

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 25, 2018
Collection Period: 09/01/18 to 09/30/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2018	Change	September 30, 2018		
1	Principal Balance				\$631,188,843.42	(\$4,807,120.43)	\$626,381,722.99		
2	Accrued Interest				\$2,887,949.45	\$61,774.25	\$2,949,723.70		
3	Accrued ISP				\$39,761.70	\$19,987.44	\$59,749.14		
4	Accrued SAP				\$1,589,941.78	\$842,469.62	\$2,432,411.40		
5	Total Principal And Accrued Interest Balance				\$635,706,496.35	(\$3,882,889.12)	\$631,823,607.23		
6	Fund Accounts Balance				\$24,063,072.48	(\$13,289,050.20)	\$10,774,022.28		
7	Total Student Loans And Fund Balance				\$659,769,568.83	(\$17,171,939.32)	\$642,597,629.51		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		3.21%	0.00%	3.21%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		190	(1)	189		
3	Number of Loans				34,869	(187)	34,682		
4	Number of Borrowers				17,628	(85)	17,543		
C. Notes and Certificates									
				9/30/2018	Balance	Change	Balance	% of	
		CUSIP		Int. Rate	August 31, 2018		September 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	2.65400%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.08%	
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	5.91%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	2.65400%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.59%	
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	3.95100%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.18%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	2.65400%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.18%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	2.65400%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.18%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	2.65400%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.17%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	2.65400%	\$19,700,000.00	\$0.00	\$19,700,000.00	2.98%	
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	2.58263%	\$174,140,122.44	(\$16,582,533.79)	\$157,557,588.65	23.84%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	2.65400%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.83%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	2.65400%	\$51,600,000.00	\$0.00	\$51,600,000.00	7.81%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	2.65400%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.83%	
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	2.65400%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.40%	
20	Total Notes and Certificates			2.71715%	\$677,490,122.44	(\$16,582,533.79)	\$660,907,588.65	100.00%	
D. Fund Balances									
					August 31, 2018	Change	September 30, 2018		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$506,219.28	\$3,141.26	\$509,360.54		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$9,702,676.93	(\$3,170,890.16)	\$6,531,786.77		
5	Debt Service Fund - Interest Account				\$1,287,503.01	(\$416,709.04)	\$870,793.97		
6	Debt Service Fund - Principal Account				\$9,704,592.26	(\$9,704,592.26)	\$0.00		
7	Total Fund Accounts Balance				\$24,063,072.48	(\$13,289,050.20)	\$10,774,022.28		

ACCESS GROUP, INC.

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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
		9/30/2018	9/30/2018	9/30/2018
1	Borrower Payments - Total	(\$4,734,548.28)	(\$4,458,926.59)	(\$275,621.69)
2	Claim Payments	(\$288,651.23)	(\$273,585.47)	(\$15,065.76)
3	Refunds	\$750.00	\$0.00	\$750.00
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	\$83,501.14	\$70,104.98	\$13,396.16
5	New Acquisitions - Total	\$83,501.14	\$70,104.98	\$13,396.16
6	Total Cash Principal Activity	(\$4,938,948.37)	(\$4,662,407.08)	(\$276,541.29)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$117,456.89	\$95,264.25	\$22,192.64
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	\$17,556.08	\$6,883.75	\$10,672.33
4b	Adjustments - Write-offs	(\$3,185.03)	(\$2,920.56)	(\$264.47)
4	Total Adjustments	\$14,371.05	\$3,963.19	\$10,407.86
5	Total Non-Cash Principal Activity	\$131,827.94	\$99,227.44	\$32,600.50
C.	Total Student Loan Principal Activity	(\$4,807,120.43)	(\$4,563,179.64)	(\$243,940.79)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,237,001.67)	(\$1,199,516.55)	(\$37,485.12)
2	Claim Payments	(\$8,469.24)	(\$7,987.58)	(\$481.66)
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	(\$1,245,470.91)	(\$1,207,504.13)	(\$37,966.78)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,412,042.46	\$1,354,504.90	\$57,537.56
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$19,987.44	\$17,232.79	\$2,754.65
3	Special Allowance Payments - Accrued	\$842,469.62	\$837,600.96	\$4,868.66
4	Capitalized Interest	(\$117,456.89)	(\$95,264.25)	(\$22,192.64)
5a	Small Balance and Other Adjustments	(\$1,157.81)	(\$1,292.11)	\$134.30
5b	Adjustments - Write-offs	(\$37.13)	(\$37.10)	(\$0.03)
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	(\$1,194.94)	(\$1,329.21)	\$134.27
6	Fee Accruals	\$11,740.92	\$10,634.71	\$1,106.21
7	Total Non-Cash Interest Activity	\$2,167,588.61	\$2,123,379.90	\$44,208.71
F.	Total Student Loan Interest Activity	\$922,117.70	\$915,875.77	\$6,241.93

