

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 26, 2018  
Collection Period: 09/01/18 to 11/30/18

<b>I. Series 2002-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>August 31, 2018</b>	<b>Change</b>	<b>November 30, 2018</b>		
1	Principal Balance					\$44,542,026.93	(\$2,843,034.15)	\$41,698,992.78		
2	Accrued Interest					\$148,389.58	(\$12,139.66)	\$136,249.92		
3	Total Principal And Accrued Interest Balance					<b>\$44,690,416.51</b>	<b>(\$2,855,173.81)</b>	<b>\$41,835,242.70</b>		
4	Fund Accounts Balance					<b>\$3,827,731.73</b>	<b>(\$393,419.49)</b>	<b>\$3,434,312.24</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$48,518,148.24</b>	<b>(\$3,248,593.30)</b>	<b>\$45,269,554.94</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>August 31, 2018</b>	<b>Change</b>	<b>November 30, 2018</b>		
1	Loan Reserve Trust Balance					\$135,374.49	\$18,366.06	\$153,740.55		
2	Weighted Average Coupon (WAC)					4.88%	0.04%	4.92%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			70	(4)	66		
4	Number of Loans					7,377	(233)	7,144		
5	Number of Borrowers					6,858	(210)	6,648		
<b>C. Notes and Certificates</b>										
						<b>11/30/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
						<b>Interest Rate</b>	<b>August 31, 2018</b>	<b>Change</b>	<b>November 30, 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	3.38800%		\$32,500,000.00	(\$3,200,000.00)	\$29,300,000.00	66.0%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.35500%		\$15,100,000.00	\$0.00	\$15,100,000.00	34.0%
4	<b>Total Notes and Certificates</b>				<b>3.37678%</b>		<b>\$47,600,000.00</b>	<b>(\$3,200,000.00)</b>	<b>\$44,400,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>August 31, 2018</b>	<b>Change</b>	<b>November 30, 2018</b>		
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00		
2	Collection Account					\$3,827,731.73	(\$393,419.49)	3,434,312.24		
3	<b>Total Fund Accounts Balance</b>					<b>\$3,827,731.73</b>	<b>(\$393,419.49)</b>	<b>\$3,434,312.24</b>		

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<b>II. Series 2002-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>	<b>November 30, 2018</b>		
1	Borrower Payments - Total		(\$2,733,056.63)
2	Claim Payments		\$0.00
3	Refunds		\$281.65
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>(\$2,732,774.98)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$8,436.48
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$1,648.35)	
4b	Adjustments - Write-offs	(\$117,047.30)	
4	Total Adjustments		(\$118,695.65)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$110,259.17)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$2,843,034.15)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$535,898.63)
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>(\$535,898.63)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		527,201.43
2	Capitalized Interest		(\$8,436.48)
3a	Small Balance and Other Adjustments	\$1,014.34	
3b	Adjustments - Write-offs	(\$2,490.32)	
3	Total Adjustments		(\$1,475.98)
4	Fee Accruals		\$6,470.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$523,758.97</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$12,139.66)</b>

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III. Series 2002-A Collection Fund Activity				
<b>A. Collection Fund</b>	1 Beginning Balance	November 30, 2018		
	2 Transfers to Other Funds	\$3,764,499.84		
	3 Amount received in the collection account related to the collection period	(\$3,753,682.66)		
	4 Earnings	\$3,268,146.67		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$12,361.04		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	70,621.73		
	8 Recoveries	1,455.35		
	9 Misc. Payments Received/Due	\$14,758.64		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$7,464.79)		
	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>\$3,370,695.82</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a Administrative Allowance		\$114,355.07	\$114,355.07	\$0.00
1b Broker Dealers, Auction Agent and Other Fees		2,836.66	\$2,836.66	\$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		\$250,210.28	\$250,210.28	\$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		127,691.64	\$127,691.64	\$0.00
6 Payment of Principal Distribution Amount		\$2,875,602.17	\$2,850,000.00	\$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>\$3,370,695.82</b>	<b>\$3,345,093.65</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)	\$3,370,695.82	<b>\$3,370,695.82</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$117,191.73	<b>\$3,253,504.09</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	\$3,253,504.09	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$250,210.28	\$3,003,293.81	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$250,210.28</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	\$3,003,293.81	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$3,003,293.81	\$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	\$3,003,293.81	\$0.00
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$127,691.64	\$2,875,602.17	\$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	\$2,875,602.17	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$2,850,000.00	\$25,602.17	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$25,602.17	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,850,000.00</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	\$25,602.17	\$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	\$25,602.17	\$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	\$25,602.17	\$0.00
<b>K.</b>	<b>Tenth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$25,602.17	\$0.00
<b>L.</b>	<b>Eleventh</b>	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$25,602.17	\$0.00
<b>M.</b>	<b>Twelfth</b>	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$25,602.17	\$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>November 30, 2018</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$44,400,000.00	
	3 Amount of Accrued Interest	\$512,983.59	
	4 Plus investment earnings and late fees	\$18,928.02	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$46,911.37	
	7 Minus Notes fees expected during current Interest Period	\$2,836.66	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.34%	
	<b>Net Loan Rate</b>	<b>4.34%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$41,835,242.70	\$41,835,242.70
	2 Fund Balances	\$3,438,976.65	\$93,883.00
	3 Senior Notes Interest and Fees Accrued	\$184,954.96	\$184,954.96
	4 Senior Notes Outstanding	\$29,300,000.00	\$26,450,000.00
	<b>Senior Asset Percentage</b>	<b>153.89%</b>	<b>157.82%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$41,835,242.70	\$41,835,242.70
	2 Fund Balances	\$3,438,976.65	\$93,883.00
	3 All Notes Interest and Fees Accrued	\$280,024.37	\$280,024.37
	4 All Notes Outstanding	\$44,400,000.00	\$41,550,000.00
	<b>Subordinate Asset Percentage</b>	<b>101.34%</b>	<b>100.24%</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	7,144	\$41,698,992.78	100.00%
	2 <b>Total By Loan Type Distribution</b>	<b>7,144</b>	<b>\$41,698,992.78</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	1	\$10,000.00	0.02%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	33	\$216,686.95	0.52%
	5 Repayment	7,094	\$41,349,494.62	99.16%
	6 Claims	16	\$122,811.21	0.29%
7 <b>Total By Borrower Status Distribution</b>	<b>7,144</b>	<b>\$41,698,992.78</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	7,141	\$41,684,737.62	99.97%
	2 Undergraduate	3	\$14,255.16	0.03%
	3 <b>Total By Loan Type Distribution</b>	<b>7,144</b>	<b>\$41,698,992.78</b>	<b>100.00%</b>

