

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: May 25, 2018

Collection Period: 04/01/2018 to 04/30/2018

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					March 31, 2018	Change	April 30, 2018		
1	Principal Balance				\$147,248,850.96	(\$2,736,080.50)	\$144,512,770.46		
2	Accrued Interest				\$520,314.19	\$67,395.78	\$587,709.97		
3	Total Principal And Accrued Interest Balance				\$147,769,165.15	(\$2,668,684.72)	\$145,100,480.43		
4	Fund Accounts Balance				\$11,085,136.35	(\$6,544,302.82)	\$4,540,833.53		
5	Total Student Loans And Fund Balance				\$158,854,301.50	(\$9,212,987.54)	\$149,641,313.96		
B. Student Loan Portfolio and Fund Balance									
					March 31, 2018	Change	April 30, 2018		
1	Weighted Average Coupon (WAC)				4.83%	0.37%	5.19%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		98	(3)	95		
3	Number of Loans				18,070	(298)	17,772		
4	Number of Borrowers				15,304	(251)	15,053		
C. Notes and Certificates									
				4/30/2018	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	March 31, 2018	Change	April 30, 2018	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	3.15700%	\$42,300,000.00	\$0.00	\$42,300,000.00	29.0%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.24100%	\$42,500,000.00	\$0.00	\$42,500,000.00	29.2%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	3.15700%	\$38,600,000.00	\$0.00	\$38,600,000.00	26.5%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	3.08600%	\$31,400,000.00	(\$9,050,000.00)	\$22,350,000.00	15.3%
7	Total Notes and Certificates				3.17061%	\$154,800,000.00	(\$9,050,000.00)	\$145,750,000.00	100.0%
D. Fund Accounts Balance									
					March 31, 2018	Change	April 30, 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				\$156,584.03	\$0.00	\$156,584.03		
4	Collection Account				\$4,171,350.96	(\$579,652.38)	3,591,698.58		
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				\$97,535.34	\$4,906.80	\$102,442.14		
10	Class A-3 Principal Account				\$0.00	\$0.00	\$0.00		
11	Class A-4 Interest Account				\$99,594.50	\$6,069.00	\$105,663.50		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$89,003.88	\$4,477.60	\$93,481.48		
14	Class B-1 Principal Account				\$0.00	\$0.00	\$0.00		
15	Class B-2 Interest Account				\$59,338.24	\$4,519.52	\$63,857.76		
16	Class B-2 Principal Account				\$6,011,729.40	(\$5,984,623.36)	\$27,106.04		
17	Total Fund Accounts Balance				\$11,085,136.35	(\$6,544,302.82)	\$4,540,833.53		

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	April 30, 2018		
1 Borrower Payments - Total			(\$2,699,689.80)
2 Claim Payments			\$0.00
3 Refunds			\$4,709.36
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			(\$2,694,980.44)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$6,249.77
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$103.87)		
4b Adjustments - Write-offs	(\$47,245.96)		
4 Total Adjustments			(\$47,349.83)
5 Total Non-Cash Principal Activity			(\$41,100.06)
C. Total Student Loan Principal Activity			(\$2,736,080.50)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$575,294.72)
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			(\$575,294.72)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$645,592.87
2 Capitalized Interest			(\$6,249.77)
3a Small Balance and Other Adjustments	(\$1,465.28)		
3b Adjustments - Write-offs	(\$762.32)		
3 Total Adjustments			(\$2,227.60)
4 Fee Accruals			\$5,575.00
5 Total Non-Cash Interest Activity			\$642,690.50
F. Total Student Loan Interest Activity			\$67,395.78

