

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 25, 2018
Collection Period: 08/01/18 to 08/31/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						July 31, 2018	Change	August 31, 2018	
1	Principal Balance					\$636,708,535.80	(\$5,519,692.38)	\$631,188,843.42	
2	Accrued Interest					\$2,938,384.11	(\$50,434.66)	\$2,887,949.45	
3	Accrued ISP					\$117,756.39	(\$77,994.69)	\$39,761.70	
4	Accrued SAP					\$2,821,495.55	(\$1,231,553.77)	\$1,589,941.78	
5	Total Principal And Accrued Interest Balance					\$642,586,171.85	(\$6,879,675.50)	\$635,706,496.35	
6	Fund Accounts Balance					\$16,965,908.59	\$7,097,163.89	\$24,063,072.48	
7	Total Student Loans And Fund Balance					\$659,552,080.44	\$217,488.39	\$659,769,568.83	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]			3.11%	0.10%	3.21%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			193	0	193	
3	Number of Loans					35,095	(226)	34,869	
4	Number of Borrowers					17,733	(105)	17,628	
C. Notes and Certificates									
				8/31/2018		Balance		Balance	% of
			CUSIP	Int. Rate		July 31, 2018	Change	August 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	2.26100%	\$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	2.65400%	\$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	2.26100%	\$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	2.65400%	\$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	2.26100%	\$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	2.26100%	\$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	2.26100%	\$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	2.26100%	\$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	2.26100%	\$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				2.38036%	\$677,490,122.44	\$0.00	\$677,490,122.44	100.00%
D. Fund Balances									
						July 31, 2018	Change	August 31, 2018	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$508,063.50	(\$1,844.22)	\$506,219.28	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$8,772,737.86	\$929,939.07	\$9,702,676.93	
5	Debt Service Fund - Interest Account					\$1,415,404.51	(\$127,901.50)	\$1,287,503.01	
6	Debt Service Fund - Principal Account					\$3,407,621.72	\$6,296,970.54	\$9,704,592.26	
7	Total Fund Accounts Balance					\$16,965,908.59	\$7,097,163.89	\$24,063,072.48	

ACCESS GROUP, INC.

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

Report Date: September 25, 2018
Collection Period: 08/01/18 to 08/31/18

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.		Totals	CONSOLIDATION	STAFFORD
		8/31/2018	8/31/2018	8/31/2018
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,951,731.93)	(\$4,766,126.35)	(\$185,605.58)
2	Claim Payments	(\$726,935.89)	(\$637,669.66)	(\$89,266.23)
3	Refunds	\$3,441.57	\$1,491.57	\$1,950.00
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	(\$5,764.67)	(\$18,777.34)	\$13,012.67
5	New Acquisitions - Total	(\$5,764.67)	(\$18,777.34)	\$13,012.67
6	Total Cash Principal Activity	(\$5,680,990.92)	(\$5,421,081.78)	(\$259,909.14)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$185,835.02	\$169,040.00	\$16,795.02
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	(\$9,793.66)	(\$33.64)	(\$9,760.02)
4b	Adjustments - Write-offs	(\$14,742.82)	(\$12,844.68)	(\$1,898.14)
4	Total Adjustments	(\$24,536.48)	(\$12,878.32)	(\$11,658.16)
5	Total Non-Cash Principal Activity	\$161,298.54	\$156,161.68	\$5,136.86
C.	Total Student Loan Principal Activity	(\$5,519,692.38)	(\$5,264,920.10)	(\$254,772.28)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,316,944.89)	(\$1,276,637.65)	(\$40,307.24)
2	Claim Payments	(\$24,321.30)	(\$20,592.60)	(\$3,728.70)
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)	(\$66,413.30)	(\$58,767.22)	(\$7,646.08)
7	Special Allowance Payments (SAP)	(\$2,230,190.07)	(\$2,134,411.91)	(\$95,778.16)
8	Total Cash Interest Activity	(\$3,637,869.56)	(\$3,490,409.38)	(\$147,460.18)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,468,405.38	\$1,408,450.05	\$59,955.33
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$20,496.71	\$17,129.62	\$3,367.09
3	Special Allowance Payments - Accrued	\$792,531.02	\$789,233.92	\$3,297.10
4	Capitalized Interest	(\$185,835.02)	(\$169,040.00)	(\$16,795.02)
5a	Small Balance and Other Adjustments	(\$1,805.17)	(\$1,550.45)	(\$254.72)
5b	Adjustments - Write-offs	(\$17.10)	\$0.04	(\$17.14)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$32,078.10)	(\$28,206.61)	(\$3,871.49)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$206,105.28	\$160,164.28	\$45,941.00
5	Total Adjustments	\$172,204.91	\$130,407.26	\$41,797.65
6	Fee Accruals	\$12,784.74	\$11,633.66	\$1,151.08
7	Total Non-Cash Interest Activity	\$2,280,587.74	\$2,187,814.51	\$92,773.23
F.	Total Student Loan Interest Activity	(\$1,357,281.82)	(\$1,302,594.87)	(\$54,686.95)

ACCESS GROUP, INC.

