

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes

Monthly Servicing Report

Report Date: August 27, 2018
Collection Period: 07/01/18 to 07/31/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						June 30, 2018	Change	July 31, 2018	
1	Principal Balance					\$641,776,613.60	(\$5,068,077.80)	\$636,708,535.80	
2	Accrued Interest					\$2,859,723.49	\$78,660.62	\$2,938,384.11	
3	Accrued ISP					\$98,491.40	\$19,264.99	\$117,756.39	
4	Accrued SAP					\$2,024,084.79	\$797,410.76	\$2,821,495.55	
5	Total Principal And Accrued Interest Balance					\$646,758,913.28	(\$4,172,741.43)	\$642,586,171.85	
6	Fund Accounts Balance					\$12,322,422.76	\$4,643,485.83	\$16,965,908.59	
7	Total Student Loans And Fund Balance					\$659,081,336.04	\$470,744.40	\$659,552,080.44	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]			3.10%	0.01%	3.11%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			192	1	193	
3	Number of Loans					35,278	(183)	35,095	
4	Number of Borrowers					17,818	(85)	17,733	
C. Notes and Certificates									
				7/31/2018		Balance		Balance	% of
			CUSIP	Int. Rate		June 30, 2018	Change	July 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	3.66200%	\$53,400,000.00	\$0.00	\$53,400,000.00	7.88%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	3.93900%	\$39,050,000.00	\$0.00	\$39,050,000.00	5.76%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	3.46300%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.51%
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	3.53500%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.03%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	3.64900%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.03%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	3.65500%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.03%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	2.26100%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.02%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	3.42500%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.91%
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	2.54506%	\$174,140,122.44	\$0.00	\$174,140,122.44	25.70%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	3.67400%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.59%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	3.65300%	\$51,600,000.00	\$0.00	\$51,600,000.00	7.62%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	2.26100%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.59%
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	2.26100%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.32%
20	Total Notes and Certificates				3.10329%	\$677,490,122.44	\$0.00	\$677,490,122.44	100.00%
D. Fund Balances									
						June 30, 2018	Change	July 31, 2018	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$507,052.28	\$1,011.22	\$508,063.50	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$8,275,171.90	\$497,565.96	\$8,772,737.86	
5	Debt Service Fund - Interest Account					\$678,117.58	\$737,286.93	\$1,415,404.51	
6	Debt Service Fund - Principal Account					\$0.00	\$3,407,621.72	\$3,407,621.72	
7	Total Fund Accounts Balance					\$12,322,422.76	\$4,643,485.83	\$16,965,908.59	

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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
		7/31/2018	7/31/2018	7/31/2018
1	Borrower Payments - Total	(\$5,102,727.38)	(\$4,774,077.75)	(\$328,649.63)
2	Claim Payments	(\$145,301.69)	(\$142,476.07)	(\$2,825.62)
3	Refunds	\$1,477.63	\$675.00	\$802.63
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	\$18,777.34	\$18,777.34	\$0.00
5	New Acquisitions - Total	\$18,777.34	\$18,777.34	\$0.00
6	Total Cash Principal Activity	(\$5,227,774.10)	(\$4,897,101.48)	(\$330,672.62)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$160,340.49	\$140,072.05	\$20,268.44
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	\$29,562.88	\$29,666.19	(\$103.31)
4b	Adjustments - Write-offs	(\$1,461.00)	(\$1,392.73)	(\$68.27)
4	Total Adjustments	\$28,101.88	\$28,273.46	(\$171.58)
5	Total Non-Cash Principal Activity	\$188,442.37	\$168,345.51	\$20,096.86
C.	Total Student Loan Principal Activity	(\$5,039,331.73)	(\$4,728,755.97)	(\$310,575.76)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,258,472.94)	(\$1,223,286.23)	(\$35,186.71)
2	Claim Payments	(\$9,061.79)	(\$8,964.00)	(\$97.79)
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	(\$1,267,534.73)	(\$1,232,250.23)	(\$35,284.50)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,478,727.93	\$1,418,144.65	\$60,583.28
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$19,264.99	\$16,323.30	\$2,941.69
3	Special Allowance Payments - Accrued	\$797,410.76	\$794,070.71	\$3,340.05
4	Capitalized Interest	(\$160,340.49)	(\$140,072.05)	(\$20,268.44)
5a	Small Balance and Other Adjustments	\$14,341.00	\$14,415.88	(\$74.88)
5b	Adjustments - Write-offs	(\$50.07)	(\$50.05)	(\$0.02)
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	\$14,290.93	\$14,365.83	(\$74.90)
6	Fee Accruals	\$13,516.99	\$12,114.32	\$1,402.67
7	Total Non-Cash Interest Activity	\$2,162,871.11	\$2,114,946.76	\$47,924.35
F.	Total Student Loan Interest Activity	\$895,336.38	\$882,696.53	\$12,639.85

