

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					September 30, 2018	Change	October 31, 2018		
1	Principal Balance				\$129,974,787.10	(\$2,551,450.75)	\$127,423,336.35		
2	Accrued Interest				\$548,846.21	(\$3,097.94)	\$545,748.27		
3	Total Principal And Accrued Interest Balance				\$130,523,633.31	(\$2,554,548.69)	\$127,969,084.62		
4	Fund Accounts Balance				\$9,992,224.24	(\$5,226,157.82)	\$4,766,066.42		
5	Total Student Loans And Fund Balance				\$140,515,857.55	(\$7,780,706.51)	\$132,735,151.04		
B. Student Loan Portfolio and Fund Balance									
					September 30, 2018	Change	October 31, 2018		
1	Weighted Average Coupon (WAC)				5.39%	0.00%	5.39%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		91	0	91		
3	Number of Loans				16,490	(192)	16,298		
4	Number of Borrowers				14,022	(155)	13,867		
C. Notes and Certificates									
					10/31/2018	Balance	Balance	Balance	
						September 30, 2018	Change	October 31, 2018	
								% of	
								O/S Securities	
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	3.51700%	\$42,300,000.00	\$0.00	\$42,300,000.00	32.7%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.78200%	\$42,500,000.00	\$0.00	\$42,500,000.00	32.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	3.51700%	\$38,600,000.00	\$0.00	\$38,600,000.00	29.8%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	4.77000%	\$13,700,000.00	(\$7,600,000.00)	\$6,100,000.00	4.7%
7	Total Notes and Certificates				3.66299%	\$137,100,000.00	(\$7,600,000.00)	\$129,500,000.00	100.0%
D. Fund Accounts Balance									
						September 30, 2018	Change	October 31, 2018	
1	Capitalized Interest Account					\$400,000.00	\$0.00	\$400,000.00	
2	Pre-Funding Account					\$0.00	\$0.00	\$0.00	
3	Admin Account					\$155,909.30	\$330.56	\$156,239.86	
4	Collection Account					\$2,947,285.07	\$856,053.79	\$3,803,338.86	
5	Class A-1 Interest Account					\$0.00	\$0.00	\$0.00	
6	Class A-1 Principal Account					\$0.00	\$0.00	\$0.00	
7	Class A-2 Interest Account					\$0.00	\$0.00	\$0.00	
8	Class A-2 Principal Account					\$0.00	\$0.00	\$0.00	
9	Class A-3 Interest Account					\$111,003.66	\$3,113.28	\$114,116.94	
10	Class A-3 Principal Account					\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account					\$114,104.00	\$10,438.00	\$124,542.00	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$101,294.12	\$2,840.96	\$104,135.08	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$47,732.60	(\$13,946.74)	\$33,785.86	
16	Class B-2 Principal Account					\$6,114,895.49	(\$6,084,987.67)	\$29,907.82	
17	Total Fund Accounts Balance					\$9,992,224.24	(\$5,226,157.82)	\$4,766,066.42	

