

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					October 31, 2018	Change	November 30, 2018		
1	Principal Balance				\$127,423,336.35	(\$2,442,970.86)	\$124,980,365.49		
2	Accrued Interest				\$545,748.27	(\$34,914.02)	\$510,834.25		
3	Total Principal And Accrued Interest Balance				\$127,969,084.62	(\$2,477,884.88)	\$125,491,199.74		
4	Fund Accounts Balance				\$4,766,066.42	\$2,592,638.85	\$7,358,705.27		
5	Total Student Loans And Fund Balance				\$132,735,151.04	\$114,753.97	\$132,849,905.01		
B. Student Loan Portfolio and Fund Balance									
					October 31, 2018	Change	November 30, 2018		
1	Weighted Average Coupon (WAC)				5.39%	-0.01%	5.38%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		91	(1)	90		
3	Number of Loans				16,298	(196)	16,102		
4	Number of Borrowers				13,867	(148)	13,719		
C. Notes and Certificates									
					11/30/2018	Balance	Balance	Balance	
						October 31, 2018	Change	November 30, 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	3.81900%	\$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	3.80100%	\$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	10.42400%	\$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%	\$6,100,000.00	\$0.00	\$6,100,000.00	4.7%
7	Total Notes and Certificates				5.82664%	\$129,500,000.00	\$0.00	\$129,500,000.00	100.0%
D. Fund Accounts Balance									
						October 31, 2018	Change	November 30, 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					\$156,239.86	\$0.00	\$156,239.86	
4	Collection Account					\$3,803,338.86	(\$562,184.79)	\$3,241,154.07	
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					\$114,116.94	\$9,805.14	\$123,922.08	
10	Class A-3 Principal Account					\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account					\$124,542.00	(\$620.50)	\$123,921.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$104,135.08	\$204,525.96	\$308,661.04	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$33,785.86	(\$11,465.96)	\$22,319.90	
16	Class B-2 Principal Account					\$29,907.82	\$2,952,579.00	\$2,982,486.82	
17	Total Fund Accounts Balance					\$4,766,066.42	\$2,592,638.85	\$7,358,705.27	

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	November 30, 2018	
1 Borrower Payments - Total		(\$2,354,998.02)
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		(\$2,354,998.02)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$10,701.96
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$380.33)	
4b Adjustments - Write-offs	(\$98,904.91)	
4 Total Adjustments		(\$99,285.24)
5 Total Non-Cash Principal Activity		(\$88,583.28)
C. Total Student Loan Principal Activity		(\$2,443,581.30)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$611,154.85)
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		(\$611,154.85)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$584,984.51
2 Capitalized Interest		(\$10,701.96)
3a Small Balance and Other Adjustments	(\$383.68)	
3b Adjustments - Write-offs	(\$2,448.04)	
3 Total Adjustments		(\$2,831.72)
4 Fee Accruals		\$4,790.00
5 Total Non-Cash Interest Activity		\$576,240.83
F. Total Student Loan Interest Activity		(\$34,914.02)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	November 30, 2018		
	Transfers to Other Funds	\$3,640,636.78		
	1a Amount received in the collection account related to the collection period	(\$3,640,636.78)		
	1b Earnings	\$2,990,733.09		
	1c Recoveries	\$15,519.52		
	1d Misc. Payments Received/Due	\$97,390.04		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	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	\$3,103,642.65		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$104,146.14	\$104,146.14	\$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	\$126,544.68	\$126,544.68	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$128,936.50	\$128,936.50	\$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	\$110,210.72	\$110,210.72	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$23,489.88	\$23,489.88	\$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)	\$2,606,789.45	\$2,606,789.45	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$3,103,642.65	\$3,103,642.65	\$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)	\$3,103,642.65	\$3,103,642.65	\$0.00
B.	First	Administration Allowance	\$107,671.42	\$2,995,971.23	\$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	\$2,995,971.23	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,995,971.23	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$126,544.68	\$2,869,426.55	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$128,936.50	\$2,740,490.05	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$255,481.18		
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	\$2,740,490.05	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,740,490.05	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,740,490.05	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,740,490.05	\$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]:	\$110,210.72	\$2,630,279.33	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$23,489.88	\$2,606,789.45	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,606,789.45	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,606,789.45	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,606,789.45	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,606,789.45	\$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	\$2,606,789.45	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,606,789.45	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,606,789.45	\$0.00	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$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		\$561,090.62	
4 Plus investment earnings and late fees		\$13,941.78	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$46,867.64	
7 Minus Notes fees expected during current Interest Period		\$3,525.28	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.86%	
Net Loan Rate		4.86%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$125,491,199.74		\$125,491,199.74
2 Fund Balances	\$7,358,705.27		\$6,681,361.11
3 Senior Notes Interest and Fees Accrued	\$129,741.96		\$129,741.96
4 Senior Notes Outstanding	\$84,800,000.00		\$84,800,000.00
Senior Asset Percentage	156.51%		155.71%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$125,491,199.74		\$125,491,199.74
2 Fund Balances	\$7,358,705.27		\$6,681,361.11
3 All Notes Interest and Fees Accrued	\$337,886.34		\$337,886.34
4 All Notes Outstanding	\$129,500,000.00		\$129,500,000.00
Subordinate Asset Percentage	102.33%		101.80%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	16,102	\$124,980,365.49	100.00%
	2 Total By Loan Type Distribution (a)	16,102	\$124,980,365.49	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$65,810.00	0.05%
	2 Grace	1	\$3,000.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	66	\$705,192.87	0.56%
	5 Repayment	16,009	\$123,983,455.90	99.20%
	6 Interim Charge-Offs	20	\$222,906.72	0.18%
	7 Total By Borrower Status Distribution	16,102	\$124,980,365.49	100.00%
C.	School Type Distribution:			
	1 Graduate	15,986	\$123,877,750.47	99.12%
	2 Undergraduate	116	\$1,102,615.02	0.88%
	3 Total By Loan Type Distribution	16,102	\$124,980,365.49	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	6	\$115,440.49	0.09%
B.	Grace			
	Current	1	\$4,880.92	0.00%
C.	TOTAL INTERIM	7	\$120,321.41	0.10%
D.	REPAYMENT:			
	Active			
	Current	14,706	\$112,810,243.24	89.89%
	1-29 Days Delinquent	867	\$7,462,621.72	5.95%
	30-59 Days Delinquent	208	\$1,826,842.31	1.46%
	60-89 Days Delinquent	92	\$815,003.26	0.65%
	90-119 Days Delinquent	57	\$591,728.40	0.47%
	120-149 Days Delinquent	44	\$463,878.12	0.37%
	150-179 Days Delinquent	35	\$454,181.42	0.36%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	66	\$721,741.86	0.58%
G.	Claims	20	\$224,638.00	0.18%
H.	TOTAL REPAYMENT	16,095	\$125,370,878.33	99.90%
I.	TOTAL PORTFOLIO	16,102	\$125,491,199.74	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	\$124,980,365
	2 Total Fund Accounts Balance	\$7,358,705
	3 Total Principal and Accrued Interest Balance	\$125,491,200
	4 Number of Loans	16,102
	5 Number of Borrowers	13,719
C.	1 Borrower Payments- Principal	\$2,354,998
	2 Borrower Payments- Interest	\$611,155
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$104,146
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	5.38%
	2 Weighted Average Remaining Maturity (WARM)	90
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	\$0
	5 Net Loan Rate	4.86%
	6 Senior Asset Percentage	156.51%
	7 Subordinate Asset Percentage	102.33%

