

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2018
Collection Period: 11/01/18 to 11/30/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					October 31, 2018	Change	November 30, 2018		
1	Principal Balance				\$621,458,233.12	(\$4,602,987.49)	\$616,855,245.63		
2	Accrued Interest				\$3,032,159.37	\$35,376.44	\$3,067,535.81		
3	Accrued ISP				\$80,070.41	(\$39,965.69)	\$40,104.72		
4	Accrued SAP				\$3,326,023.00	(\$1,526,775.80)	\$1,799,247.20		
5	Total Principal And Accrued Interest Balance				\$627,896,485.90	(\$6,134,352.54)	\$621,762,133.36		
6	Fund Accounts Balance				\$15,271,463.48	\$4,486,801.46	\$19,758,264.94		
7	Total Student Loans And Fund Balance				\$643,167,949.38	(\$1,647,551.08)	\$641,520,398.30		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		3.21%	-0.44%	2.77%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		188	(1)	187		
3	Number of Loans				34,501	(172)	34,329		
4	Number of Borrowers				17,459	(86)	17,373		
C. Notes and Certificates									
				11/30/2018	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	October 31, 2018		November 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	10.58200%	\$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	3.70500%	\$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	5.20800%	\$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	5.16300%	\$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	5.25500%	\$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	10.78700%	\$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	10.59300%	\$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	10.42600%	\$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	4.39500%	\$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	8.04200%	\$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	10.59300%	\$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	10.33300%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.40%
20	Total Notes and Certificates				6.60584%	\$660,907,588.65	\$0.00	\$660,907,588.65	100.00%
D. Fund Balances									
					October 31, 2018	Change	November 30, 2018		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,010.76	(\$1,309.01)	\$508,701.75		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$8,296,487.98	\$637,060.40	\$8,933,548.38		
5	Debt Service Fund - Interest Account				\$2,764,143.46	\$592,615.86	\$3,356,759.32		
6	Debt Service Fund - Principal Account				\$838,740.28	\$3,258,434.21	\$4,097,174.49		
7	Total Fund Accounts Balance				\$15,271,463.48	\$4,486,801.46	\$19,758,264.94		

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
		11/30/2018	11/30/2018	11/30/2018
1	Borrower Payments - Total	(\$4,597,746.59)	(\$4,358,890.69)	(\$238,855.90)
2	Claim Payments	(\$206,776.50)	(\$121,556.25)	(\$85,220.25)
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	\$92,428.03	\$85,108.46	\$7,319.57
5	New Acquisitions - Total	\$92,428.03	\$85,108.46	\$7,319.57
6	Total Cash Principal Activity	(\$4,712,095.06)	(\$4,395,338.48)	(\$316,756.58)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$111,925.18	\$91,718.75	\$20,206.43
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	(\$719.23)	(\$738.43)	\$19.20
4b	Adjustments - Write-offs	(\$2,098.38)	(\$283.99)	(\$1,814.39)
4	Total Adjustments	(\$2,817.61)	(\$1,022.42)	(\$1,795.19)
5	Total Non-Cash Principal Activity	\$109,107.57	\$90,696.33	\$18,411.24
C.	Total Student Loan Principal Activity	(\$4,602,987.49)	(\$4,304,642.15)	(\$298,345.34)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,247,221.34)	(\$1,210,127.47)	(\$37,093.87)
2	Claim Payments	(\$5,324.58)	(\$1,776.93)	(\$3,547.65)
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)	(\$56,024.65)	(\$49,761.74)	(\$6,262.91)
7	Special Allowance Payments (SAP)	(\$2,432,478.84)	(\$2,421,003.73)	(\$11,475.11)
8	Total Cash Interest Activity	(\$3,741,049.41)	(\$3,682,669.87)	(\$58,379.54)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,390,078.05	\$1,334,683.87	\$55,394.18
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$19,783.45	\$16,796.72	\$2,986.73
3	Special Allowance Payments - Accrued	\$905,635.60	\$898,489.08	\$7,146.52
4	Capitalized Interest	(\$111,925.18)	(\$91,718.75)	(\$20,206.43)
5a	Small Balance and Other Adjustments	(\$1,739.52)	(\$1,844.43)	\$104.91
5b	Adjustments - Write-offs	(\$0.63)	(\$0.27)	(\$0.36)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$3,724.49)	(\$923.97)	(\$2,800.52)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$67.44	\$98.14	(\$30.70)
5	Total Adjustments	(\$5,397.20)	(\$2,670.53)	(\$2,726.67)
6	Fee Accruals	\$11,509.62	\$10,307.86	\$1,201.76
7	Total Non-Cash Interest Activity	\$2,209,684.34	\$2,165,888.25	\$43,796.09
F.	Total Student Loan Interest Activity	(\$1,531,365.07)	(\$1,516,781.62)	(\$14,583.45)