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		September 30, 2018		
	1 Beginning Balance	\$9,309,543.63		
	2 Transfers to Other Funds	(\$9,309,543.63)		
	3 Amount received in the collection account related to the collection period	\$4,319,173.48		
	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	\$288,651.23		
	8 Guarantee Payments of Interest	\$8,469.24		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$83,501.14)		
	11 Interest and Other Earnings	\$29,518.51		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,562,311.32		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$240,893.15	\$240,893.15	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$548,105.00	\$548,105.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$2,757,139.62	\$2,757,139.62	\$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	\$177,433.27	\$177,433.27	\$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	\$838,740.28	\$838,740.28	\$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	\$4,562,311.32	\$4,562,311.32	\$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)	\$4,562,311.32	\$4,562,311.32	\$0.00
B.	Administration Funds	\$788,998.15	\$3,773,313.17	\$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	\$3,773,313.17	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,773,313.17	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$189,003.96	\$3,584,309.21	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$390,624.96	\$3,193,684.25	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,193,684.25	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,193,684.25	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$459,113.15	\$2,734,571.10	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$213,841.58	\$2,520,729.52	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$170,687.64	\$2,350,041.88	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$188,006.40	\$2,162,035.48	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,162,035.48	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$339,094.13	\$1,822,941.35	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$276,029.00	\$1,546,912.35	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$231,322.80	\$1,315,589.55	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$299,416.00	\$1,016,173.55	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,016,173.55	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$2,757,139.62		
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	\$1,016,173.55	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,016,173.55	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,016,173.55	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,016,173.55	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,016,173.55	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,016,173.55	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,016,173.55	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,016,173.55	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,016,173.55	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,016,173.55	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,016,173.55	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,016,173.55	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,016,173.55	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,016,173.55	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,016,173.55	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,016,173.55	\$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	\$46,621.25	\$969,552.30	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$56,472.02	\$913,080.28	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$74,340.00	\$838,740.28	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$177,433.27		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$838,740.28	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$838,740.28	\$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	\$1,931,800.64
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$240,893.15
	5 Minus amounts required..ED..guarantee agencies	\$534,194.43
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$13,712.71
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.72%
	Net Loan Rate	2.72%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$631,823,607.23
	2 Fund Balances	\$10,806,106.32
	3 Senior Notes Interest	\$539,066.36
	4 Senior Notes Outstanding	\$594,957,588.65
	Senior Asset Percentage	107.92%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$631,823,607.23
	2 Fund Balances	\$10,806,106.32
	3 All Notes Interest	\$627,608.66
	4 All Notes Outstanding	660,907,588.65
	Subordinate Asset Percentage	97.14%

