

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2019
Collection Period: 01/01/19 to 01/31/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2018	Change	January 31, 2019		
1	Principal Balance				\$611,752,303.98	(\$5,630,788.88)	\$606,121,515.10		
2	Accrued Interest				\$3,107,037.58	\$73,636.49	\$3,180,674.07		
3	Accrued ISP				\$58,960.87	\$18,524.71	\$77,485.58		
4	Accrued SAP				\$2,772,949.30	\$987,761.91	\$3,760,711.21		
5	Total Principal And Accrued Interest Balance				\$617,691,251.73	(\$4,550,865.77)	\$613,140,385.96		
6	Fund Accounts Balance				\$11,912,468.34	\$4,485,884.69	\$16,398,353.03		
7	Total Student Loans And Fund Balance				\$629,603,720.07	(\$64,981.08)	\$629,538,738.99		
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]		186	(1)	185		
3	Number of Loans				34,134	(197)	33,937		
4	Number of Borrowers				17,274	(92)	17,182		
C. Notes and Certificates									
				1/31/2019	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	December 31, 2018	Change	January 31, 2019	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	3.10600%	\$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	3.10100%	\$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	3.10100%	\$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	3.10100%	\$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	3.08600%	\$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	3.10800%	\$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	3.10600%	\$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	3.10800%	\$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%	\$148,034,091.34	\$0.00	\$148,034,091.34	22.73%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	3.08600%	\$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	3.27800%	\$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	3.10600%	\$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	3.10600%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.45%
20	Total Notes and Certificates				3.09886%	\$651,384,091.34	\$0.00	\$651,384,091.34	100.00%
D. Fund Balances									
					December 31, 2018	Change	January 31, 2019		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$511,583.23	(\$1,404.66)	\$510,178.57		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,905,026.22	\$2,412,560.10	\$9,317,586.32		
5	Debt Service Fund - Interest Account				\$1,633,777.89	(\$176,126.97)	\$1,457,650.92		
6	Debt Service Fund - Principal Account				\$0.00	\$2,250,856.22	\$2,250,856.22		
7	Total Fund Accounts Balance				\$11,912,468.34	\$4,485,884.69	\$16,398,353.03		

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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
		1/31/2019	1/31/2019	1/31/2019
1	Borrower Payments - Total	(\$5,250,870.17)	(\$5,000,963.31)	(\$249,906.86)
2	Claim Payments	(\$487,538.36)	(\$361,662.56)	(\$125,875.80)
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	\$2,748.03	(\$79.19)	\$2,827.22
5	New Acquisitions - Total	\$2,748.03	(\$79.19)	\$2,827.22
6	Total Cash Principal Activity	(\$5,735,660.50)	(\$5,362,705.06)	(\$372,955.44)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$107,257.22	\$93,633.27	\$13,623.95
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	\$3,482.64	\$3,482.64	\$0.00
4b	Adjustments - Write-offs	(\$5,868.24)	(\$3,888.02)	(\$1,980.22)
4	Total Adjustments	(\$2,385.60)	(\$405.38)	(\$1,980.22)
5	Total Non-Cash Principal Activity	\$104,871.62	\$93,227.89	\$11,643.73
C.	Total Student Loan Principal Activity	(\$5,630,788.88)	(\$5,269,477.17)	(\$361,311.71)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,230,310.06)	(\$1,193,486.04)	(\$36,824.02)
2	Claim Payments	(\$12,875.99)	(\$8,599.07)	(\$4,276.92)
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	(\$1,243,186.05)	(\$1,202,085.11)	(\$41,100.94)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,413,466.20	\$1,357,341.19	\$56,125.01
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$18,816.61	\$16,035.18	\$2,781.43
3	Special Allowance Payments - Accrued	\$987,761.91	\$977,976.81	\$9,785.10
4	Capitalized Interest	(\$107,257.22)	(\$93,633.27)	(\$13,623.95)
5a	Small Balance and Other Adjustments	(\$500.16)	(\$274.00)	(\$226.16)
5b	Adjustments - Write-offs	(\$0.28)	(\$0.12)	(\$0.16)
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	(\$500.44)	(\$274.12)	(\$226.32)
6	Fee Accruals	\$11,396.81	\$10,231.53	\$1,165.28
7	Total Non-Cash Interest Activity	\$2,323,683.87	\$2,267,677.32	\$56,006.55
F.	Total Student Loan Interest Activity	\$1,080,497.82	\$1,065,592.21	\$14,905.61

