

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2019
Collection Period: 12/01/2018 to 12/31/2018

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2018	Change	December 31, 2018		
1	Principal Balance				\$124,980,365.49	(\$2,482,261.95)	\$122,498,103.54		
2	Accrued Interest				\$510,834.25	\$1,568.95	\$512,403.20		
3	Total Principal And Accrued Interest Balance				\$125,491,199.74	(\$2,480,693.00)	\$123,010,506.74		
4	Fund Accounts Balance				\$7,358,705.27	\$2,387,448.65	\$9,746,153.92		
5	Total Student Loans And Fund Balance				\$132,849,905.01	(\$93,244.35)	\$132,756,660.66		
B. Student Loan Portfolio and Fund Balance									
					November 30, 2018	Change	December 31, 2018		
1	Weighted Average Coupon (WAC)				5.38%	0.00%	5.38%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		90	(1)	89		
3	Number of Loans				16,102	(179)	15,923		
4	Number of Borrowers				13,719	(150)	13,569		
C. Notes and Certificates									
					12/31/2018	Balance	Balance	Balance	
						November 30, 2018	Change	December 31, 2018	
					Interest Rate			% 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	3.90000%	\$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	3.95500%	\$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	3.72200%	\$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	5.02000%	\$6,100,000.00	\$0.00	\$6,100,000.00	4.7%
7	Total Notes and Certificates				3.91775%	\$129,500,000.00	\$0.00	\$129,500,000.00	100.0%
D. Fund Accounts Balance									
						November 30, 2018	Change	December 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					\$156,239.86	\$0.00	\$156,239.86	
4	Collection Account					\$3,241,154.07	(\$29,698.06)	3,211,456.01	
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					\$123,922.08	\$2,622.60	\$126,544.68	
10	Class A-3 Principal Account					\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account					\$123,921.50	\$5,015.00	\$128,936.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$308,661.04	(\$198,450.32)	\$110,210.72	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$22,319.90	\$1,169.98	\$23,489.88	
16	Class B-2 Principal Account					\$2,982,486.82	\$2,606,789.45	\$5,589,276.27	
17	Total Fund Accounts Balance					\$7,358,705.27	\$2,387,448.65	\$9,746,153.92	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		December 31, 2018	
1 Borrower Payments - Total			(\$2,350,946.92)
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			(\$2,350,946.92)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$14,305.41
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$733.35)		
4b Adjustments - Write-offs	(\$144,887.09)		
4 Total Adjustments			(\$145,620.44)
5 Total Non-Cash Principal Activity			(\$131,315.03)
C. Total Student Loan Principal Activity			(\$2,482,261.95)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$578,052.36)
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			(\$578,052.36)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$592,758.12
2 Capitalized Interest			(\$14,305.41)
3a Small Balance and Other Adjustments	\$238.12		
3b Adjustments - Write-offs	(\$3,694.52)		
3 Total Adjustments			(\$3,456.40)
4 Fee Accruals			\$4,625.00
5 Total Non-Cash Interest Activity			\$579,621.31
F. Total Student Loan Interest Activity			\$1,568.95