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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	\$16,119.82		0.04%
<b>B. Grace</b>				
Current	0	\$0.00		0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$16,119.82</b>		<b>0.04%</b>
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	6463	\$37,088,699.91		88.65%
1-29 Days Delinquent	431	\$2,919,799.44		6.98%
30-59 Days Delinquent	98	\$629,193.19		1.50%
60-89 Days Delinquent	40	\$272,638.53		0.65%
90-119 Days Delinquent	30	\$239,258.61		0.57%
120-149 Days Delinquent	16	\$167,643.92		0.40%
150-179 Days Delinquent	16	\$151,761.94		0.36%
> 180 Days Delinquent	0	\$0.00		0.00%
<b>E. Deferment:</b>				
Current	0	\$0.00		0.00%
<b>F. Forbearance:</b>				
Current	33	\$227,017.64		0.54%
<b>G. Claims</b>	16	\$123,109.70		0.29%
<b>H. TOTAL REPAYMENT</b>	<b>7,143</b>	<b>\$41,819,122.88</b>		<b>99.96%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>7,144</b>	<b>\$41,835,242.70</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>\$44,400,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$41,698,993
	2 Total Fund Accounts Balance	\$3,434,312
	3 Total Principal and Accrued Interest Balance	\$41,835,243
	4 Number of Loans	7,144
	5 Number of Borrowers	6,648
<b>C.</b>	1 Borrower Payments- Principal	\$2,733,057
	2 Borrower Payments- Interest	\$535,899
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$114,355
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$153,741
	2 Weighted Average Coupon (WAC)	4.92%
	3 Weighted Average Remaining Maturity (WARM)	66
<b>F.</b>	1 Senior Notes Outstanding	\$29,300,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,200,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	4.34%
	6 Senior Asset Percentage	153.89%
	7 Subordinate Asset Percentage	101.34%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Portfolio Trend Analysis Report**  
**November 30, 2018**

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	November-17	February-18	May-18	August-18	November-18
	Reporting Date	12/26/2017	3/26/2018	6/25/2018	9/25/2018	12/26/2018
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$57,500,000</b>	<b>\$54,550,000</b>	<b>\$51,450,000</b>	<b>\$47,600,000</b>	<b>\$44,400,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$54,636,209	\$51,251,796	\$47,648,300	\$44,542,027	\$41,698,993
	2 Total Fund Accounts Balance	\$3,587,473	\$4,013,765	\$4,440,242	\$3,827,732	\$3,434,312
	3 Total Principal and Accrued Interest Balance	\$54,780,275	\$51,385,412	\$47,807,595	\$44,690,417	\$41,835,243
	4 Number of Loans	8,288	8,058	7,666	7,377	7,144
	5 Number of Borrowers	7,675	7,465	7,120	6,858	6,648
<b>C.</b>	1 Borrower Payments- Principal	\$2,850,496	\$3,280,563	\$3,463,806	\$3,025,309	\$2,733,057
	2 Borrower Payments- Interest	\$539,364	\$532,065	\$523,666	\$565,374	\$535,899
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$144,153	\$136,591	\$128,129	\$119,121	\$114,355
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$108,173	\$115,029	\$141,625	\$135,374	\$153,741
	2 Weighted Average Coupon (WAC)	3.89%	4.10%	4.58%	4.88%	4.92%
	3 Weighted Average Remaining Maturity (WARM)	77	73	71	70	66
<b>F.</b>	1 Senior Notes Outstanding	\$42,400,000	\$39,450,000	\$36,350,000	\$32,500,000	\$29,300,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,400,000	\$2,950,000	\$3,100,000	\$3,850,000	\$3,200,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.31%	3.49%	3.97%	4.18%	4.34%
	6 Senior Asset Percentage	137.18%	139.89%	143.30%	148.62%	153.89%
	7 Subordinate Asset Percentage	101.03%	101.01%	101.08%	101.28%	101.34%