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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	1,521	\$7,285,380.61	1.16%
	2 UnSubsidized Stafford	1,491	\$11,242,799.53	1.79%
	3 Consolidation	31,670	\$607,853,542.85	97.04%
	4 Total By Loan Type Distribution	34,682	\$626,381,722.99	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$50,684.05	0.01%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	2	\$18,500.00	0.00%
	3 Deferment	494	\$8,045,201.01	1.28%
	4 Forbearance	455	\$11,244,415.77	1.80%
	5 Repayment	33,692	\$606,182,610.47	96.78%
	6 Claims	32	\$840,311.69	0.13%
7 Total By Borrower Status Distribution	34,682	\$626,381,722.99	100.00%	
C.	School Type Distribution:			
	1 Graduate	34,362	\$625,532,427.81	99.86%
	2 Undergraduate	320	\$849,295.18	0.14%
	3 Total By School Type Distribution	34,682	\$626,381,722.99	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	4	\$29,401.00	0.40%	3	\$30,778.18	0.27%	263	\$5,135,659.86	0.84%
B.	Grace									
	Current	1	\$8,500.00	0.12%	1	\$14,412.05	0.13%	-	\$0.00	0.00%
C.	TOTAL INTERIM	5	\$37,901.00	0.51%	4	\$45,190.23	0.40%	263	\$5,135,659.86	0.84%
D.	REPAYMENT:									
	Active									
	Current	1,145	\$5,171,862.71	70.17%	1,136	\$8,325,381.83	72.87%	28,850	\$539,526,333.72	88.37%
	1-29 Days Delinquent	102	\$547,645.50	7.43%	108	\$798,679.91	6.99%	1,486	\$34,708,520.58	5.68%
	30-59 Days Delinquent	28	\$170,157.12	2.31%	19	\$165,219.57	1.45%	290	\$6,940,234.43	1.14%
	60-89 Days Delinquent	29	\$178,915.85	2.43%	28	\$265,979.39	2.33%	128	\$3,355,417.07	0.55%
	90-119 Days Delinquent	13	\$92,389.39	1.25%	13	\$130,162.17	1.14%	51	\$1,465,648.25	0.24%
	> 120 Days Delinquent	42	\$243,033.43	3.30%	39	\$351,519.74	3.08%	185	\$6,090,478.26	1.00%
E.	Deferment:									
	Current	87	\$461,592.68	6.26%	76	\$643,973.53	5.64%	68	\$2,006,827.35	0.33%
F.	Forbearance:									
	Current	67	\$448,529.86	6.09%	65	\$673,295.17	5.89%	323	\$10,491,587.77	1.72%
G.	Claims	3	\$18,247.18	0.25%	3	\$25,378.85	0.22%	26	\$815,684.29	0.13%
H.	TOTAL REPAYMENT	1,516	\$7,332,373.72	99.49%	1,487	\$11,379,590.16	99.60%	31,407	\$605,400,731.72	99.16%
I.	TOTAL PORTFOLIO	1,521	\$7,370,274.72	100.00%	1,491	\$11,424,780.39	100.00%	31,670	\$610,536,391.58	100.00%
J.	GRAND TOTAL					\$629,331,446.69				

ACCESS GROUP, INC.

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

Report Date: October 25, 2018

Collection Period: 09/01/18 to 09/30/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	09/01/18 to 09/30/18 10/25/18
A.	1 ABS Notes Outstanding	\$660,907,589
B.	1 Total Principal Balance	\$626,381,723
	2 Total Fund Accounts Balance	\$10,774,022
	3 Total Principal and Accrued Interest Balance	\$631,823,607
	4 Number of Loans	34,682
	5 Number of Borrowers	17,543
C.	1 Borrower Payments- Principal	\$4,734,548
	2 Borrower Payments- Interest	\$1,237,002
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$240,893
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	3.21%
	2 Weighted Average Remaining Maturity (WARM)	189
F.	1 Senior Notes Outstanding	\$594,957,589
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$16,582,534
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.72%
	6 Senior Asset Percentage	107.92%
	7 Subordinate Asset Percentage	97.14%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
September 30, 2018

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

Collection Period		November-17	December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18
Reporting Date		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	10/25/2018
A.	1 Asset Backed Securities	\$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	\$660,907,589
B.	1 Total Principal Balance	\$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	\$626,381,723
	2 Total Fund Accounts Balance	\$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	\$10,774,022
	3 Total Principal and Accrued Interest Balance	\$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	\$631,823,607
	4 Number of Loans	20,728	20,600	20,460	20,352	20,223	35,916	35,520	35,278	35,095	34,869	34,682
	5 Number of Borrowers	18,678	18,581	18,472	18,393	18,297	18,137	17,939	17,818	17,733	17,628	17,543
C.	1 Borrower Payments- Principal	\$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	\$4,734,548
	2 Borrower Payments- Interest	\$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	\$1,237,002
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$255,437	\$253,531	\$251,507	\$249,878	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893
	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%	3.10%	3.09%	3.10%	3.11%	3.21%	3.21%
	2 Weighted Average Remaining Maturity (WARM)	196	195	195	192	193	193	193	192	193	190	189
F.	1 Senior Notes Outstanding	\$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	\$594,957,589
	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	\$14,573,083	\$0	\$0	\$13,203,047	\$0	\$0	\$18,196,924	\$0	\$0	\$16,582,534
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.10%	2.30%	2.53%	2.24%	2.60%	2.63%	2.01%	2.26%	2.65%	2.65%	2.72%
	6 Senior Asset Percentage	107.41%	107.51%	107.52%	107.54%	107.71%	107.62%	107.51%	107.70%	107.67%	107.70%	107.92%
	7 Subordinate Asset Percentage	97.61%	97.51%	97.51%	97.52%	97.49%	97.38%	97.32%	97.21%	97.18%	97.20%	97.14%

** 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.