

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2018
Collection Period: 12/01/2017 to 12/31/2017

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2017	Change	December 31, 2017		
1	Principal Balance				\$158,433,267.50	(\$2,415,928.91)	\$156,017,338.59		
2	Accrued Interest				\$549,239.62	(\$4,645.97)	\$544,593.65		
3	Total Principal And Accrued Interest Balance				\$158,982,507.12	(\$2,420,574.88)	\$156,561,932.24		
4	Fund Accounts Balance				\$6,988,902.45	\$2,427,263.29	\$9,416,165.74		
5	Total Student Loans And Fund Balance				\$165,971,409.57	\$6,688.41	\$165,978,097.98		
B. Student Loan Portfolio and Fund Balance									
					November 30, 2017	Change	December 31, 2017		
1	Weighted Average Coupon (WAC)				4.66%	0.00%	4.66%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		101	(1)	101		
3	Number of Loans				18,825	(151)	18,674		
4	Number of Borrowers				15,906	(119)	15,787		
C. Notes and Certificates									
					12/31/2017	Balance	Balance	Balance	
						November 30, 2017	Change	December 31, 2017	
								% 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	1.62742%	\$46,802.65	\$0.00	\$46,802.65	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	2.62200%	\$42,300,000.00	\$0.00	\$42,300,000.00	26.1%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	2.70600%	\$42,500,000.00	\$0.00	\$42,500,000.00	26.2%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	2.62200%	\$38,600,000.00	\$0.00	\$38,600,000.00	23.8%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	2.70600%	\$38,600,000.00	\$0.00	\$38,600,000.00	23.8%
7	Total Notes and Certificates				2.66375%	\$162,046,802.65	\$0.00	\$162,046,802.65	100.0%
D. Fund Accounts Balance									
						November 30, 2017	Change	December 31, 2017	
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					\$159,930.02	\$0.00	\$159,930.02	
4	Collection Account					\$3,141,847.79	(\$7,604.37)	\$3,134,243.42	
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					\$69.82	\$61.36	\$131.18	
8	Class A-2 Principal Account					\$2,962,305.46	(\$2,915,502.81)	\$46,802.65	
9	Class A-3 Interest Account					\$83,584.80	\$1,488.96	\$85,073.76	
10	Class A-3 Principal Account					\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account					\$86,394.00	\$1,827.50	\$88,221.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$76,273.60	\$1,358.72	\$77,632.32	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$78,496.96	\$1,628.92	\$80,125.88	
16	Class B-2 Principal Account					\$0.00	\$5,344,005.01	\$5,344,005.01	
17	Total Fund Accounts Balance					\$6,988,902.45	\$2,427,263.29	\$9,416,165.74	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	December 31, 2017		
1 Borrower Payments - Total			(\$2,246,467.92)
2 Claim Payments			\$0.00
3 Refunds			\$2,842.31
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			(\$2,243,625.61)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$17,917.91
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$256.49		
4b Adjustments - Write-offs	(\$190,477.70)		
4 Total Adjustments			(\$190,221.21)
5 Total Non-Cash Principal Activity			(\$172,303.30)
C. Total Student Loan Principal Activity			(\$2,415,928.91)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$594,810.48)
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			(\$594,810.48)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$622,145.95
2 Capitalized Interest			(\$17,917.91)
3a Small Balance and Other Adjustments	(\$16,110.25)		
3b Adjustments - Write-offs	(\$3,821.98)		
3 Total Adjustments			(\$19,932.23)
4 Fee Accruals			\$5,868.70
5 Total Non-Cash Interest Activity			\$590,164.51
F. Total Student Loan Interest Activity			(\$4,645.97)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2017		
	Transfers to Other Funds	\$2,942,038.23		
	1a Amount received in the collection account related to the collection period	(\$2,942,038.23)		
	1b Earnings	\$2,263,139.34		
	1c Recoveries	\$3,919.99		
	1d Misc. Payments Received/Due	\$92,077.77		
	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	\$2,359,137.10		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$130,009.25	\$130,009.25	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$7,560.00	\$7,560.00	\$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	\$63.47	\$63.47	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$91,435.68	\$91,435.68	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$95,259.50	\$95,259.50	\$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	\$83,437.76	\$83,437.76	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$86,518.04	\$86,518.04	\$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)	\$1,859,536.55	\$1,859,536.55	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$5,316.85	\$5,316.85	\$0.00	
Total Payments	\$2,359,137.10	\$2,359,137.10	\$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)	\$2,359,137.10	\$2,359,137.10	\$0.00
B.	First	Administration Allowance	\$137,569.25	\$2,221,567.85	\$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	\$2,221,567.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$63.47	\$2,221,504.38	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$91,435.68	\$2,130,068.70	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$95,259.50	\$2,034,809.20	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$186,758.65		
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	\$2,034,809.20	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,034,809.20	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,034,809.20	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,034,809.20	\$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]:	\$83,437.76	\$1,951,371.44	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$86,518.04	\$1,864,853.40	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,864,853.40	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,864,853.40	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,864,853.40	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,864,853.40	\$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	\$1,864,853.40	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,864,853.40	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,859,536.55	\$5,316.85	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$5,316.85	\$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	\$46,802.65		
2 ARC Notes outstanding Balance	\$162,000,000.00		
3 Amount of Accrued Interest	\$605,890.32		
4 Plus investment earnings and late fees	\$11,193.00		
5 Minus Amount of interest on FRN	\$63.47		
6 Minus portion of Administrative allowance	\$58,506.50		
7 Minus Notes fees expected during current Interest Period	\$7,560.00		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.08%		
Net Loan Rate	4.08%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$156,561,932.24	\$156,561,932.24	
2 Fund Balances	\$9,421,490.04	\$1,691,758.24	
3 Senior Notes Interest and Fees Accrued	\$104,445.87	\$104,445.87	
4 Senior Notes Outstanding	\$84,846,802.65	\$84,800,000.00	
Senior Asset Percentage	195.50%	186.50%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$156,561,932.24	\$156,561,932.24	
2 Fund Balances	\$9,421,490.04	\$1,691,758.24	
3 All Notes Interest and Fees Accrued	\$199,383.25	\$199,383.25	
4 All Notes Outstanding	\$162,046,802.65	\$154,800,000.00	
Subordinate Asset Percentage	102.31%	102.10%	

