

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 26, 2018  
Collection Period: 10/01/18 to 10/31/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					September 30, 2018	Change	October 31, 2018		
1	Principal Balance				\$626,381,722.99	(\$4,923,489.87)	\$621,458,233.12		
2	Accrued Interest				\$2,949,723.70	\$82,435.67	\$3,032,159.37		
3	Accrued ISP				\$59,749.14	\$20,321.27	\$80,070.41		
4	Accrued SAP				\$2,432,411.40	\$893,611.60	\$3,326,023.00		
5	Total Principal And Accrued Interest Balance				\$631,823,607.23	(\$3,927,121.33)	\$627,896,485.90		
6	Fund Accounts Balance				\$10,774,022.28	\$4,497,441.20	\$15,271,463.48		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$642,597,629.51</b>	<b>\$570,319.87</b>	<b>\$643,167,949.38</b>		
<b>B.</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]		189	(1)	188		
3	Number of Loans				34,682	(181)	34,501		
4	Number of Borrowers				17,543	(84)	17,459		
<b>C. Notes and Certificates</b>									
				10/31/2018	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	September 30, 2018		October 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	4.61400%	\$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	13.04000%	\$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	5.37600%	\$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	10.66700%	\$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	6.82400%	\$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	5.44700%	\$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	6.00700%	\$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	3.73700%	\$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%	\$157,557,588.65	\$0.00	\$157,557,588.65	23.84%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	5.53600%	\$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	5.84400%	\$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	6.00500%	\$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	4.30700%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.40%
20	<b>Total Notes and Certificates</b>				<b>5.59010%</b>	<b>\$660,907,588.65</b>	<b>\$0.00</b>	<b>\$660,907,588.65</b>	<b>100.00%</b>
<b>D. Fund Balances</b>									
					September 30, 2018	Change	October 31, 2018		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$509,360.54	\$650.22	\$510,010.76		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,531,786.77	\$1,764,701.21	\$8,296,487.98		
5	Debt Service Fund - Interest Account				\$870,793.97	\$1,893,349.49	\$2,764,143.46		
6	Debt Service Fund - Principal Account				\$0.00	\$838,740.28	\$838,740.28		
7	<b>Total Fund Accounts Balance</b>				<b>\$10,774,022.28</b>	<b>\$4,497,441.20</b>	<b>\$15,271,463.48</b>		

# ACCESS GROUP, INC.

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Report Date: November 26, 2018  
Collection Period: 10/01/18 to 10/31/18

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>Totals</b>	<b>CONSOLIDATION</b>	<b>STAFFORD</b>
		<b>10/31/2018</b>	<b>10/31/2018</b>	<b>10/31/2018</b>
1	Borrower Payments - Total	(\$4,681,953.43)	(\$4,396,538.57)	(\$285,414.86)
2	Claim Payments	(\$378,471.77)	(\$365,498.64)	(\$12,973.13)
3	Refunds	\$0.00	\$0.00	\$0.00
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	\$52,792.02	\$52,792.02	\$0.00
5	New Acquisitions - Total	\$52,792.02	\$52,792.02	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$5,007,633.18)</b>	<b>(\$4,709,245.19)</b>	<b>(\$298,387.99)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$121,768.33	\$111,339.46	\$10,428.87
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	\$205.31	\$205.31	\$0.00
4b	Adjustments - Write-offs	(\$2,946.80)	(\$2,661.70)	(\$285.10)
4	Total Adjustments	(\$2,741.49)	(\$2,456.39)	(\$285.10)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$119,026.84</b>	<b>\$108,883.07</b>	<b>\$10,143.77</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,888,606.34)</b>	<b>(\$4,600,362.12)</b>	<b>(\$288,244.22)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$1,249,153.36)	(\$1,210,894.31)	(\$38,259.05)
2	Claim Payments	(\$7,121.31)	(\$6,625.60)	(\$495.71)
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	<b>Total Cash Interest Activity</b>	<b>(\$1,256,274.67)</b>	<b>(\$1,217,519.91)</b>	<b>(\$38,754.76)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,447,413.89	\$1,388,471.14	\$58,942.75
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$20,321.27	\$17,176.05	\$3,145.22
3	Special Allowance Payments - Accrued	\$893,611.60	\$886,882.51	\$6,729.09
4	Capitalized Interest	(\$121,768.33)	(\$111,339.46)	(\$10,428.87)
5a	Small Balance and Other Adjustments	\$964.86	\$604.39	\$360.47
5b	Adjustments - Write-offs	(\$0.06)	(\$0.06)	\$0.00
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	\$964.80	\$604.33	\$360.47
6	Fee Accruals	\$11,520.86	\$10,279.47	\$1,241.39
7	<b>Total Non-Cash Interest Activity</b>	<b>\$2,252,064.09</b>	<b>\$2,192,074.04</b>	<b>\$59,990.05</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$995,789.42</b>	<b>\$974,554.13</b>	<b>\$21,235.29</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>October 31, 2018</b>		
	1 Beginning Balance	\$4,562,311.32		
	2 Transfers to Other Funds	(\$4,562,311.32)		
	3 Amount received in the collection account related to the collection period	\$7,545,898.75		
	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	\$378,471.77		
	8 Guarantee Payments of Interest	\$7,121.31		
	9 Misc. Payments Received/Due	(\$74,135.10)		
	10 Sale Proceeds/Repurchases	(\$52,792.02)		
	11 Interest and Other Earnings	\$32,084.04		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$7,836,648.75</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$233,046.84	\$233,046.84	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$544,554.54	\$544,554.54	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$3,270,201.06	\$3,270,201.06	\$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	\$530,412.10	\$530,412.10	\$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	\$3,258,434.21	\$3,258,434.21	\$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 <b>Total Payments</b>	<b>\$7,836,648.75</b>	<b>\$7,836,648.75</b>	<b>\$0.00</b>	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)	<b>\$7,836,648.75</b>	\$7,836,648.75	\$0.00
<b>B.</b>	Administration Funds	<b>\$777,601.38</b>	\$7,059,047.37	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$7,059,047.37	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,059,047.37	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$433,479.84	\$6,625,567.53	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$110,980.10	\$6,514,587.43	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,514,587.43	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,514,587.43	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$161,913.06	\$6,352,674.37	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$230,949.56	\$6,121,724.81	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$338,025.58	\$5,783,699.23	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$331,540.80	\$5,452,158.43	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,452,158.43	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$361,700.40	\$5,090,458.03	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$455,091.00	\$4,635,367.03	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$318,330.72	\$4,317,036.31	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$528,190.00	\$3,788,846.31	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,788,846.31	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$3,270,201.06</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>			
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$3,788,846.31	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,788,846.31	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,788,846.31	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,788,846.31	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,788,846.31	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,788,846.31	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,788,846.31	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,788,846.31	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,788,846.31	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,788,846.31	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,788,846.31	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,788,846.31	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,788,846.31	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,788,846.31	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,788,846.31	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,788,846.31	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>			
1	Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$194,503.00	\$3,594,343.31	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$157,560.60	\$3,436,782.71	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$178,348.50	\$3,258,434.21	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$530,412.10</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$3,258,434.21	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$3,258,434.21</b>	\$0.00	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>	<b>\$0.00</b>	\$0.00	\$0.00