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2018		
	Transfers to Other Funds	\$3,969,244.77		
	1a Amount received in the collection account related to the collection period	(\$3,969,244.77)		
	1b Earnings	\$2,632,422.90		
	1c Recoveries	\$10,582.19		
	1d Misc. Payments Received/Due	\$108,735.04		
	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	\$2,751,740.13		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$120,422.49	\$120,422.49	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$3,967.64	\$3,967.64	\$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	\$70,666.38	\$70,666.38	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$64,617.00	\$64,617.00	\$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	\$64,485.16	\$64,485.16	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$54,551.88	\$54,551.88	\$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)	\$2,181,123.92	\$2,181,123.92	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$191,905.66	\$191,905.66	\$0.00	
Total Payments	\$2,751,740.13	\$2,751,740.13	\$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)	\$2,751,740.13	\$2,751,740.13	\$0.00
B.	First	Administration Allowance	\$124,390.13	\$2,627,350.00	\$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	\$2,627,350.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,627,350.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$70,666.38	\$2,556,683.62	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$64,617.00	\$2,492,066.62	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$135,283.38		
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	\$2,492,066.62	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,492,066.62	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,492,066.62	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,492,066.62	\$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]:	\$64,485.16	\$2,427,581.46	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$54,551.88	\$2,373,029.58	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,373,029.58	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,373,029.58	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,373,029.58	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,373,029.58	\$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	\$2,373,029.58	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,373,029.58	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,181,123.92	\$191,905.66	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$191,905.66	\$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	\$145,750,000.00		
3 Amount of Accrued Interest	\$625,661.68		
4 Plus investment earnings and late fees	\$18,386.85		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$54,192.29		
7 Minus Notes fees expected during current Interest Period	\$3,967.64		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.82%		
Net Loan Rate	4.82%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$145,100,480.43	\$145,100,480.43	
2 Fund Balances	\$4,540,833.53	\$3,882,855.55	
3 Senior Notes Interest and Fees Accrued	\$183,915.19	\$183,915.19	
4 Senior Notes Outstanding	\$84,800,000.00	\$84,800,000.00	
Senior Asset Percentage	176.25%	175.47%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$145,100,480.43	\$145,100,480.43	
2 Fund Balances	\$4,540,833.53	\$3,882,855.55	
3 All Notes Interest and Fees Accrued	\$318,335.98	\$318,335.98	
4 All Notes Outstanding	\$145,750,000.00	\$145,750,000.00	
Subordinate Asset Percentage	102.45%	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	17,772	\$144,512,770.46	100.00%
	2 Total By Loan Type Distribution (a)	17,772	\$144,512,770.46	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$57,810.00	0.04%
	2 Grace	2	\$17,083.00	0.01%
	3 Deferment	36	\$420,161.71	0.29%
	4 Forbearance	3	\$28,236.44	0.02%
	5 Repayment	17,717	\$143,878,795.89	99.56%
	6 Interim Charge-Offs	8	\$110,683.42	0.08%
	7 Total By Borrower Status Distribution	17,772	\$144,512,770.46	100.00%
C.	School Type Distribution:			
	1 Graduate	17,640	\$143,177,410.53	99.08%
	2 Undergraduate	132	\$1,335,359.93	0.92%
	3 Total By Loan Type Distribution	17,772	\$144,512,770.46	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	6	\$98,373.06	0.07%
B.	Grace			
	Current	2	\$30,605.06	0.02%
C.	TOTAL INTERIM	8	\$128,978.12	0.09%
D.	REPAYMENT:			
	Active			
	Current	15,542	\$124,482,066.41	85.79%
	1-29 Days Delinquent	1,713	\$15,368,037.71	10.59%
	30-59 Days Delinquent	250	\$2,393,042.37	1.65%
	60-89 Days Delinquent	95	\$926,677.77	0.64%
	90-119 Days Delinquent	54	\$509,547.53	0.35%
	120-149 Days Delinquent	29	\$341,635.83	0.24%
	150-179 Days Delinquent	34	\$376,192.77	0.26%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	36	\$430,154.45	0.30%
F.	Forbearance:			
	Current	3	\$31,341.56	0.02%
G.	Claims	8	\$112,805.91	0.08%
H.	TOTAL REPAYMENT	17,764	\$144,971,502.31	99.91%
I.	TOTAL PORTFOLIO	17,772	\$145,100,480.43	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$145,750,000
B.	1 Total Private Principal Outstanding Balance	\$144,512,770
	2 Total Fund Accounts Balance	\$4,540,834
	3 Total Principal and Accrued Interest Balance	\$145,100,480
	4 Number of Loans	17,772
	5 Number of Borrowers	15,053
C.	1 Borrower Payments- Principal	\$2,699,690
	2 Borrower Payments- Interest	\$575,295
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$120,422
	3 Cash Release to Access Group Inc	\$191,906
E.	1 Weighted Average Coupon (WAC)	5.19%
	2 Weighted Average Remaining Maturity (WARM)	95
F.	1 Senior Notes Outstanding	\$84,800,000
	2 Subordinate Note Outstanding	\$60,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$9,050,000
	5 Net Loan Rate	4.82%
	6 Senior Asset Percentage	176.25%
	7 Subordinate Asset Percentage	102.45%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
April 30, 2018

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		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	\$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	\$145,750,000
B.	1 Total Private Principal Balance	\$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	\$144,512,770
	2 Total Fund Accounts Balance	\$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	\$4,540,834
	3 Total Principal and Accrued Interest Balance	\$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	\$145,100,480
	4 Number of Loans	19,729	19,559	19,363	19,174	18,981	18,825	18,674	18,488	18,298	18,070	17,772
	5 Number of Borrowers	16,614	16,480	16,331	16,189	16,033	15,906	15,787	15,640	15,492	15,304	15,053
C.	1 Borrower Payments- Principal	\$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	\$2,699,690
	2 Borrower Payments- Interest	\$643,147	\$624,514	\$641,645	\$626,806	\$611,798	\$608,102	\$594,810	\$637,896	\$594,095	\$566,831	\$575,295
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$142,688	\$140,409	\$138,030	\$136,107	\$134,013	\$132,022	\$130,009	\$127,399	\$124,995	\$122,702	\$120,422
	3 Cash Release to Access Group	\$215,563	\$0	\$204,660	\$146,028	\$100,386	\$42,839	\$5,317	\$281,590	\$59,859	\$410,981	\$191,906
E.	1 Weighted Average Coupon (WAC)	4.40%	4.55%	4.55%	4.55%	4.66%	4.66%	4.66%	4.83%	4.83%	4.83%	5.19%
	2 Weighted Average Remaining Maturity (WARM)	107	106	105	104	103	103	101	100	99	98	95
F.	1 Senior Notes Outstanding	\$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	\$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	\$70,000,000	\$70,000,000	\$70,000,000	\$60,950,000
	3 Senior Principal Distribution Amount	\$0	\$8,115,385	\$0	\$0	\$7,362,626	\$0	\$0	\$46,803	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,200,000	\$0	\$0	\$9,050,000
	5 Net Loan Rate	4.10%	4.22%	4.14%	4.09%	4.21%	4.13%	4.08%	4.38%	4.29%	4.26%	4.82%
	6 Senior Asset Percentage	180.98%	187.88%	187.99%	187.83%	195.57%	195.52%	195.50%	187.17%	187.01%	187.14%	176.25%
	7 Subordinate Asset Percentage	102.23%	102.20%	102.30%	102.20%	102.36%	102.33%	102.31%	102.46%	102.37%	102.44%	102.45%