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	October 31, 2018	
1 Borrower Payments - Total		(\$2,391,461.77)
2 Claim Payments		\$0.00
3 Refunds		\$0.00
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 Total Cash Principal Activity		(\$2,391,461.77)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$4,923.24
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,101.58)	
4b Adjustments - Write-offs	(\$163,810.64)	
4 Total Adjustments		(\$164,912.22)
5 Total Non-Cash Principal Activity		(\$159,988.98)
C. Total Student Loan Principal Activity		(\$2,551,450.75)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$614,074.31)
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 Total Cash Interest Activity		(\$614,074.31)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$616,139.19
2 Capitalized Interest		(\$4,923.24)
3a Small Balance and Other Adjustments	\$343.57	
3b Adjustments - Write-offs	(\$5,633.15)	
3 Total Adjustments		(\$5,289.58)
4 Fee Accruals		\$5,050.00
5 Total Non-Cash Interest Activity		\$610,976.37
F. Total Student Loan Interest Activity		(\$3,097.94)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	October 31, 2018		
	Transfers to Other Funds	\$2,221,943.52		
	1a Amount received in the collection account related to the collection period	(\$2,221,943.52)		
	1b Earnings	\$3,568,082.43		
	1c Recoveries	\$12,463.85		
	1d Misc. Payments Received/Due	\$69,695.38		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$9,604.88)		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$3,640,636.78		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$106,181.87	\$106,181.87	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$3,525.28	\$3,525.28	\$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	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$123,922.08	\$123,922.08	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$122,680.50	\$122,680.50	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3d Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
	4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$308,661.04	\$308,661.04	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$10,853.94	\$10,853.94	\$0.00
	5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00
	6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00
	7 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00	
10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,952,579.00	\$2,952,579.00	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$12,233.07	\$12,233.07	\$0.00	
Total Payments	\$3,640,636.78	\$3,640,636.78	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$3,640,636.78	\$3,640,636.78	\$0.00
B.	First	Administration Allowance	\$109,707.15	\$3,530,929.63	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$3,530,929.63	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,530,929.63	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$123,922.08	\$3,407,007.55	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$122,680.50	\$3,284,327.05	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$246,602.58		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$3,284,327.05	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,284,327.05	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$3,284,327.05	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$3,284,327.05	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$308,661.04	\$2,975,666.01	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$10,853.94	\$2,964,812.07	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,964,812.07	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,964,812.07	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,964,812.07	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,964,812.07	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$2,964,812.07	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,964,812.07	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,952,579.00	\$12,233.07	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$12,233.07	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$0.00		
2 ARC Notes outstanding Balance	\$129,500,000.00		
3 Amount of Accrued Interest	\$572,222.24		
4 Plus investment earnings and late fees	\$20,569.52		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$47,783.75		
7 Minus Notes fees expected during current Interest Period	\$3,525.28		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.02%		
Net Loan Rate	5.02%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$127,969,084.62	\$127,969,084.62	
2 Fund Balances	\$4,766,066.42	\$4,294,531.80	
3 Senior Notes Interest and Fees Accrued	\$106,074.90	\$106,074.90	
4 Senior Notes Outstanding	\$84,800,000.00	\$84,800,000.00	
Senior Asset Percentage	156.40%	155.85%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$127,969,084.62	\$127,969,084.62	
2 Fund Balances	\$4,766,066.42	\$4,294,531.80	
3 All Notes Interest and Fees Accrued	\$173,616.42	\$173,616.42	
4 All Notes Outstanding	\$129,500,000.00	\$129,500,000.00	
Subordinate Asset Percentage	102.36%	102.00%	

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VI. Series 2004-A Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	16,298	\$127,423,336.35	100.00%
	2 Total By Loan Type Distribution (a)	16,298	\$127,423,336.35	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$54,810.00	0.04%
	2 Grace	2	\$14,000.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	62	\$659,730.10	0.52%
	5 Repayment	16,215	\$126,494,895.65	99.27%
	6 Interim Charge-Offs	14	\$199,900.60	0.16%
	7 Total By Borrower Status Distribution	16,298	\$127,423,336.35	100.00%
C.	School Type Distribution:			
	1 Graduate	16,180	\$126,256,413.49	99.08%
	2 Undergraduate	118	\$1,166,922.86	0.92%
	3 Total By Loan Type Distribution	16,298	\$127,423,336.35	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:			
	In-School		Includes Accrued Int.	
	Current	5	\$95,126.27	0.07%
B.	Grace			
	Current	2	\$24,871.46	0.02%
C.	TOTAL INTERIM	7	\$119,997.73	0.09%
D.	REPAYMENT:			
	Active			
	Current	14,870	\$114,755,980.42	89.67%
	1-29 Days Delinquent	890	\$7,900,564.60	6.17%
	30-59 Days Delinquent	237	\$2,081,656.36	1.63%
	60-89 Days Delinquent	72	\$705,444.38	0.55%
	90-119 Days Delinquent	55	\$469,748.53	0.37%
	120-149 Days Delinquent	54	\$654,995.36	0.51%
	150-179 Days Delinquent	37	\$403,967.35	0.32%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	62	\$674,980.81	0.53%
G.	Claims	14	\$201,749.08	0.16%
H.	TOTAL REPAYMENT	16,291	\$127,849,086.89	99.91%
I.	TOTAL PORTFOLIO	16,298	\$127,969,084.62	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$129,500,000
B.	1 Total Private Principal Outstanding Balance	\$127,423,336
	2 Total Fund Accounts Balance	\$4,766,066
	3 Total Principal and Accrued Interest Balance	\$127,969,085
	4 Number of Loans	16,298
	5 Number of Borrowers	13,867
C.	1 Borrower Payments- Principal	\$2,391,462
	2 Borrower Payments- Interest	\$614,074
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$106,182
	3 Cash Release to Access Group Inc	\$12,233
E.	1 Weighted Average Coupon (WAC)	5.39%
	2 Weighted Average Remaining Maturity (WARM)	91
F.	1 Senior Notes Outstanding	\$84,800,000
	2 Subordinate Note Outstanding	\$44,700,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$7,600,000
	5 Net Loan Rate	5.02%
	6 Senior Asset Percentage	156.40%
	7 Subordinate Asset Percentage	102.36%