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Monthly Servicing Report

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		August 31, 2018		
	1 Beginning Balance	\$8,370,575.66		
	2 Transfers to Other Funds	(\$8,370,575.66)		
	3 Amount received in the collection account related to the collection period	\$6,235,328.69		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$66,413.30		
	6 Federal Special Allowance Payments	\$2,230,190.07		
	7 Guarantee Payments of Principal	\$726,935.89		
	8 Guarantee Payments of Interest	\$24,321.30		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$5,764.67		
	11 Interest and Other Earnings	\$20,589.71		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$9,309,543.63		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$236,695.82	\$236,695.82	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$581,908.51	\$581,908.51	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,439,712.76	\$1,439,712.76	\$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	\$173,285.01	\$173,285.01	\$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	\$6,877,941.53	\$6,877,941.53	\$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	\$9,309,543.63	\$9,309,543.63	\$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)	\$9,309,543.63	\$9,309,543.63	\$0.00
B.	Administration Funds	\$818,604.33	\$8,490,939.30	\$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	\$8,490,939.30	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$8,490,939.30	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$108,711.72	\$8,382,227.58	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$158,995.98	\$8,223,231.60	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$8,223,231.60	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$8,223,231.60	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$83,162.43	\$8,140,069.17	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$83,162.43	\$8,056,906.74	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$83,162.43	\$7,973,744.31	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$83,060.64	\$7,890,683.67	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,890,683.67	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$357,019.85	\$7,533,663.82	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$132,327.00	\$7,401,336.82	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$105,047.28	\$7,296,289.54	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$245,063.00	\$7,051,226.54	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,051,226.54	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,439,712.76		
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	\$7,051,226.54	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,051,226.54	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$7,051,226.54	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$7,051,226.54	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,051,226.54	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,051,226.54	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$7,051,226.54	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$7,051,226.54	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$7,051,226.54	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$7,051,226.54	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,051,226.54	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$7,051,226.54	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$7,051,226.54	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$7,051,226.54	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$7,051,226.54	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,051,226.54	\$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	\$48,350.25	\$7,002,876.29	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$40,105.26	\$6,962,771.03	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$84,829.50	\$6,877,941.53	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$173,285.01		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,877,941.53	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,877,941.53	\$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	\$1,929,309.71
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$236,695.82
	5 Minus amounts required..ED..guarantee agencies	\$538,128.71
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$42,009.80
	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	\$635,706,496.35
	2 Fund Balances	\$24,092,590.99
	3 Senior Notes Interest	\$1,182,792.36
	4 Senior Notes Outstanding	\$611,540,122.44
	Senior Asset Percentage	107.70%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$635,706,496.35
	2 Fund Balances	\$24,092,590.99
	3 All Notes Interest	\$1,250,127.46
	4 All Notes Outstanding	677,490,122.44
	Subordinate Asset Percentage	97.20%