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		January 31, 2019		
	1 Beginning Balance	\$4,593,671.24		
	2 Transfers to Other Funds	(\$4,593,671.24)		
	3 Amount received in the collection account related to the collection period	\$8,516,216.82		
	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	\$487,538.36		
	8 Guarantee Payments of Interest	\$12,875.99		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$2,748.03)		
	11 Interest and Other Earnings	\$31,871.65		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$9,045,754.79		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$227,295.57	\$227,295.57	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$530,459.96	\$530,459.96	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,402,165.01	\$1,402,165.01	\$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	\$155,792.37	\$155,792.37	\$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	\$6,730,041.88	\$6,730,041.88	\$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	\$9,045,754.79	\$9,045,754.79	\$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)	\$9,045,754.79	\$0.00
B.	Administration Funds	\$757,755.53	\$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	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$122,681.16	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$89,713.47	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$93,848.79	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$90,278.50	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$102,721.41	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$93,733.92	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$386,453.40	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$143,650.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$129,753.36	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$149,331.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,402,165.01	
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	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$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	\$54,563.25	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$49,537.62	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$51,691.50	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$155,792.37	
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,730,041.88	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00
M.	Access Group, Inc	\$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	\$2,072,891.57
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$227,295.57
	5 Minus amounts required..ED..guarantee agencies	\$517,627.38
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.13%
	Net Loan Rate	3.13%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$613,140,385.96
	2 Fund Balances	\$16,423,436.53
	3 Senior Notes Interest	\$1,040,381.23
	4 Senior Notes Outstanding	\$585,434,091.34
	Senior Asset Percentage	107.36%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$613,140,385.96
	2 Fund Balances	\$16,423,436.53
	3 All Notes Interest	\$1,149,100.74
	4 All Notes Outstanding	651,384,091.34
	Subordinate Asset Percentage	96.47%

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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	1,444	\$6,842,683.12	1.13%
	2 UnSubsidized Stafford	1,410	\$10,550,508.74	1.74%
	3 Consolidation	31,083	\$588,728,323.24	97.13%
	4 Total By Loan Type Distribution	33,937	\$606,121,515.10	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	433	\$6,750,986.28	1.11%
	4 Forbearance	431	\$10,061,863.30	1.66%
	5 Repayment	33,016	\$588,247,421.61	97.05%
	6 Claims	50	\$1,010,559.86	0.17%
7 Total By Borrower Status Distribution	33,937	\$606,121,515.10	100.00%	
C.	School Type Distribution:			
	1 Graduate	33,635	\$605,343,454.27	99.87%
	2 Undergraduate	302	\$778,060.83	0.13%
	3 Total By School Type Distribution	33,937	\$606,121,515.10	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			# of Loans	Amount (\$)	Percentage (%)
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)			
A. INTERIM:									
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	3	\$23,901.00	0.34%	3	\$31,038.35	0.29%	243	\$4,485,611.93	0.76%
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	\$31,038.35	0.29%	243	\$4,485,611.93	0.76%
D. REPAYMENT:									
Active									
Current	1,127	\$5,077,200.11	73.24%	1,103	\$7,960,826.71	73.69%	28,734	\$532,282,472.59	89.98%
1-29 Days Delinquent	76	\$410,235.34	5.92%	72	\$648,538.94	6.00%	1,104	\$26,361,087.67	4.46%
30-59 Days Delinquent	26	\$119,538.53	1.72%	27	\$210,372.74	1.95%	277	\$6,813,176.69	1.15%
60-89 Days Delinquent	22	\$126,118.51	1.82%	23	\$212,027.67	1.96%	119	\$3,694,062.83	0.62%
90-119 Days Delinquent	11	\$89,217.71	1.29%	12	\$118,641.46	1.10%	62	\$1,619,211.69	0.27%
> 120 Days Delinquent	34	\$215,918.47	3.11%	36	\$316,992.85	2.93%	151	\$4,643,712.18	0.78%
E. Deferment:									
Current	71	\$351,455.14	5.07%	66	\$548,715.08	5.08%	53	\$1,539,005.68	0.26%
F. Forbearance:									
Current	65	\$451,686.04	6.52%	63	\$665,920.10	6.16%	303	\$9,232,439.58	1.56%
G. Claims	8	\$61,513.79	0.89%	7	\$90,135.47	0.83%	35	\$895,914.32	0.15%
H. TOTAL REPAYMENT	1,440	\$6,902,883.64	99.58%	1,409	\$10,772,171.02	99.71%	30,838	\$587,081,083.23	99.24%
I. TOTAL PORTFOLIO	1,444	\$6,932,284.64	100.00%	1,412	\$10,803,209.37	100.00%	31,081	\$591,566,695.16	100.00%
J. GRAND TOTAL					\$609,302,189.17				