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2018		
	Transfers to Other Funds	\$3,103,642.65		
	1a Amount received in the collection account related to the collection period	(\$3,103,642.65)		
	1b Earnings	\$2,235,089.28		
	1c Recoveries	\$9,151.78		
	1d Misc. Payments Received/Due	\$135,793.53		
	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	\$2,380,034.59		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$102,077.67	\$102,077.67	\$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	\$130,478.58	\$130,478.58	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$130,696.00	\$130,696.00	\$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	\$113,198.36	\$113,198.36	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$8,122.15	\$8,122.15	\$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)	\$1,821,626.06	\$1,821,626.06	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$70,310.49	\$70,310.49	\$0.00	
Total Payments	\$2,380,034.59	\$2,380,034.59	\$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)	\$2,380,034.59	\$2,380,034.59	\$0.00
B.	First	Administration Allowance	\$105,602.95	\$2,274,431.64	\$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	\$2,274,431.64	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,274,431.64	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$130,478.58	\$2,143,953.06	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$130,696.00	\$2,013,257.06	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$261,174.58		
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	\$2,013,257.06	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,013,257.06	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,013,257.06	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,013,257.06	\$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]:	\$113,198.36	\$1,900,058.70	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$8,122.15	\$1,891,936.55	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,891,936.55	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,891,936.55	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,891,936.55	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,891,936.55	\$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	\$1,891,936.55	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,891,936.55	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,821,626.06	\$70,310.49	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$70,310.49	\$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	\$549,963.85		
4 Plus investment earnings and late fees	\$18,943.46		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$45,936.79		
7 Minus Notes fees expected during current Interest Period	\$3,525.28		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.81%		
Net Loan Rate	4.81%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$123,010,506.74	\$123,010,506.74	
2 Fund Balances	\$9,746,153.92	\$1,788,002.87	
3 Senior Notes Interest and Fees Accrued	\$161,027.18	\$161,027.18	
4 Senior Notes Outstanding	\$84,800,000.00	\$84,800,000.00	
Senior Asset Percentage	156.36%	146.98%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$123,010,506.74	\$123,010,506.74	
2 Fund Balances	\$9,746,153.92	\$1,788,002.87	
3 All Notes Interest and Fees Accrued	\$256,509.61	\$256,509.61	
4 All Notes Outstanding	\$129,500,000.00	\$122,100,000.00	
Subordinate Asset Percentage	102.32%	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	15,923	\$122,498,103.54	100.00%
	2 Total By Loan Type Distribution (a)	15,923	\$122,498,103.54	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	58	\$658,717.47	0.54%
	5 Repayment	15,844	\$121,548,178.53	99.22%
	6 Interim Charge-Offs	14	\$222,397.54	0.18%
	7 Total By Borrower Status Distribution	15,923	\$122,498,103.54	100.00%
C.	School Type Distribution:			
	1 Graduate	15,809	\$121,404,863.31	99.11%
	2 Undergraduate	114	\$1,093,240.23	0.89%
	3 Total By Loan Type Distribution	15,923	\$122,498,103.54	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School Current	5	\$95,642.97	0.08%	
B. Grace Current	2	\$25,012.90	0.02%	
C. TOTAL INTERIM	7	\$120,655.87	0.10%	
D. REPAYMENT:				
Active				
Current	14,574	\$110,778,820.00	90.06%	
1-29 Days Delinquent	832	\$7,202,825.89	5.86%	
30-59 Days Delinquent	214	\$1,842,674.20	1.50%	
60-89 Days Delinquent	85	\$694,674.01	0.56%	
90-119 Days Delinquent	67	\$632,564.31	0.51%	
120-149 Days Delinquent	43	\$516,536.21	0.42%	
150-179 Days Delinquent	29	\$329,569.98	0.27%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment: Current	0	\$0.00	0.00%	
F. Forbearance: Current	58	\$669,077.04	0.54%	
G. Interim Charge-Offs	14	\$223,109.23	0.18%	
H. TOTAL REPAYMENT	15,916	\$122,889,850.87	99.90%	
I. TOTAL PORTFOLIO	15,923	\$123,010,506.74	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	\$122,498,104
	2 Total Fund Accounts Balance	\$9,746,154
	3 Total Principal and Accrued Interest Balance	\$123,010,507
	4 Number of Loans	15,923
	5 Number of Borrowers	13,569
C.	1 Borrower Payments- Principal	\$2,350,947
	2 Borrower Payments- Interest	\$578,052
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$102,078
	3 Cash Release to Access Group Inc	\$70,310
E.	1 Weighted Average Coupon (WAC)	5.38%
	2 Weighted Average Remaining Maturity (WARM)	89
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	4.81%
	6 Senior Asset Percentage	156.36%
	7 Subordinate Asset Percentage	102.32%

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Portfolio Trend Analysis Report
December 31, 2018

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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	\$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	\$129,500,000
B.	1 Total Private Principal Balance	\$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	\$122,498,104
	2 Total Fund Accounts Balance	\$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	\$9,746,154
	3 Total Principal and Accrued Interest Balance	\$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	\$123,010,507
	4 Number of Loans	18,298	18,070	17,772	17,394	17,138	16,900	16,661	16,490	16,298	16,102	15,923
	5 Number of Borrowers	15,492	15,304	15,053	14,757	14,533	14,338	14,157	14,022	13,867	13,719	13,569
C.	1 Borrower Payments- Principal	\$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	\$2,350,947
	2 Borrower Payments- Interest	\$594,095	\$566,831	\$575,295	\$649,307	\$633,379	\$635,774	\$653,843	\$607,420	\$614,074	\$611,155	\$578,052
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$124,995	\$122,702	\$120,422	\$117,291	\$114,780	\$112,365	\$110,135	\$111,308	\$106,182	\$104,146	\$102,078
	3 Cash Release to Access Group	\$59,859	\$410,981	\$191,906	\$345,793	\$29,866	\$333,155	\$0	\$226,092	\$12,233	\$0	\$70,310
E.	1 Weighted Average Coupon (WAC)	4.83%	4.83%	5.19%	5.08%	5.09%	5.39%	5.39%	5.39%	5.39%	5.38%	5.38%
	2 Weighted Average Remaining Maturity (WARM)	99	98	95	95	93	93	94	91	91	90	89
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	\$60,950,000	\$60,950,000	\$60,950,000	\$52,300,000	\$52,300,000	\$52,300,000	\$44,700,000	\$44,700,000	\$44,700,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$9,050,000	\$0	\$0	\$8,650,000	\$0	\$0	\$7,600,000	\$0	\$0
	5 Net Loan Rate	4.29%	4.26%	4.82%	4.55%	4.46%	4.99%	4.85%	4.77%	5.02%	4.86%	4.81%
	6 Senior Asset Percentage	187.01%	187.14%	176.25%	176.08%	175.81%	165.70%	165.49%	165.61%	156.40%	156.51%	156.36%
	7 Subordinate Asset Percentage	102.37%	102.44%	102.45%	102.41%	102.23%	102.47%	102.33%	102.40%	102.36%	102.33%	102.32%