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		July 31, 2018		
	1 Beginning Balance	\$6,109,503.21		
	2 Transfers to Other Funds	(\$6,109,503.21)		
	3 Amount received in the collection account related to the collection period	\$8,203,387.05		
	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	\$145,301.69		
	8 Guarantee Payments of Interest	\$9,061.79		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$18,777.34)		
	11 Interest and Other Earnings	\$31,602.47		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$8,370,575.66		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$238,765.70	\$238,765.70	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$555,565.21	\$555,565.21	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,164,890.53	\$1,164,890.53	\$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	\$114,383.68	\$114,383.68	\$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	\$6,296,970.54	\$6,296,970.54	\$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	\$8,370,575.66	\$8,370,575.66	\$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)	\$8,370,575.66	\$8,370,575.66	\$0.00
B.	Administration Funds	\$794,330.91	\$7,576,244.75	\$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	\$7,576,244.75	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,576,244.75	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$92,616.96	\$7,483,627.79	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$67,728.32	\$7,415,899.47	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,415,899.47	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,415,899.47	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$70,850.24	\$7,345,049.23	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$70,850.24	\$7,274,198.99	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$70,850.24	\$7,203,348.75	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$70,763.52	\$7,132,585.23	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,132,585.23	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$406,263.97	\$6,726,321.26	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$112,736.00	\$6,613,585.26	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$89,495.04	\$6,524,090.22	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$112,736.00	\$6,411,354.22	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,411,354.22	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,164,890.53		
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	\$6,411,354.22	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,411,354.22	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,411,354.22	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,411,354.22	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,411,354.22	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,411,354.22	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,411,354.22	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,411,354.22	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,411,354.22	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,411,354.22	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,411,354.22	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,411,354.22	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,411,354.22	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,411,354.22	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,411,354.22	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,411,354.22	\$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	\$41,192.00	\$6,370,162.22	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$34,167.68	\$6,335,994.54	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$39,024.00	\$6,296,970.54	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$114,383.68		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,296,970.54	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,296,970.54	\$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	\$1,909,729.42
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$238,765.70
	5 Minus amounts required..ED..guarantee agencies	\$542,766.67
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$15,083.98
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.65%
	Net Loan Rate	2.65%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$642,586,171.85
	2 Fund Balances	\$16,986,498.30
	3 Senior Notes Interest	\$1,115,809.28
	4 Senior Notes Outstanding	\$611,540,122.44
	Senior Asset Percentage	107.67%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$642,586,171.85
	2 Fund Balances	\$16,986,498.30
	3 All Notes Interest	\$1,203,045.96
	4 All Notes Outstanding	677,490,122.44
	Subordinate Asset Percentage	97.18%

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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	1,576	\$7,503,656.56	1.18%
	2 UnSubsidized Stafford	1,540	\$11,523,236.65	1.81%
	3 Consolidation	31,979	\$617,681,642.59	97.01%
	4 Total By Loan Type Distribution	35,095	\$636,708,535.80	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$28,010.00	0.00%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	9	\$68,924.05	0.01%
	3 Deferment	480	\$8,410,505.30	1.32%
	4 Forbearance	505	\$11,195,377.95	1.76%
	5 Repayment	34,034	\$615,580,518.71	96.68%
	6 Claims	63	\$1,425,199.79	0.22%
7 Total By Borrower Status Distribution	35,095	\$636,708,535.80	100.00%	
C.	School Type Distribution:			
	1 Graduate	34,752	\$635,801,263.67	99.86%
	2 Undergraduate	343	\$907,272.13	0.14%
	3 Total By School Type Distribution	35,095	\$636,708,535.80	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			# 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	2	\$17,000.00	0.22%	2	\$16,114.57	0.14%	231	\$4,772,716.83	0.77%
B. Grace									
Current	5	\$33,651.00	0.44%	4	\$51,080.48	0.44%	-	\$0.00	0.00%
C. TOTAL INTERIM	7	\$50,651.00	0.67%	6	\$67,195.05	0.57%	231	\$4,772,716.83	0.77%
D. REPAYMENT:									
Active									
Current	1,168	\$5,181,727.82	68.30%	1,135	\$8,128,454.04	69.42%	29,219	\$550,682,806.02	88.77%
1-29 Days Delinquent	110	\$607,612.54	8.01%	121	\$953,427.72	8.14%	1,394	\$31,767,268.80	5.12%
30-59 Days Delinquent	30	\$160,735.69	2.12%	30	\$224,339.86	1.92%	283	\$7,010,720.69	1.13%
60-89 Days Delinquent	25	\$151,950.99	2.00%	27	\$250,895.61	2.14%	147	\$4,336,569.87	0.70%
90-119 Days Delinquent	11	\$68,556.83	0.90%	10	\$90,358.07	0.77%	95	\$2,600,014.81	0.42%
> 120 Days Delinquent	40	\$260,878.53	3.44%	39	\$354,945.18	3.03%	150	\$5,004,292.71	0.81%
E. Deferment:									
Current	89	\$508,905.19	6.71%	82	\$715,911.38	6.11%	78	\$2,629,284.68	0.42%
F. Forbearance:									
Current	83	\$519,921.14	6.85%	82	\$863,341.24	7.37%	340	\$10,204,671.47	1.64%
G. Claims	13	\$75,288.26	0.99%	8	\$60,049.84	0.51%	42	\$1,343,428.05	0.22%
H. TOTAL REPAYMENT	1,569	\$7,535,576.99	99.33%	1,534	\$11,641,722.94	99.43%	31,748	\$615,579,057.10	99.23%
I. TOTAL PORTFOLIO	1,576	\$7,586,227.99	100.00%	1,540	\$11,708,917.99	100.00%	31,979	\$620,351,773.93	100.00%
J. GRAND TOTAL					\$639,646,919.91				

