

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2002-1 Notes

Monthly Servicing Report

Report Date: May 25, 2018
Collection Period: 04/01/18 to 04/30/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					March 31, 2018	Change	April 30, 2018		
1	Principal Balance				\$660,193,697.51	(\$5,188,261.67)	\$655,005,435.84		
2	Accrued Interest				\$2,932,108.59	\$69,607.63	\$3,001,716.22		
3	Accrued ISP				\$68,606.27	\$34,859.90	\$103,466.17		
4	Accrued SAP				\$1,867,862.29	\$811,842.76	\$2,679,705.05		
5	Total Principal And Accrued Interest Balance				\$665,062,274.66	(\$4,271,951.38)	\$660,790,323.28		
6	Fund Accounts Balance				\$13,853,640.32	\$4,446,970.75	\$18,300,611.07		
7	Total Student Loans And Fund Balance				\$678,915,914.98	\$175,019.37	\$679,090,934.35		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.76%	0.34%	3.10%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		192	1	193		
3	Number of Loans				36,226	(310)	35,916		
4	Number of Borrowers				18,297	(160)	18,137		
C. Notes and Certificates									
				4/30/2018	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	March 31, 2018		April 30, 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	4.50000%	\$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	4.65700%	\$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	12.29100%	\$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	4.66000%	\$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	5.36800%	\$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	2.16200%	\$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	4.54900%	\$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	2.16200%	\$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%	\$192,337,046.05	\$0.00	\$192,337,046.05	27.65%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	5.35800%	\$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	2.16200%	\$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	4.51900%	\$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	9.11000%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.23%
20	Total Notes and Certificates				4.13799%	\$695,687,046.05	\$0.00	\$695,687,046.05	100.00%
D. Fund Balances									
					March 31, 2018	Change	April 30, 2018		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,252.44	(\$1,724.00)	\$508,528.44		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$9,590,215.21	(\$2,721,736.71)	\$6,868,478.50		
5	Debt Service Fund - Interest Account				\$891,091.67	\$1,163,009.96	\$2,054,101.63		
6	Debt Service Fund - Principal Account				\$0.00	\$6,007,421.50	\$6,007,421.50		
7	Total Fund Accounts Balance				\$13,853,640.32	\$4,446,970.75	\$18,300,611.07		

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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
		4/30/2018	4/30/2018	4/30/2018
1	Borrower Payments - Total	(\$4,429,232.29)	(\$4,221,182.76)	(\$208,049.53)
2	Claim Payments	(\$825,848.52)	(\$719,213.62)	(\$106,634.90)
3	Refunds	\$4,591.19	\$4,226.38	\$364.81
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$5,250,489.62)	(\$4,936,170.00)	(\$314,319.62)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$106,985.06	\$89,429.39	\$17,555.67
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	\$5,711.35	\$5,123.60	\$587.75
4b	Adjustments - Write-offs	(\$50,468.46)	(\$10,754.52)	(\$39,713.94)
4	Total Adjustments	(\$44,757.11)	(\$5,630.92)	(\$39,126.19)
5	Total Non-Cash Principal Activity	\$62,227.95	\$83,798.47	(\$21,570.52)
C.	Total Student Loan Principal Activity	(\$5,188,261.67)	(\$4,852,371.53)	(\$335,890.14)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,256,650.56)	(\$1,225,184.45)	(\$31,466.11)
2	Claim Payments	(\$22,207.43)	(\$18,634.12)	(\$3,573.31)
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	(\$1,278,857.99)	(\$1,243,818.57)	(\$35,039.42)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,465,990.39	\$1,417,845.38	\$48,145.01
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$34,859.90	\$31,020.90	\$3,839.00
3	Special Allowance Payments - Accrued	\$811,842.76	\$793,956.30	\$17,886.46
4	Capitalized Interest	(\$106,985.06)	(\$89,429.39)	(\$17,555.67)
5a	Small Balance and Other Adjustments	(\$8,501.11)	(\$7,953.14)	(\$547.97)
5b	Adjustments - Write-offs	(\$5,886.97)	(\$1,265.60)	(\$4,621.37)
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	(\$14,388.08)	(\$9,218.74)	(\$5,169.34)
6	Fee Accruals	\$3,848.38	\$4,331.60	(\$483.22)
7	Total Non-Cash Interest Activity	\$2,195,168.29	\$2,148,506.05	\$46,662.24
F.	Total Student Loan Interest Activity	\$916,310.30	\$904,687.48	\$11,622.82

