance	\$154,800,000.00		
3 Amount of Accrued Interest	\$592,925.41		
4 Plus investment earnings and late fees	\$16,447.12		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$55,218.32		
7 Minus Notes fees expected during current Interest Period	\$4,214.01		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.26%		
Net Loan Rate	4.26%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$147,769,165.15	\$147,769,165.15	
2 Fund Balances	\$11,085,136.35	\$1,173,300.02	
3 Senior Notes Interest and Fees Accrued	\$160,218.92	\$160,218.92	
4 Senior Notes Outstanding	\$84,800,000.00	\$84,800,000.00	
Senior Asset Percentage	187.14%	175.45%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$147,769,165.15	\$147,769,165.15	
2 Fund Balances	\$11,085,136.35	\$1,173,300.02	
3 All Notes Interest and Fees Accrued	\$277,465.17	\$277,465.17	
4 All Notes Outstanding	\$154,800,000.00	\$145,750,000.00	
Subordinate Asset Percentage	102.44%	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	18,070	\$147,248,850.96	100.00%
	2 Total By Loan Type Distribution (a)	18,070	\$147,248,850.96	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$68,810.00	0.05%
	2 Grace	1	\$6,083.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	118	\$1,123,795.41	0.76%
	5 Repayment	17,944	\$146,050,162.55	99.19%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	18,070	\$147,248,850.96	100.00%
C.	School Type Distribution:			
	1 Graduate	17,932	\$145,866,783.36	99.06%
	2 Undergraduate	138	\$1,382,067.60	0.94%
	3 Total By Loan Type Distribution	18,070	\$147,248,850.96	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:			
	In-School		Includes Accrued Int.	
	Current	7	\$117,741.00	0.08%
B.	Grace			
	Current	1	\$10,901.08	0.01%
C.	TOTAL INTERIM	8	\$128,642.08	0.09%
D.	REPAYMENT:			
	Active			
	Current	16,396	\$131,666,614.48	89.10%
	1-29 Days Delinquent	1,136	\$10,556,316.89	7.14%
	30-59 Days Delinquent	227	\$2,260,389.86	1.53%
	60-89 Days Delinquent	86	\$770,713.81	0.52%
	90-119 Days Delinquent	33	\$368,095.45	0.25%
	120-149 Days Delinquent	30	\$330,137.10	0.22%
	150-179 Days Delinquent	36	\$503,554.71	0.34%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	118	\$1,184,700.77	0.80%
G.	Claims	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	18,062	\$147,640,523.07	99.91%
I.	TOTAL PORTFOLIO	18,070	\$147,769,165.15	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$154,800,000
B.	1 Total Private Principal Outstanding Balance	\$147,248,851
	2 Total Fund Accounts Balance	\$11,085,136
	3 Total Principal and Accrued Interest Balance	\$147,769,165
	4 Number of Loans	18,070
	5 Number of Borrowers	15,304
C.	1 Borrower Payments- Principal	\$2,748,189
	2 Borrower Payments- Interest	\$566,831
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$122,702
	3 Cash Release to Access Group Inc	\$410,981
E.	1 Weighted Average Coupon (WAC)	4.83%
	2 Weighted Average Remaining Maturity (WARM)	98
F.	1 Senior Notes Outstanding	\$84,800,000
	2 Subordinate Note Outstanding	\$70,000,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.26%
	6 Senior Asset Percentage	187.14%
	7 Subordinate Asset Percentage	102.44%

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Portfolio Trend Analysis Report
March 31, 2018

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		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	\$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	\$154,800,000	\$154,800,000
B.	1 Total Private Principal Balance	\$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	\$150,000,288	\$147,248,851
	2 Total Fund Accounts Balance	\$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	\$8,213,896	\$11,085,136
	3 Total Principal and Accrued Interest Balance	\$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	\$150,496,946	\$147,769,165
	4 Number of Loans	19,908	19,729	19,559	19,363	19,174	18,981	18,825	18,674	18,488	18,298	18,070
	5 Number of Borrowers	16,755	16,614	16,480	16,331	16,189	16,033	15,906	15,787	15,640	15,492	15,304
C.	1 Borrower Payments- Principal	\$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	\$2,753,740	\$2,748,189
	2 Borrower Payments- Interest	\$646,306	\$643,147	\$624,514	\$641,645	\$626,806	\$611,798	\$608,102	\$594,810	\$637,896	\$594,095	\$566,831
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$145,022	\$142,688	\$140,409	\$138,030	\$136,107	\$134,013	\$132,022	\$130,009	\$127,399	\$124,995	\$122,702
	3 Cash Release to Access Group	\$217,657	\$215,563	\$0	\$204,660	\$146,028	\$100,386	\$42,839	\$5,317	\$281,590	\$59,859	\$410,981
E.	1 Weighted Average Coupon (WAC)	4.40%	4.40%	4.55%	4.55%	4.55%	4.66%	4.66%	4.66%	4.83%	4.83%	4.83%
	2 Weighted Average Remaining Maturity (WARM)	108	107	106	105	104	103	103	101	100	99	98
F.	1 Senior Notes Outstanding	\$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	\$84,800,000	\$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	\$70,000,000	\$70,000,000	\$70,000,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$8,115,385	\$0	\$0	\$7,362,626	\$0	\$0	\$46,803	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,200,000	\$0	\$0
	5 Net Loan Rate	4.07%	4.10%	4.22%	4.14%	4.09%	4.21%	4.13%	4.08%	4.38%	4.29%	4.26%
	6 Senior Asset Percentage	181.06%	180.98%	187.88%	187.99%	187.83%	195.57%	195.52%	195.50%	187.17%	187.01%	187.14%
	7 Subordinate Asset Percentage	102.29%	102.23%	102.20%	102.30%	102.20%	102.36%	102.33%	102.31%	102.46%	102.37%	102.44%