

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: September 25, 2018  
Collection Period: 06/01/18 to 08/31/18

<b>I. Series 2002-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>May 31, 2018</b>	<b>Change</b>	<b>August 31, 2018</b>		
1	Principal Balance					\$47,648,300.06	(\$3,106,273.13)	\$44,542,026.93		
2	Accrued Interest					\$159,294.66	(\$10,905.08)	\$148,389.58		
3	Total Principal And Accrued Interest Balance					<b>\$47,807,594.72</b>	<b>(\$3,117,178.21)</b>	<b>\$44,690,416.51</b>		
4	Fund Accounts Balance					<b>\$4,440,242.32</b>	<b>(\$612,510.59)</b>	<b>\$3,827,731.73</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$52,247,837.04</b>	<b>(\$3,729,688.80)</b>	<b>\$48,518,148.24</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>May 31, 2018</b>	<b>Change</b>	<b>August 31, 2018</b>		
1	Loan Reserve Trust Balance					\$141,624.81	(\$6,250.32)	\$135,374.49		
2	Weighted Average Coupon (WAC)					4.58%	0.30%	4.88%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			71	(1)	70		
4	Number of Loans					7,666	(289)	7,377		
5	Number of Borrowers					7,120	(262)	6,858		
<b>C. Notes and Certificates</b>										
						<b>8/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
						<b>Interest Rate</b>	<b>May 31, 2018</b>	<b>Change</b>	<b>August 31, 2018</b>	
			<b>CUSIP</b>						<b>% of</b>	
									<b>O/S Securities</b>	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%		\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	3.62500%		\$36,350,000.00	(\$3,850,000.00)	\$32,500,000.00	68.3%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.19300%		\$15,100,000.00	\$0.00	\$15,100,000.00	31.7%
4	<b>Total Notes and Certificates</b>				<b>3.48796%</b>		<b>\$51,450,000.00</b>	<b>(\$3,850,000.00)</b>	<b>\$47,600,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>May 31, 2018</b>	<b>Change</b>	<b>August 31, 2018</b>		
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00		
2	Collection Account					\$4,440,242.32	(\$612,510.59)	3,827,731.73		
3	<b>Total Fund Accounts Balance</b>					<b>\$4,440,242.32</b>	<b>(\$612,510.59)</b>	<b>\$3,827,731.73</b>		

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<b>II. Series 2002-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>	<b>August 31, 2018</b>		
1	Borrower Payments - Total		(\$3,025,309.13)
2	Claim Payments		\$0.00
3	Refunds		\$17,975.90
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	<b>Total Cash Principal Activity</b>		<b>(\$3,007,333.23)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$8,195.70
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$3,746.16)	
4b	Adjustments - Write-offs	(\$103,389.44)	
4	Total Adjustments		(\$107,135.60)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$98,939.90)</b>
<b>C. Total Student Loan Principal Activity</b>			
			<b>(\$3,106,273.13)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$565,373.52)
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	<b>Total Cash Interest Activity</b>		<b>(\$565,373.52)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		555,596.29
2	Capitalized Interest		(\$8,195.70)
3a	Small Balance and Other Adjustments	\$1,826.98	
3b	Adjustments - Write-offs	(\$2,674.13)	
3	Total Adjustments		(\$847.15)
4	Fee Accruals		\$7,915.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$554,468.44</b>
<b>F. Total Student Loan Interest Activity</b>			
			<b>(\$10,905.08)</b>

