

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 25, 2019
Collection Period: 12/01/18 to 12/31/18

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2018	Change	December 31, 2018		
1	Principal Balance				\$616,855,245.63	(\$5,102,941.65)	\$611,752,303.98		
2	Accrued Interest				\$3,067,535.81	\$39,501.78	\$3,107,037.58		
3	Accrued ISP				\$40,104.72	\$18,856.15	\$58,960.87		
4	Accrued SAP				\$1,799,247.20	\$973,702.10	\$2,772,949.30		
5	Total Principal And Accrued Interest Balance				\$621,762,133.36	(\$4,070,881.62)	\$617,691,251.73		
6	Fund Accounts Balance				\$19,758,264.94	(\$7,845,796.60)	\$11,912,468.34		
7	Total Student Loans And Fund Balance				\$641,520,398.30	(\$11,916,678.22)	\$629,603,720.07		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.77%	0.00%	2.77%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		187	(1)	186		
3	Number of Loans				34,329	(195)	34,134		
4	Number of Borrowers				17,373	(99)	17,274		
C. Notes and Certificates									
				12/31/2018	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	November 30, 2018	Change	December 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	4.73500%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.20%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	3.78000%	\$39,050,000.00	\$0.00	\$39,050,000.00	5.99%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	3.14700%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.65%
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	3.81700%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.27%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	3.09700%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.27%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	4.45700%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.27%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	4.65300%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.26%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	3.71900%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.02%
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	3.03163%	\$157,557,588.65	(\$9,523,497.31)	\$148,034,091.34	22.73%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	3.09700%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.98%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	7.20700%	\$51,600,000.00	\$0.00	\$51,600,000.00	7.92%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	4.70100%	\$65,000,000.00	\$0.00	\$65,000,000.00	9.98%
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	2.01400%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.45%
20	Total Notes and Certificates				3.95414%	\$660,907,588.65	(\$9,523,497.31)	\$651,384,091.34	100.00%
D. Fund Balances									
					November 30, 2018	Change	December 31, 2018		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$508,701.75	\$2,881.48	\$511,583.23		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$8,933,548.38	(\$2,028,522.16)	\$6,905,026.22		
5	Debt Service Fund - Interest Account				\$3,356,759.32	(\$1,722,981.43)	\$1,633,777.89		
6	Debt Service Fund - Principal Account				\$4,097,174.49	(\$4,097,174.49)	\$0.00		
7	Total Fund Accounts Balance				\$19,758,264.94	(\$7,845,796.60)	\$11,912,468.34		

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		12/31/2018	12/31/2018	12/31/2018
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$5,017,944.63)	(\$4,830,334.87)	(\$187,609.76)
2	Claim Payments	(\$258,247.18)	(\$247,990.70)	(\$10,256.48)
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$5,276,191.81)	(\$5,078,325.57)	(\$197,866.24)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$175,783.94	\$164,777.49	\$11,006.45
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	\$1,212.29	\$1,212.85	(\$0.56)
4b	Adjustments - Write-offs	(\$3,746.07)	(\$3,519.41)	(\$226.66)
4	Total Adjustments	(\$2,533.78)	(\$2,306.56)	(\$227.22)
5	Total Non-Cash Principal Activity	\$173,250.16	\$162,470.93	\$10,779.23
C.	Total Student Loan Principal Activity	(\$5,102,941.65)	(\$4,915,854.64)	(\$187,087.01)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,213,921.93)	(\$1,174,558.25)	(\$39,363.68)
2	Claim Payments	(\$7,841.45)	(\$7,439.46)	(\$401.99)
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	Total Cash Interest Activity	(\$1,221,763.38)	(\$1,181,997.71)	(\$39,765.67)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,426,059.77	\$1,368,593.45	\$57,466.32
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$18,856.15	\$16,171.03	\$2,685.12
3	Special Allowance Payments - Accrued	\$973,702.10	\$964,496.13	\$9,205.97
4	Capitalized Interest	(\$175,783.94)	(\$164,777.49)	(\$11,006.45)
5a	Small Balance and Other Adjustments	(\$5.76)	(\$236.52)	\$230.76
5b	Adjustments - Write-offs	(\$1.90)	\$0.08	(\$1.98)
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	(\$7.66)	(\$236.44)	\$228.78
6	Fee Accruals	\$10,997.00	\$9,890.62	\$1,106.38
7	Total Non-Cash Interest Activity	\$2,253,823.42	\$2,194,137.30	\$59,686.12
F.	Total Student Loan Interest Activity	\$1,032,060.04	\$1,012,139.59	\$19,920.45