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		November 30, 2018		
	1 Beginning Balance	\$7,836,648.75		
	2 Transfers to Other Funds	(\$7,836,648.75)		
	3 Amount received in the collection account related to the collection period	\$5,924,935.15		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$56,024.65		
	6 Federal Special Allowance Payments	\$2,432,478.84		
	7 Guarantee Payments of Principal	\$206,776.50		
	8 Guarantee Payments of Interest	\$5,324.58		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$92,428.03)		
	11 Interest and Other Earnings	\$20,519.28		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$8,553,630.97		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$231,320.72	\$231,320.72	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$542,136.78	\$542,136.78	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$2,206,272.49	\$2,206,272.49	\$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	\$147,578.16	\$147,578.16	\$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	\$5,426,322.82	\$5,426,322.82	\$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	\$8,553,630.97	\$8,553,630.97	\$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)	\$8,553,630.97	\$8,553,630.97	\$0.00
B.	Administration Funds	\$773,457.50	\$7,780,173.47	\$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	\$7,780,173.47	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,780,173.47	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$193,959.48	\$7,586,213.99	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$113,229.38	\$7,472,984.61	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,472,984.61	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,472,984.61	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$119,486.25	\$7,353,498.36	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$261,815.82	\$7,091,682.54	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$139,666.15	\$6,952,016.39	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$145,631.52	\$6,806,384.87	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,806,384.87	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$339,094.13	\$6,467,290.74	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$373,711.00	\$6,093,579.74	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$285,275.76	\$5,808,303.98	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$234,403.00	\$5,573,900.98	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,573,900.98	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$2,206,272.49		
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	\$5,573,900.98	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,573,900.98	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,573,900.98	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,573,900.98	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,573,900.98	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,573,900.98	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,573,900.98	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,573,900.98	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,573,900.98	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,573,900.98	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,573,900.98	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,573,900.98	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,573,900.98	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,573,900.98	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,573,900.98	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,573,900.98	\$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	\$56,620.00	\$5,517,280.98	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$56,200.16	\$5,461,080.82	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$34,758.00	\$5,426,322.82	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$147,578.16		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,426,322.82	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,426,322.82	\$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	\$2,020,156.80
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$231,320.72
	5 Minus amounts required..ED..guarantee agencies	\$526,456.76
	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	2.98%
	Net Loan Rate	2.98%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$621,762,133.36
	2 Fund Balances	\$19,785,398.85
	3 Senior Notes Interest	\$2,141,598.59
	4 Senior Notes Outstanding	\$594,957,588.65
	Senior Asset Percentage	107.47%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$621,762,133.36
	2 Fund Balances	\$19,785,398.85
	3 All Notes Interest	\$2,378,596.28
	4 All Notes Outstanding	660,907,588.65
	Subordinate Asset Percentage	96.71%