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III. Series 2002-A Collection Fund Activity				
<b>A. Collection Fund</b>	1 Beginning Balance	August 31, 2018		
	2 Transfers to Other Funds	\$4,355,380.70		
	3 Amount received in the collection account related to the collection period	(\$4,310,493.41)		
	4 Earnings	\$3,600,766.27		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$12,398.14		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	96,466.82		
	8 Recoveries	1,534.63		
	9 Misc. Payments Received/Due	\$8,446.69		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	<b>\$3,764,499.84</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a Administrative Allowance		\$119,120.75	\$119,120.75	\$0.00
1b Broker Dealers, Auction Agent and Other Fees		\$16,091.11	\$16,091.11	\$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		\$296,946.00	\$296,946.00	\$0.00
3a Payment of Principal Amount on Maturing Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Principal Amount on Maturing Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
4 Payment of Guarantee Fees (Privately Guaranteed Loans)		\$0.00	\$0.00	\$0.00
5 Payment of Interest Distribution Amount on Subordinate Notes Class B		121,524.80	\$121,524.80	\$0.00
6 Payment of Principal Distribution Amount		\$3,210,817.18	\$3,200,000.00	\$0.00
7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)		\$0.00	\$0.00	\$0.00
8 Payment of Principal amount of class B notes due on the final maturity date set forth		\$0.00	\$0.00	\$0.00
9 Payment of any carry-over amounts due with respect to the class A-2 notes		\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$3,764,499.84</b>	<b>\$3,753,682.66</b>	<b>\$0.00</b>	

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<b>IV. Series 2002-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$3,764,499.84	<b>\$3,764,499.84</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$135,211.86	<b>\$3,629,287.98</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,629,287.98	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$296,946.00	\$3,332,341.98	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$296,946.00</b>		
<b>D.</b>	<b>Third</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,332,341.98	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$3,332,341.98	\$0.00
	(c)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Guarantee Fees</b>	\$0.00	\$3,332,341.98	\$0.00
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$121,524.80	\$3,210,817.18	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,210,817.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$3,200,000.00	\$10,817.18	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$10,817.18	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$3,200,000.00</b>		
<b>H.</b>	<b>Seventh</b>	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$10,817.18	\$0.00
<b>I.</b>	<b>Eighth</b>	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$10,817.18	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$10,817.18	\$0.00
<b>K.</b>	<b>Tenth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$10,817.18	\$0.00
<b>L.</b>	<b>Eleventh</b>	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$10,817.18	\$0.00
<b>M.</b>	<b>Twelfth</b>	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$10,817.18	\$0.00

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<b>V. Series 2002-A Net Loan Rate and Assets Percentages</b>			
<b>A.</b>	<b>Net Loan Rate</b>	<b>August 31, 2018</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$47,600,000.00	
	3 Amount of Accrued Interest	\$543,163.22	
	4 Plus investment earnings and late fees	\$20,172.72	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$50,109.78	
	7 Minus Notes fees expected during current Interest Period	\$16,091.11	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.18%	
	<b>Net Loan Rate</b>		
	<b>4.18%</b>		
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$44,690,416.51	\$44,690,416.51
	2 Fund Balances	\$3,832,299.16	\$78,616.50
	3 Senior Notes Interest and Fees Accrued	\$222,395.22	\$222,395.22
	4 Senior Notes Outstanding	\$32,500,000.00	\$29,300,000.00
		<b>Senior Asset Percentage</b>	
	<b>148.62%</b>	<b>152.04%</b>	
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$44,690,416.51	\$44,690,416.51
	2 Fund Balances	\$3,832,299.16	\$78,616.50
	3 All Notes Interest and Fees Accrued	\$314,307.14	\$314,307.14
	4 All Notes Outstanding	\$47,600,000.00	\$44,400,000.00
		<b>Subordinate Asset Percentage</b>	
	<b>101.28%</b>	<b>100.12%</b>	

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## VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	7,377	\$44,542,026.93	100.00%
	2 <b>Total By Loan Type Distribution</b>	<b>7,377</b>	<b>\$44,542,026.93</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	1	\$10,000.00	0.02%
	2 Grace	1	\$10,000.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	29	\$229,135.41	0.51%
	5 Repayment	7,341	\$44,263,616.84	99.37%
	6 Claims	5	\$29,274.68	0.07%
7 <b>Total By Borrower Status Distribution</b>	<b>7,377</b>	<b>\$44,542,026.93</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	7,374	\$44,527,171.80	99.97%
	2 Undergraduate	3	\$14,855.13	0.03%
	3 <b>Total By Loan Type Distribution</b>	<b>7,377</b>	<b>\$44,542,026.93</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2002-A Notes