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Collection Period: 01/01/19 to 01/31/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/19 to 01/31/19 02/25/19
A.	1 ABS Notes Outstanding	\$651,384,091
B.	1 Total Principal Balance	\$606,121,515
	2 Total Fund Accounts Balance	\$16,398,353
	3 Total Principal and Accrued Interest Balance	\$613,140,386
	4 Number of Loans	33,937
	5 Number of Borrowers	17,182
C.	1 Borrower Payments- Principal	\$5,250,870
	2 Borrower Payments- Interest	\$1,230,310
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$227,296
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	185
F.	1 Senior Notes Outstanding	\$585,434,091
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.13%
	6 Senior Asset Percentage	107.36%
	7 Subordinate Asset Percentage	96.47%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
January 31, 2019

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

Collection Period		March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19
Reporting Date		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	2/25/2019
A.	1 Asset Backed Securities	\$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	\$651,384,091
B.	1 Total Principal Balance	\$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	\$606,121,515
	2 Total Fund Accounts Balance	\$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	\$16,398,353
	3 Total Principal and Accrued Interest Balance	\$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	\$613,140,386
	4 Number of Loans	20,223	35,916	35,520	35,278	35,095	34,869	34,682	34,501	34,329	34,134	33,937
	5 Number of Borrowers	18,297	18,137	17,939	17,818	17,733	17,628	17,543	17,459	17,373	17,274	17,182
C.	1 Borrower Payments- Principal	\$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	\$5,250,870
	2 Borrower Payments- Interest	\$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	\$1,230,310
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$247,573	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047	\$231,321	\$229,407	\$227,296
	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%	3.10%	3.09%	3.10%	3.11%	3.21%	3.21%	3.21%	2.77%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	193	193	193	192	193	190	189	188	187	186	185
F.	1 Senior Notes Outstanding	\$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	\$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	\$13,203,047	\$0	\$0	\$18,196,924	\$0	\$0	\$16,582,534	\$0	\$0	\$9,523,497	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.60%	2.63%	2.01%	2.26%	2.65%	2.65%	2.72%	3.58%	2.98%	2.99%	3.13%
	6 Senior Asset Percentage	107.71%	107.62%	107.51%	107.70%	107.67%	107.70%	107.92%	107.80%	107.47%	107.37%	107.36%
	7 Subordinate Asset Percentage	97.49%	97.38%	97.32%	97.21%	97.18%	97.20%	97.14%	97.03%	96.71%	96.49%	96.47%

** 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.