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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	1,550	\$7,375,718.56	1.17%
	2 UnSubsidized Stafford	1,518	\$11,396,402.37	1.81%
	3 Consolidation	31,801	\$612,416,722.49	97.03%
	4 Total By Loan Type Distribution	34,869	\$631,188,843.42	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$33,510.00	0.01%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	8	\$63,424.05	0.01%
	3 Deferment	447	\$7,673,080.03	1.22%
	4 Forbearance	493	\$11,427,354.54	1.81%
	5 Repayment	33,885	\$611,098,934.18	96.82%
	6 Claims	31	\$892,540.62	0.14%
7 Total By Borrower Status Distribution	34,869	\$631,188,843.42	100.00%	
C.	School Type Distribution:			
	1 Graduate	34,537	\$630,313,946.26	99.86%
	2 Undergraduate	332	\$874,897.16	0.14%
	3 Total By School Type Distribution	34,869	\$631,188,843.42	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:									
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	3	\$22,500.00	0.30%	2	\$16,148.49	0.14%	223	\$4,626,692.37	0.75%
B. Grace									
Current	4	\$28,151.00	0.38%	4	\$51,189.15	0.44%	-	\$0.00	0.00%
C. TOTAL INTERIM	7	\$50,651.00	0.68%	6	\$67,337.64	0.58%	223	\$4,626,692.37	0.75%
D. REPAYMENT:									
Active									
Current	1,191	\$5,368,355.93	71.98%	1,181	\$8,531,742.87	73.67%	29,256	\$549,005,670.05	89.26%
1-29 Days Delinquent	82	\$392,574.42	5.26%	72	\$514,983.88	4.45%	1,287	\$30,392,247.68	4.94%
30-59 Days Delinquent	34	\$226,680.86	3.04%	34	\$328,153.18	2.83%	251	\$6,339,466.49	1.03%
60-89 Days Delinquent	20	\$129,260.97	1.73%	21	\$184,541.23	1.59%	105	\$2,934,403.13	0.48%
90-119 Days Delinquent	15	\$76,061.63	1.02%	15	\$140,519.22	1.21%	84	\$2,929,581.78	0.48%
> 120 Days Delinquent	38	\$241,527.08	3.24%	36	\$362,229.11	3.13%	163	\$5,309,739.04	0.86%
E. Deferment:									
Current	83	\$461,447.35	6.19%	74	\$641,855.59	5.54%	67	\$2,123,626.85	0.35%
F. Forbearance:									
Current	77	\$503,898.09	6.76%	76	\$802,490.49	6.93%	340	\$10,468,422.62	1.70%
G. Claims	3	\$8,148.53	0.11%	3	\$7,918.22	0.07%	25	\$906,565.57	0.15%
H. TOTAL REPAYMENT	1,543	\$7,407,954.86	99.32%	1,512	\$11,514,433.79	99.42%	31,578	\$610,409,723.21	99.25%
I. TOTAL PORTFOLIO	1,550	\$7,458,605.86	100.00%	1,518	\$11,581,771.43	100.00%	31,801	\$615,036,415.58	100.00%
J. GRAND TOTAL					\$634,076,792.87				

ACCESS GROUP, INC.

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

Report Date: September 25, 2018

Collection Period: 08/01/18 to 08/31/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	08/01/18 to 08/31/18 09/25/18
A.	1 ABS Notes Outstanding	\$677,490,122
B.	1 Total Principal Balance	\$631,188,843
	2 Total Fund Accounts Balance	\$24,063,072
	3 Total Principal and Accrued Interest Balance	\$635,706,496
	4 Number of Loans	34,869
	5 Number of Borrowers	17,628
C.	1 Borrower Payments- Principal	\$4,951,732
	2 Borrower Payments- Interest	\$1,316,945
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$236,696
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.21%
	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	107.70%
	7 Subordinate Asset Percentage	97.20%

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

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

Collection Period		October-17	November-17	December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18
Reporting Date		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	9/25/2018
A.	1 Asset Backed Securities	\$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	\$677,490,122
B.	1 Total Principal Balance	\$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	\$631,188,843
	2 Total Fund Accounts Balance	\$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	\$24,063,072
	3 Total Principal and Accrued Interest Balance	\$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	\$635,706,496
	4 Number of Loans	20,866	20,728	20,600	20,460	20,352	20,223	35,916	35,520	35,278	35,095	34,869
	5 Number of Borrowers	18,780	18,678	18,581	18,472	18,393	18,297	18,137	17,939	17,818	17,733	17,628
C.	1 Borrower Payments- Principal	\$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	\$4,951,732
	2 Borrower Payments- Interest	\$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	\$1,316,945
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$257,323	\$255,437	\$253,531	\$251,507	\$249,878	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696
	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%	3.10%	3.09%	3.10%	3.11%	3.21%
	2 Weighted Average Remaining Maturity (WARM)	197	196	195	195	192	193	193	193	192	193	193
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$0	\$14,573,083	\$0	\$0	\$13,203,047	\$0	\$0	\$18,196,924	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.08%	2.10%	2.30%	2.53%	2.24%	2.60%	2.63%	2.01%	2.26%	2.65%	2.65%
	6 Senior Asset Percentage	107.44%	107.41%	107.51%	107.52%	107.54%	107.71%	107.62%	107.51%	107.70%	107.67%	107.70%
	7 Subordinate Asset Percentage	97.64%	97.61%	97.51%	97.51%	97.52%	97.49%	97.38%	97.32%	97.21%	97.18%	97.20%

** 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.