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2018		
	1 Beginning Balance	\$8,553,630.97		
	2 Transfers to Other Funds	(\$8,553,630.97)		
	3 Amount received in the collection account related to the collection period	\$4,300,448.70		
	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	\$258,247.18		
	8 Guarantee Payments of Interest	\$7,841.45		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$27,133.91		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,593,671.24		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$229,407.11	\$229,407.11	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$534,988.15	\$534,988.15	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,422,310.27	\$1,422,310.27	\$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	\$156,109.49	\$156,109.49	\$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	\$2,250,856.22	\$2,250,856.22	\$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	\$4,593,671.24	\$4,593,671.24	\$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)	\$4,593,671.24	\$4,593,671.24	\$0.00
B.	Administration Funds	\$764,395.26	\$3,829,275.98	\$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	\$3,829,275.98	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,829,275.98	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$127,230.84	\$3,702,045.14	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$92,892.14	\$3,609,153.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,609,153.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,609,153.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$96,136.39	\$3,513,016.61	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$100,172.37	\$3,412,844.24	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$97,394.57	\$3,315,449.67	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$97,210.08	\$3,218,239.59	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,218,239.59	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$373,987.16	\$2,844,252.43	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$159,393.00	\$2,684,859.43	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$123,024.72	\$2,561,834.71	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$154,869.00	\$2,406,965.71	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,406,965.71	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,422,310.27		
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	\$2,406,965.71	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,406,965.71	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,406,965.71	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,406,965.71	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,406,965.71	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,406,965.71	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,406,965.71	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,406,965.71	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,406,965.71	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,406,965.71	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,406,965.71	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,406,965.71	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,406,965.71	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,406,965.71	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,406,965.71	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,406,965.71	\$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	\$55,532.25	\$2,351,433.46	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$46,968.74	\$2,304,464.72	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$53,608.50	\$2,250,856.22	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$156,109.49		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,250,856.22	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$2,250,856.22	\$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	\$2,021,502.85
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$229,407.11
	5 Minus amounts required..ED..guarantee agencies	\$522,189.61
	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	2.99%
	Net Loan Rate	2.99%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$617,691,251.73
	2 Fund Balances	\$11,944,339.99
	3 Senior Notes Interest	\$1,032,574.86
	4 Senior Notes Outstanding	\$585,434,091.34
	Senior Asset Percentage	107.37%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$617,691,251.73
	2 Fund Balances	\$11,944,339.99
	3 All Notes Interest	\$1,119,921.66
	4 All Notes Outstanding	651,384,091.34
	Subordinate Asset Percentage	96.49%