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM:		Includes Accrued Int.		
<b>In-School</b>				
Current	1	\$15,985.82		0.04%
<b>B. Grace</b>				
Current	1	\$17,376.06		0.04%
<b>C. TOTAL INTERIM</b>	<b>2</b>	<b>\$33,361.88</b>		<b>0.07%</b>
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	6686	\$39,862,581.94		89.20%
1-29 Days Delinquent	433	\$2,906,904.86		6.50%
30-59 Days Delinquent	106	\$719,140.66		1.61%
60-89 Days Delinquent	49	\$376,383.30		0.84%
90-119 Days Delinquent	25	\$188,620.63		0.42%
120-149 Days Delinquent	24	\$166,420.30		0.37%
150-179 Days Delinquent	18	\$175,688.87		0.39%
> 180 Days Delinquent	0	\$0.00		0.00%
<b>E. Deferment:</b>				
Current	0	\$0.00		0.00%
<b>F. Forbearance:</b>				
Current	29	\$231,996.31		0.52%
<b>G. Claims</b>	5	\$29,317.76		0.07%
<b>H. TOTAL REPAYMENT</b>	<b>7,375</b>	<b>\$44,657,054.63</b>		<b>99.93%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>7,377</b>	<b>\$44,690,416.51</b>		<b>100.00%</b>

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#### VIII. Series 2002-A Portfolio Summary Report

<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$47,600,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$44,542,027
	2 Total Fund Accounts Balance	\$3,827,732
	3 Total Principal and Accrued Interest Balance	\$44,690,417
	4 Number of Loans	7,377
	5 Number of Borrowers	6,858
<b>C.</b>	1 Borrower Payments- Principal	\$3,025,309
	2 Borrower Payments- Interest	\$565,374
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$119,121
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$135,374
	2 Weighted Average Coupon (WAC)	4.88%
	3 Weighted Average Remaining Maturity (WARM)	70
<b>F.</b>	1 Senior Notes Outstanding	\$32,500,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,850,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	4.18%
	6 Senior Asset Percentage	148.62%
	7 Subordinate Asset Percentage	101.28%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Portfolio Trend Analysis Report**  
**August 31, 2018**

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	August-17	November-17	February-18	May-18	August-18
	Reporting Date	9/25/2017	12/26/2017	3/26/2018	6/25/2018	9/25/2018
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$60,900,000</b>	<b>\$57,500,000</b>	<b>\$54,550,000</b>	<b>\$51,450,000</b>	<b>\$47,600,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$57,661,159	\$54,636,209	\$51,251,796	\$47,648,300	\$44,542,027
	2 Total Fund Accounts Balance	\$3,964,308	\$3,587,473	\$4,013,765	\$4,440,242	\$3,827,732
	3 Total Principal and Accrued Interest Balance	\$57,812,054	\$54,780,275	\$51,385,412	\$47,807,595	\$44,690,417
	4 Number of Loans	8,531	8,288	8,058	7,666	7,377
	5 Number of Borrowers	7,874	7,675	7,465	7,120	6,858
<b>C.</b>	1 Borrower Payments- Principal	\$3,141,937	\$2,850,496	\$3,280,563	\$3,463,806	\$3,025,309
	2 Borrower Payments- Interest	\$557,131	\$539,364	\$532,065	\$523,666	\$565,374
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$152,438	\$144,153	\$136,591	\$128,129	\$119,121
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$86,030	\$108,173	\$115,029	\$141,625	\$135,374
	2 Weighted Average Coupon (WAC)	3.79%	3.89%	4.10%	4.58%	4.88%
	3 Weighted Average Remaining Maturity (WARM)	80	77	73	71	70
<b>F.</b>	1 Senior Notes Outstanding	\$45,800,000	\$42,400,000	\$39,450,000	\$36,350,000	\$32,500,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,700,000	\$3,400,000	\$2,950,000	\$3,100,000	\$3,850,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.13%	3.31%	3.49%	3.97%	4.18%
	6 Senior Asset Percentage	134.50%	137.18%	139.89%	143.30%	148.62%
	7 Subordinate Asset Percentage	101.05%	101.03%	101.01%	101.08%	101.28%