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		April 30, 2018		
	1 Beginning Balance	\$9,274,640.68		
	2 Transfers to Other Funds	(\$9,274,640.68)		
	3 Amount received in the collection account related to the collection period	\$3,908,957.36		
	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	\$825,848.52		
	8 Guarantee Payments of Interest	\$22,207.43		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$23,556.36		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,780,569.67		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$245,627.04	\$245,627.04	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$573,825.92	\$573,825.92	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,386,013.41	\$1,386,013.41	\$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	\$151,314.96	\$151,314.96	\$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	\$2,423,788.34	\$2,423,788.34	\$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	\$4,780,569.67	\$4,780,569.67	\$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)	\$4,780,569.67	\$4,780,569.67	\$0.00
B.	Administration Funds	\$819,452.96	\$3,961,116.71	\$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	\$3,961,116.71	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,961,116.71	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$88,889.64	\$3,872,227.07	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$65,627.43	\$3,806,599.64	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,806,599.64	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,806,599.64	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$68,121.46	\$3,738,478.18	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$130,924.25	\$3,607,553.93	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$152,852.53	\$3,454,701.40	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$68,038.08	\$3,386,663.32	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$3,386,663.32	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$399,992.14	\$2,986,671.18	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$110,097.00	\$2,876,574.18	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$193,076.88	\$2,683,497.30	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$108,394.00	\$2,575,103.30	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,575,103.30	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,386,013.41		
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	\$2,575,103.30	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,575,103.30	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,575,103.30	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,575,103.30	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,575,103.30	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,575,103.30	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,575,103.30	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,575,103.30	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,575,103.30	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,575,103.30	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM0	\$0.00	\$2,575,103.30	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN2	\$0.00	\$2,575,103.30	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,575,103.30	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,575,103.30	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,575,103.30	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,575,103.30	\$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	\$40,080.50	\$2,535,022.80	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$73,713.46	\$2,461,309.34	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$37,521.00	\$2,423,788.34	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$151,314.96		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,423,788.34	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$2,423,788.34	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$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	\$1,932,023.20
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$245,627.04
	5 Minus amounts required..ED..guarantee agencies	\$557,947.30
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$24,199.17
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.63%
	Net Loan Rate	2.63%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$660,790,323.28
	2 Fund Balances	\$18,319,933.36
	3 Senior Notes Interest	\$1,401,811.93
	4 Senior Notes Outstanding	\$629,737,046.05
	Senior Asset Percentage	107.62%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$660,790,323.28
	2 Fund Balances	\$18,319,933.36
	3 All Notes Interest	\$1,657,617.21
	4 All Notes Outstanding	695,687,046.05
	Subordinate Asset Percentage	97.38%

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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	1,677	\$7,902,271.08	1.21%
	2 UnSubsidized Stafford	1,641	\$12,146,472.62	1.85%
	3 Consolidation	32,598	\$634,956,692.14	96.94%
	4 Total By Loan Type Distribution	35,916	\$655,005,435.84	100.00%
B.	Borrower Status Distribution:			
	1 In-School	13	\$96,934.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	516	\$8,569,560.60	1.31%
	4 Forbearance	520	\$11,333,878.61	1.73%
	5 Repayment	34,749	\$631,554,354.52	96.42%
	6 Claims	118	\$3,450,708.06	0.53%
7 Total By Borrower Status Distribution	35,916	\$655,005,435.84	100.00%	
C.	School Type Distribution:			
	1 Graduate	35,541	\$654,011,163.04	99.85%
	2 Undergraduate	375	\$994,272.80	0.15%
	3 Total By School Type Distribution	35,916	\$655,005,435.84	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.			
In-School										
Current	7	\$ 50,651.00	0.63%	6	\$ 66,845.30	0.54%	237	\$ 4,564,085.33	0.72%	
B.	Grace			Includes Accrued Int.			Includes Accrued Int.			
Current	-	\$ -	0.00%	-	\$ -	0.00%	-	\$ -	0.00%	
C.	TOTAL INTERIM	7	\$ 50,651.00	0.63%	6	\$ 66,845.30	0.54%	237	\$ 4,564,085.33	0.72%
D.	REPAYMENT:			Includes Accrued Int.			Includes Accrued Int.			
Active										
Current	1,235	\$ 5,374,081.18	67.32%	1,214	\$ 8,643,278.53	70.10%	29,427	\$ 556,471,228.62	87.26%	
1-29 Days Delinquent	132	\$ 709,755.51	8.89%	135	\$ 1,053,745.93	8.55%	2,050	\$ 48,103,811.88	7.54%	
30-59 Days Delinquent	5	\$ 31,746.74	0.40%	5	\$ 45,564.01	0.37%	24	\$ 932,507.82	0.15%	
60-89 Days Delinquent	10	\$ 62,648.98	0.78%	7	\$ 82,845.16	0.67%	26	\$ 633,044.27	0.10%	
90-119 Days Delinquent	32	\$ 205,745.79	2.58%	29	\$ 245,386.61	1.99%	64	\$ 2,053,911.46	0.32%	
> 120 Days Delinquent	53	\$ 333,439.22	4.18%	55	\$ 490,204.62	3.98%	246	\$ 8,203,262.70	1.29%	
E.	Deferment:			Includes Accrued Int.			Includes Accrued Int.			
Current	97	\$ 505,729.60	6.33%	89	\$ 687,550.17	5.58%	93	\$ 3,036,358.17	0.48%	
F.	Forbearance:			Includes Accrued Int.			Includes Accrued Int.			
Current	90	\$ 613,558.88	7.69%	87	\$ 890,385.03	7.22%	343	\$ 10,323,943.80	1.62%	
G.	Claims			Includes Accrued Int.			Includes Accrued Int.			
	16	\$ 96,061.29	1.20%	14	\$ 124,155.82	1.01%	88	\$ 3,371,618.63	0.53%	
H.	TOTAL REPAYMENT	1,670	\$ 7,932,767.19	99.37%	1,635	\$ 12,263,115.88	99.46%	32,361	\$ 633,129,687.35	99.28%
I.	TOTAL PORTFOLIO	1,677	\$ 7,983,418.19	100.00%	1,641	\$ 12,329,961.18	100.00%	32,598	\$ 637,693,772.68	100.00%
J.	GRAND TOTAL				\$ 658,007,152.05					