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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	1,461	\$6,968,894.14	1.14%
	2 UnSubsidized Stafford	1,429	\$10,785,609.43	1.76%
	3 Consolidation	31,244	\$593,997,800.41	97.10%
	4 Total By Loan Type Distribution	34,134	\$611,752,303.98	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$45,184.05	0.01%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	1	\$5,500.00	0.00%
	3 Deferment	413	\$6,619,219.52	1.08%
	4 Forbearance	445	\$10,670,653.86	1.74%
	5 Repayment	33,207	\$593,067,238.13	96.95%
	6 Claims	62	\$1,344,508.42	0.22%
7 Total By Borrower Status Distribution	34,134	\$611,752,303.98	100.00%	
C.	School Type Distribution:			
	1 Graduate	33,832	\$610,968,988.90	99.87%
	2 Undergraduate	302	\$783,315.08	0.13%
	3 Total By School Type Distribution	34,134	\$611,752,303.98	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:									
	In-School									
	Current	3	\$23,901.00	0.34%	3	\$30,972.78	0.28%	232	\$4,355,173.77	0.73%
B.	Grace									
	Current	1	\$5,500.00	0.08%	-	\$0.00	0.00%	-	\$0.00	0.00%
C.	TOTAL INTERIM	4	\$29,401.00	0.42%	3	\$30,972.78	0.28%	232	\$4,355,173.77	0.73%
D.	REPAYMENT:									
	Active									
	Current	1,129	\$5,132,075.14	72.70%	1,088	\$8,060,239.73	73.43%	28,865	\$535,816,345.15	89.78%
	1-29 Days Delinquent	79	\$379,362.31	5.37%	89	\$574,538.49	5.23%	1,182	\$28,531,366.08	4.78%
	30-59 Days Delinquent	39	\$221,278.90	3.13%	40	\$383,256.70	3.49%	231	\$6,002,900.63	1.01%
	60-89 Days Delinquent	20	\$150,386.94	2.13%	21	\$183,243.34	1.67%	136	\$3,592,727.29	0.60%
	90-119 Days Delinquent	11	\$90,572.20	1.28%	14	\$118,384.95	1.08%	46	\$1,345,066.54	0.23%
	> 120 Days Delinquent	30	\$172,490.71	2.44%	28	\$256,658.34	2.34%	159	\$4,643,223.89	0.78%
E.	Deferment:									
	Current	67	\$325,497.11	4.61%	63	\$510,729.05	4.65%	51	\$1,598,661.71	0.27%
F.	Forbearance:									
	Current	71	\$465,581.55	6.60%	72	\$723,602.40	6.59%	302	\$9,774,057.87	1.64%
G.	Claims	11	\$92,697.57	1.31%	11	\$135,652.20	1.24%	40	\$1,163,197.22	0.19%
H.	TOTAL REPAYMENT	1,457	\$7,029,942.43	99.58%	1,426	\$10,946,305.20	99.72%	31,012	\$592,467,546.38	99.27%
I.	TOTAL PORTFOLIO	1,461	\$7,059,343.43	100.00%	1,429	\$10,977,277.98	100.00%	31,244	\$596,822,720.15	100.00%
J.	GRAND TOTAL					\$614,859,341.56				

ACCESS GROUP, INC.

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

Report Date: January 25, 2019

Collection Period: 12/01/18 to 12/31/18

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/18 to 12/31/18 01/25/19
A.	1 ABS Notes Outstanding	\$651,384,091
B.	1 Total Principal Balance	\$611,752,304
	2 Total Fund Accounts Balance	\$11,912,468
	3 Total Principal and Accrued Interest Balance	\$617,691,252
	4 Number of Loans	34,134
	5 Number of Borrowers	17,274
C.	1 Borrower Payments- Principal	\$5,017,945
	2 Borrower Payments- Interest	\$1,213,922
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$229,407
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	186
F.	1 Senior Notes Outstanding	\$585,434,091
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$9,523,497
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.99%
	6 Senior Asset Percentage	107.37%
	7 Subordinate Asset Percentage	96.49%

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

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

Collection Period		February-18	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18
Reporting Date		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	1/25/2019
A.	1 Asset Backed Securities	\$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	\$651,384,091
B.	1 Total Principal Balance	\$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	\$611,752,304
	2 Total Fund Accounts Balance	\$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	\$11,912,468
	3 Total Principal and Accrued Interest Balance	\$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	\$617,691,252
	4 Number of Loans	20,352	20,223	35,916	35,520	35,278	35,095	34,869	34,682	34,501	34,329	34,134
	5 Number of Borrowers	18,393	18,297	18,137	17,939	17,818	17,733	17,628	17,543	17,459	17,373	17,274
C.	1 Borrower Payments- Principal	\$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	\$5,017,945
	2 Borrower Payments- Interest	\$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	\$1,213,922
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$249,878	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047	\$231,321	\$229,407
	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%	3.10%	3.09%	3.10%	3.11%	3.21%	3.21%	3.21%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	192	193	193	193	192	193	190	189	188	187	186
F.	1 Senior Notes Outstanding	\$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	\$585,434,091
	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	\$13,203,047	\$0	\$0	\$18,196,924	\$0	\$0	\$16,582,534	\$0	\$0	\$9,523,497
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.24%	2.60%	2.63%	2.01%	2.26%	2.65%	2.65%	2.72%	3.58%	2.98%	2.99%
	6 Senior Asset Percentage	107.54%	107.71%	107.62%	107.51%	107.70%	107.67%	107.70%	107.92%	107.80%	107.47%	107.37%
	7 Subordinate Asset Percentage	97.52%	97.49%	97.38%	97.32%	97.21%	97.18%	97.20%	97.14%	97.03%	96.71%	96.49%

** 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.