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### Monthly Servicing Report

Report Date: November 26, 2018

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<b>V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages</b>		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$2,277,417.73
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$233,046.84
	5 Minus amounts required..ED..guarantee agencies	\$530,183.53
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.58%
	<b>Net Loan Rate</b>	<b>3.58%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$627,896,485.90
	2 Fund Balances	\$15,291,982.76
	3 Senior Notes Interest	\$1,798,253.60
	4 Senior Notes Outstanding	\$594,957,588.65
	<b>Senior Asset Percentage</b>	<b>107.80%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$627,896,485.90
	2 Fund Balances	\$15,291,982.76
	3 All Notes Interest	\$1,880,268.67
	4 All Notes Outstanding	660,907,588.65
	<b>Subordinate Asset Percentage</b>	<b>97.03%</b>

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<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	1,502	\$7,172,626.57	1.15%
	2 UnSubsidized Stafford	1,468	\$11,067,309.35	1.78%
	3 Consolidation	31,531	\$603,218,297.20	97.06%
	<b>4 Total By Loan Type Distribution</b>	<b>34,501</b>	<b>\$621,458,233.12</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	457	\$7,361,707.00	1.18%
	4 Forbearance	475	\$11,598,662.80	1.87%
	5 Repayment	33,512	\$601,273,314.24	96.75%
	6 Claims	48	\$1,155,365.03	0.19%
<b>7 Total By Borrower Status Distribution</b>	<b>34,501</b>	<b>\$621,458,233.12</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	34,185	\$620,634,168.02	99.87%
	2 Undergraduate	316	\$824,065.10	0.13%
	<b>3 Total By School Type Distribution</b>	<b>34,501</b>	<b>\$621,458,233.12</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