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Portfolio Trend Analysis Report
November 30, 2018

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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	\$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	\$129,500,000
B.	1 Total Private Principal Balance	\$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	\$124,980,365
	2 Total Fund Accounts Balance	\$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	\$7,358,705
	3 Total Principal and Accrued Interest Balance	\$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	\$125,491,200
	4 Number of Loans	18,488	18,298	18,070	17,772	17,394	17,138	16,900	16,661	16,490	16,298	16,102
	5 Number of Borrowers	15,640	15,492	15,304	15,053	14,757	14,533	14,338	14,157	14,022	13,867	13,719
C.	1 Borrower Payments- Principal	\$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	\$2,354,998
	2 Borrower Payments- Interest	\$637,896	\$594,095	\$566,831	\$575,295	\$649,307	\$633,379	\$635,774	\$653,843	\$607,420	\$614,074	\$611,155
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$127,399	\$124,995	\$122,702	\$120,422	\$117,291	\$114,780	\$112,365	\$110,135	\$111,308	\$106,182	\$104,146
	3 Cash Release to Access Group	\$281,590	\$59,859	\$410,981	\$191,906	\$345,793	\$29,866	\$333,155	\$0	\$226,092	\$12,233	\$0
E.	1 Weighted Average Coupon (WAC)	4.83%	4.83%	4.83%	5.19%	5.08%	5.09%	5.39%	5.39%	5.39%	5.39%	5.38%
	2 Weighted Average Remaining Maturity (WARM)	100	99	98	95	95	93	93	94	91	91	90
F.	1 Senior Notes Outstanding	\$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	\$84,800,000
	2 Subordinate Note Outstanding	\$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	\$44,700,000
	3 Senior Principal Distribution Amount	\$46,803	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$7,200,000	\$0	\$0	\$9,050,000	\$0	\$0	\$8,650,000	\$0	\$0	\$7,600,000	\$0
	5 Net Loan Rate	4.38%	4.29%	4.26%	4.82%	4.55%	4.46%	4.99%	4.85%	4.77%	5.02%	4.86%
	6 Senior Asset Percentage	187.17%	187.01%	187.14%	176.25%	176.08%	175.81%	165.70%	165.49%	165.61%	156.40%	156.51%
	7 Subordinate Asset Percentage	102.46%	102.37%	102.44%	102.45%	102.41%	102.23%	102.47%	102.33%	102.40%	102.36%	102.33%