Access Group, Inc.

Access Group Student Loan Asset Backed Series 2002-1 Notes Monthly Servicing Report

Report Date: May 25, 2018

Collection Period: 04/01/18 to 04/30/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/18 to 04/30/18 05/25/18
A.	1 ABS Notes Outstanding	\$695,687,046
B.	1 Total Principal Balance	\$655,005,436
	2 Total Fund Accounts Balance	\$18,300,611
	3 Total Principal and Accrued Interest Balance	\$660,790,323
	4 Number of Loans	35,916
	5 Number of Borrowers	18,137
C.	1 Borrower Payments- Principal	\$4,429,232
	2 Borrower Payments- Interest	\$1,256,651
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$245,627
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.10%
	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	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.63%
	6 Senior Asset Percentage	107.62%
	7 Subordinate Asset Percentage	97.38%

Access Group, Inc.
Access Group Student Loan Asset Backed Series 2002-1 Notes
Trend Analysis Report
April 30, 2018

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

Collection Period		June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18	March-18	April-18
Reporting Date		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	5/25/2018
A.	1 Asset Backed Securities	\$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	\$695,687,046
B.	1 Total Principal Balance	\$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	\$655,005,436
	2 Total Fund Accounts Balance	\$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	\$18,300,611
	3 Total Principal and Accrued Interest Balance	\$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	\$660,790,323
	4 Number of Loans	21,410	21,270	21,119	20,994	20,866	20,728	20,600	20,460	20,352	20,223	35,916
	5 Number of Borrowers	19,176	19,078	18,968	18,874	18,780	18,678	18,581	18,472	18,393	18,297	18,137
C.	1 Borrower Payments- Principal	\$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	\$4,429,232
	2 Borrower Payments- Interest	\$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	\$1,256,651
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$265,228	\$263,220	\$261,289	\$259,208	\$257,323	\$255,437	\$253,531	\$251,507	\$249,878	\$247,573	\$245,627
	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%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	3.10%
	2 Weighted Average Remaining Maturity (WARM)	200	199	199	198	197	196	195	195	192	193	193
F.	1 Senior Notes Outstanding	\$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	\$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	\$18,622,928	\$0	\$0	\$15,661,488	\$0	\$0	\$14,573,083	\$0	\$0	\$13,203,047	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.95%	2.13%	1.97%	1.96%	2.08%	2.10%	2.30%	2.53%	2.24%	2.60%	2.63%
	6 Senior Asset Percentage	107.38%	107.35%	107.35%	107.48%	107.44%	107.41%	107.51%	107.52%	107.54%	107.71%	107.62%
	7 Subordinate Asset Percentage	97.79%	97.75%	97.76%	97.68%	97.64%	97.61%	97.51%	97.51%	97.52%	97.49%	97.38%