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: August 27, 2018

Collection Period: 07/01/18 to 07/31/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/18 to 07/31/18 08/27/18
A.	1 ABS Notes Outstanding	\$677,490,122
B.	1 Total Principal Balance	\$636,708,536
	2 Total Fund Accounts Balance	\$16,965,909
	3 Total Principal and Accrued Interest Balance	\$642,586,172
	4 Number of Loans	35,095
	5 Number of Borrowers	17,733
C.	1 Borrower Payments- Principal	\$5,102,727
	2 Borrower Payments- Interest	\$1,258,473
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$238,766
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.11%
	2 Weighted Average Remaining Maturity (WARM)	193
F.	1 Senior Notes Outstanding	\$611,540,122
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.65%
	6 Senior Asset Percentage	107.67%
	7 Subordinate Asset Percentage	97.18%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
July 31, 2018

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

Collection Period		September-17	October-17	November-17	December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18
Reporting Date		10/25/2017	11/27/2017	12/26/2017	1/25/2018	2/26/2018	3/26/2018	4/25/2018	5/25/2018	6/25/2018	7/25/2018	8/27/2018
A.	1 Asset Backed Securities	\$723,463,177	\$723,463,177	\$723,463,177	\$708,890,093	\$708,890,093	\$708,890,093	\$695,687,046	\$695,687,046	\$695,687,046	\$677,490,122	\$677,490,122
B.	1 Total Principal Balance	\$691,220,397	\$686,194,451	\$681,164,884	\$676,081,689	\$670,684,057	\$666,342,199	\$660,193,698	\$655,005,436	\$648,046,573	\$641,776,614	\$636,708,536
	2 Total Fund Accounts Balance	\$11,548,757	\$16,233,437	\$22,205,837	\$11,253,024	\$16,309,889	\$22,037,502	\$13,853,640	\$18,300,611	\$25,952,803	\$12,322,423	\$16,965,909
	3 Total Principal and Accrued Interest Balance	\$695,659,009	\$691,099,837	\$685,152,059	\$680,605,078	\$675,841,018	\$670,543,526	\$665,062,275	\$660,790,323	\$652,339,882	\$646,758,913	\$642,586,172
	4 Number of Loans	20,994	20,866	20,728	20,600	20,460	20,352	20,223	35,916	35,520	35,278	35,095
	5 Number of Borrowers	18,874	18,780	18,678	18,581	18,472	18,393	18,297	18,137	17,939	17,818	17,733
C.	1 Borrower Payments- Principal	\$4,773,308	\$4,663,162	\$4,386,349	\$4,486,399	\$5,296,015	\$4,405,253	\$5,550,383	\$4,429,232	\$5,584,831	\$5,133,916	\$5,102,727
	2 Borrower Payments- Interest	\$1,449,304	\$1,391,634	\$1,383,721	\$1,359,654	\$1,424,236	\$1,364,471	\$1,311,922	\$1,256,651	\$1,323,149	\$1,346,615	\$1,258,473
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$259,208	\$257,323	\$255,437	\$253,531	\$251,507	\$249,878	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	2.76%	3.10%	3.09%	3.10%	3.11%
	2 Weighted Average Remaining Maturity (WARM)	198	197	196	195	195	192	193	193	193	192	193
F.	1 Senior Notes Outstanding	\$657,513,177	\$657,513,177	\$657,513,177	\$642,940,093	\$642,940,093	\$642,940,093	\$629,737,046	\$629,737,046	\$629,737,046	\$611,540,122	\$611,540,122
	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	\$15,661,488	\$0	\$0	\$14,573,083	\$0	\$0	\$13,203,047	\$0	\$0	\$18,196,924	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.96%	2.08%	2.10%	2.30%	2.53%	2.24%	2.60%	2.63%	2.01%	2.26%	2.65%
	6 Senior Asset Percentage	107.48%	107.44%	107.41%	107.51%	107.52%	107.54%	107.71%	107.62%	107.51%	107.70%	107.67%
	7 Subordinate Asset Percentage	97.68%	97.64%	97.61%	97.51%	97.51%	97.52%	97.49%	97.38%	97.32%	97.21%	97.18%

** Due to a servicing change in April 2018, unsubsidized and subsidized consolidation loans are counted separately and are reflected as 2 loans in loan count.