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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	1,480	\$7,044,698.48	1.14%
	2 UnSubsidized Stafford	1,445	\$10,896,892.10	1.77%
	3 Consolidation	31,404	\$598,913,655.05	97.09%
	4 Total By Loan Type Distribution	34,329	\$616,855,245.63	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$50,684.05	0.01%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	459	\$7,478,544.84	1.21%
	4 Forbearance	543	\$12,528,594.12	2.03%
	5 Repayment	33,269	\$595,639,509.50	96.56%
	6 Claims	51	\$1,157,913.12	0.19%
7 Total By Borrower Status Distribution	34,329	\$616,855,245.63	100.00%	
C.	School Type Distribution:			
	1 Graduate	34,022	\$616,057,579.75	99.87%
	2 Undergraduate	307	\$797,665.88	0.13%
	3 Total By School Type Distribution	34,329	\$616,855,245.63	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A.									
INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	4	\$29,401.00	0.41%	3	\$30,907.21	0.28%	251	\$4,871,235.87	0.81%
B. Grace									
Current	-	\$0.00	0.00%	-	\$0.00	0.00%	-	\$0.00	0.00%
C. TOTAL INTERIM	4	\$29,401.00	0.41%	3	\$30,907.21	0.28%	251	\$4,871,235.87	0.81%
D. REPAYMENT:									
Active									
Current	1,121	\$4,979,564.35	69.81%	1,093	\$7,915,154.88	71.42%	28,827	\$538,375,257.17	89.47%
1-29 Days Delinquent	93	\$535,639.78	7.51%	101	\$769,604.26	6.94%	1,272	\$28,930,483.12	4.81%
30-59 Days Delinquent	31	\$207,161.15	2.90%	33	\$295,029.66	2.66%	238	\$5,885,662.11	0.98%
60-89 Days Delinquent	15	\$126,261.11	1.77%	18	\$195,497.93	1.76%	121	\$3,272,805.15	0.54%
90-119 Days Delinquent	11	\$52,708.38	0.74%	7	\$42,675.12	0.39%	56	\$1,468,993.55	0.24%
> 120 Days Delinquent	39	\$251,636.48	3.53%	36	\$384,935.55	3.47%	157	\$4,398,750.80	0.73%
E. Deferment:									
Current	80	\$410,563.87	5.76%	69	\$579,441.08	5.23%	59	\$1,814,284.20	0.30%
F. Forbearance:									
Current	79	\$500,007.72	7.01%	78	\$814,492.34	7.35%	386	\$11,589,791.59	1.93%
G. Claims	7	\$39,594.69	0.56%	7	\$55,402.52	0.50%	37	\$1,099,838.80	0.18%
H. TOTAL REPAYMENT	1,476	\$7,103,137.53	99.59%	1,442	\$11,052,233.34	99.72%	31,153	\$596,835,866.49	99.19%
I. TOTAL PORTFOLIO	1,480	\$7,132,538.53	100.00%	1,445	\$11,083,140.55	100.00%	31,404	\$601,707,102.36	100.00%
J. GRAND TOTAL					\$619,922,781.44				

ACCESS GROUP, INC.

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

Report Date: December 26, 2018

Collection Period: 11/01/18 to 11/30/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/18 to 11/30/18 12/26/18
A.	1 ABS Notes Outstanding	\$660,907,589
B.	1 Total Principal Balance	\$616,855,246
	2 Total Fund Accounts Balance	\$19,758,265
	3 Total Principal and Accrued Interest Balance	\$621,762,133
	4 Number of Loans	34,329
	5 Number of Borrowers	17,373
C.	1 Borrower Payments- Principal	\$4,597,747
	2 Borrower Payments- Interest	\$1,247,221
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$231,321
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	187
F.	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	2.98%
	6 Senior Asset Percentage	107.47%
	7 Subordinate Asset Percentage	96.71%

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

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

Collection Period		January-18	February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18
Reporting Date		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	12/26/2018
A.	1 Asset Backed Securities	\$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	\$660,907,589	\$660,907,589
B.	1 Total Principal Balance	\$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	\$616,855,246
	2 Total Fund Accounts Balance	\$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	\$19,758,265
	3 Total Principal and Accrued Interest Balance	\$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	\$621,762,133
	4 Number of Loans	20,460	20,352	20,223	35,916	35,520	35,278	35,095	34,869	34,682	34,501	34,329
	5 Number of Borrowers	18,472	18,393	18,297	18,137	17,939	17,818	17,733	17,628	17,543	17,459	17,373
C.	1 Borrower Payments- Principal	\$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	\$4,597,747
	2 Borrower Payments- Interest	\$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	\$1,247,221
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$251,507	\$249,878	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047	\$231,321
	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%	3.10%	3.09%	3.10%	3.11%	3.21%	3.21%	3.21%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	195	192	193	193	193	192	193	190	189	188	187
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$13,203,047	\$0	\$0	\$18,196,924	\$0	\$0	\$16,582,534	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.53%	2.24%	2.60%	2.63%	2.01%	2.26%	2.65%	2.65%	2.72%	3.58%	2.98%
	6 Senior Asset Percentage	107.52%	107.54%	107.71%	107.62%	107.51%	107.70%	107.67%	107.70%	107.92%	107.80%	107.47%
	7 Subordinate Asset Percentage	97.51%	97.52%	97.49%	97.38%	97.32%	97.21%	97.18%	97.20%	97.14%	97.03%	96.71%

** 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.