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 (%)				
<b>A.</b>	<b>INTERIM:</b>									
	<b>In-School</b>									
	Current	4	\$29,401.00	0.40%	3	\$30,843.75	0.27%	250	\$4,941,911.34	0.82%
<b>B.</b>	<b>Grace</b>									
	Current	1	\$8,500.00	0.12%	1	\$14,442.86	0.13%	-	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>5</b>	<b>\$37,901.00</b>	<b>0.52%</b>	<b>4</b>	<b>\$45,286.61</b>	<b>0.40%</b>	<b>250</b>	<b>\$4,941,911.34</b>	<b>0.82%</b>
<b>D.</b>	<b>REPAYMENT:</b>									
	<b>Active</b>									
	Current	1,142	\$5,162,350.06	71.08%	1,124	\$8,264,917.54	73.43%	28,993	\$542,634,078.13	89.55%
	1-29 Days Delinquent	95	\$520,726.29	7.17%	108	\$741,848.63	6.59%	1,275	\$28,963,595.80	4.78%
	30-59 Days Delinquent	30	\$188,670.24	2.60%	31	\$248,427.93	2.21%	217	\$5,541,675.32	0.91%
	60-89 Days Delinquent	17	\$77,745.89	1.07%	9	\$61,848.91	0.55%	128	\$3,756,481.12	0.62%
	90-119 Days Delinquent	17	\$119,464.02	1.64%	17	\$173,309.38	1.54%	73	\$1,540,712.96	0.25%
	> 120 Days Delinquent	39	\$242,051.00	3.33%	36	\$354,295.96	3.15%	161	\$5,109,679.50	0.84%
<b>E.</b>	<b>Deferment:</b>									
	Current	83	\$422,563.74	5.82%	69	\$574,549.57	5.10%	55	\$1,618,184.85	0.27%
<b>F.</b>	<b>Forbearance:</b>									
	Current	67	\$451,685.01	6.22%	63	\$734,993.37	6.53%	345	\$10,772,359.14	1.78%
<b>G.</b>	<b>Claims</b>	7	\$39,227.11	0.54%	7	\$56,309.61	0.50%	34	\$1,093,542.46	0.18%
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>1,497</b>	<b>\$7,224,483.36</b>	<b>99.48%</b>	<b>1,464</b>	<b>\$11,210,500.90</b>	<b>99.60%</b>	<b>31,281</b>	<b>\$601,030,309.28</b>	<b>99.18%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>1,502</b>	<b>\$7,262,384.36</b>	<b>100.00%</b>	<b>1,468</b>	<b>\$11,255,787.51</b>	<b>100.00%</b>	<b>31,531</b>	<b>\$605,972,220.62</b>	<b>100.00%</b>
<b>J.</b>	<b>GRAND TOTAL</b>					<b>\$624,490,392.49</b>				

# ACCESS GROUP, INC.

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

Report Date: November 26, 2018

Collection Period: 10/01/18 to 10/31/18

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>10/01/18 to 10/31/18 11/26/18</b>
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$660,907,589</b>
<b>B.</b>	1 Total Principal Balance	\$621,458,233
	2 Total Fund Accounts Balance	\$15,271,463
	3 Total Principal and Accrued Interest Balance	\$627,896,486
	4 Number of Loans	34,501
	5 Number of Borrowers	17,459
<b>C.</b>	1 Borrower Payments- Principal	\$4,681,953
	2 Borrower Payments- Interest	\$1,249,153
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$233,047
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.21%
	2 Weighted Average Remaining Maturity (WARM)	188
<b>F.</b>	1 Senior Notes Outstanding	\$594,957,589
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.58%
	6 Senior Asset Percentage	107.80%
	7 Subordinate Asset Percentage	97.03%



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

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

Collection Period		December-17	January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18
Reporting Date		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	11/26/2018
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$708,890,093</b>	<b>\$708,890,093</b>	<b>\$708,890,093</b>	<b>\$695,687,046</b>	<b>\$695,687,046</b>	<b>\$695,687,046</b>	<b>\$677,490,122</b>	<b>\$677,490,122</b>	<b>\$677,490,122</b>	<b>\$660,907,589</b>	<b>\$660,907,589</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$621,458,233
	2 Total Fund Accounts Balance	\$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	\$15,271,463
	3 Total Principal and Accrued Interest Balance	\$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	\$627,896,486
	4 Number of Loans	20,600	20,460	20,352	20,223	35,916	35,520	35,278	35,095	34,869	34,682	34,501
	5 Number of Borrowers	18,581	18,472	18,393	18,297	18,137	17,939	17,818	17,733	17,628	17,543	17,459
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,681,953
	2 Borrower Payments- Interest	\$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	\$1,249,153
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$253,531	\$251,507	\$249,878	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.76%	2.76%	2.76%	2.76%	3.10%	3.09%	3.10%	3.11%	3.21%	3.21%	3.21%
	2 Weighted Average Remaining Maturity (WARM)	195	195	192	193	193	193	192	193	190	189	188
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$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	\$14,573,083	\$0	\$0	\$13,203,047	\$0	\$0	\$18,196,924	\$0	\$0	\$16,582,534	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.30%	2.53%	2.24%	2.60%	2.63%	2.01%	2.26%	2.65%	2.65%	2.72%	3.58%
	6 Senior Asset Percentage	107.51%	107.52%	107.54%	107.71%	107.62%	107.51%	107.70%	107.67%	107.70%	107.92%	107.80%
	7 Subordinate Asset Percentage	97.51%	97.51%	97.52%	97.49%	97.38%	97.32%	97.21%	97.18%	97.20%	97.14%	97.03%

\*\* 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.