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Portfolio Trend Analysis Report
October 31, 2018

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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
A.	1 Asset Backed Securities	\$162,046,803	\$154,800,000	\$154,800,000	\$154,800,000	\$145,750,000	\$145,750,000	\$145,750,000	\$137,100,000	\$137,100,000	\$137,100,000	\$129,500,000
B.	1 Total Private Principal Balance	\$156,017,339	\$152,885,478	\$150,000,288	\$147,248,851	\$144,512,770	\$140,754,616	\$137,741,490	\$134,843,208	\$132,166,804	\$129,974,787	\$127,423,336
	2 Total Fund Accounts Balance	\$9,416,166	\$5,425,134	\$8,213,896	\$11,085,136	\$4,540,834	\$8,047,185	\$10,912,809	\$5,126,298	\$7,671,191	\$9,992,224	\$4,766,066
	3 Total Principal and Accrued Interest Balance	\$156,561,932	\$153,417,643	\$150,496,946	\$147,769,165	\$145,100,480	\$141,334,665	\$138,303,134	\$135,418,754	\$132,722,960	\$130,523,633	\$127,969,085
	4 Number of Loans	18,674	18,488	18,298	18,070	17,772	17,394	17,138	16,900	16,661	16,490	16,298
	5 Number of Borrowers	15,787	15,640	15,492	15,304	15,053	14,757	14,533	14,338	14,157	14,022	13,867
C.	1 Borrower Payments- Principal	\$2,246,468	\$3,109,049	\$2,753,740	\$2,748,189	\$2,699,690	\$3,558,738	\$2,907,103	\$2,826,183	\$2,594,711	\$2,097,663	\$2,391,462
	2 Borrower Payments- Interest	\$594,810	\$637,896	\$594,095	\$566,831	\$575,295	\$649,307	\$633,379	\$635,774	\$653,843	\$607,420	\$614,074
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$130,009	\$127,399	\$124,995	\$122,702	\$120,422	\$117,291	\$114,780	\$112,365	\$110,135	\$111,308	\$106,182
	3 Cash Release to Access Group	\$5,317	\$281,590	\$59,859	\$410,981	\$191,906	\$345,793	\$29,866	\$333,155	\$0	\$226,092	\$12,233
E.	1 Weighted Average Coupon (WAC)	4.66%	4.83%	4.83%	4.83%	5.19%	5.08%	5.09%	5.39%	5.39%	5.39%	5.39%
	2 Weighted Average Remaining Maturity (WARM)	101	100	99	98	95	95	93	93	94	91	91
F.	1 Senior Notes Outstanding	\$84,846,803	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000	\$84,800,000
	2 Subordinate Note Outstanding	\$77,200,000	\$70,000,000	\$70,000,000	\$70,000,000	\$60,950,000	\$60,950,000	\$60,950,000	\$52,300,000	\$52,300,000	\$52,300,000	\$44,700,000
	3 Senior Principal Distribution Amount	\$0	\$46,803	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$7,200,000	\$0	\$0	\$9,050,000	\$0	\$0	\$8,650,000	\$0	\$0	\$7,600,000
	5 Net Loan Rate	4.08%	4.38%	4.29%	4.26%	4.82%	4.55%	4.46%	4.99%	4.85%	4.77%	5.02%
	6 Senior Asset Percentage	195.50%	187.17%	187.01%	187.14%	176.25%	176.08%	175.81%	165.70%	165.49%	165.61%	156.40%
	7 Subordinate Asset Percentage	102.31%	102.46%	102.37%	102.44%	102.45%	102.41%	102.23%	102.47%	102.33%	102.40%	102.36%