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	18,674	\$156,017,338.59	100.00%
	2 Total By Loan Type Distribution (a)	18,674	\$156,017,338.59	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$37,766.00	0.02%
	2 Grace	4	\$37,127.00	0.02%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	138	\$1,342,247.60	0.86%
	5 Repayment	18,528	\$154,600,197.99	99.09%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	18,674	\$156,017,338.59	100.00%
C.	School Type Distribution:			
	1 Graduate	18,532	\$154,522,764.40	99.04%
	2 Undergraduate	142	\$1,494,574.19	0.96%
	3 Total By Loan Type Distribution	18,674	\$156,017,338.59	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.		
A. In-School				
Current	4	\$63,272.35	0.04%	
B. Grace				
Current	4	\$64,459.42	0.04%	
C. TOTAL INTERIM	8	\$127,731.77	0.08%	
D. REPAYMENT:				
Active				
Current	16,662	\$137,193,822.13	87.63%	
1-29 Days Delinquent	1,419	\$13,214,788.71	8.44%	
30-59 Days Delinquent	246	\$2,321,850.24	1.48%	
60-89 Days Delinquent	87	\$798,869.78	0.51%	
90-119 Days Delinquent	46	\$605,148.64	0.39%	
120-149 Days Delinquent	38	\$479,437.28	0.31%	
150-179 Days Delinquent	30	\$416,903.46	0.27%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	138	\$1,403,380.23	0.90%	
G. Claims	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	18,666	\$156,434,200.47	99.92%	
I. TOTAL PORTFOLIO	18,674	\$156,561,932.24	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$162,046,803
B.	1 Total Private Principal Outstanding Balance	\$156,017,339
	2 Total Fund Accounts Balance	\$9,416,166
	3 Total Principal and Accrued Interest Balance	\$156,561,932
	4 Number of Loans	18,674
	5 Number of Borrowers	15,787
C.	1 Borrower Payments- Principal	\$2,246,468
	2 Borrower Payments- Interest	\$594,810
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$130,009
	3 Cash Release to Access Group Inc	\$5,317
E.	1 Weighted Average Coupon (WAC)	4.66%
	2 Weighted Average Remaining Maturity (WARM)	101
F.	1 Senior Notes Outstanding	\$84,846,803
	2 Subordinate Note Outstanding	\$77,200,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.08%
	6 Senior Asset Percentage	195.50%
	7 Subordinate Asset Percentage	102.31%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
December 31, 2017

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	February-17	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17
	Reporting Date	3/27/2017	4/25/2017	5/25/2017	6/26/2017	7/25/2017	8/25/2017	9/25/2017	10/25/2017	11/27/2017	12/26/2017	1/25/2018
A.	1 Asset Backed Securities	\$186,242,016	\$186,242,016	\$177,524,813	\$177,524,813	\$177,524,813	\$169,409,428	\$169,409,428	\$169,409,428	\$162,046,803	\$162,046,803	\$162,046,803
B.	1 Total Private Principal Balance	\$182,643,661	\$179,846,916	\$176,906,287	\$174,033,310	\$171,232,479	\$168,498,075	\$165,643,139	\$163,335,203	\$160,821,921	\$158,433,268	\$156,017,339
	2 Total Fund Accounts Balance	\$7,554,210	\$10,406,806	\$4,453,206	\$7,117,429	\$9,889,688	\$4,279,631	\$7,176,944	\$9,399,406	\$4,601,046	\$6,988,902	\$9,416,166
	3 Total Principal and Accrued Interest Balance	\$183,226,145	\$180,438,715	\$177,492,607	\$174,619,489	\$171,789,916	\$169,077,467	\$166,213,615	\$163,880,792	\$161,394,334	\$158,982,507	\$156,561,932
	4 Number of Loans	20,543	20,358	20,148	19,908	19,729	19,559	19,363	19,174	18,981	18,825	18,674
	5 Number of Borrowers	17,247	17,114	16,941	16,755	16,614	16,480	16,331	16,189	16,033	15,906	15,787
C.	1 Borrower Payments- Principal	\$2,679,592	\$2,697,959	\$2,777,343	\$2,736,753	\$2,653,350	\$2,493,289	\$2,706,868	\$2,160,053	\$2,470,167	\$2,247,573	\$2,246,468
	2 Borrower Payments- Interest	\$642,110	\$638,992	\$628,765	\$646,306	\$643,147	\$624,514	\$641,645	\$626,806	\$611,798	\$608,102	\$594,810
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$152,197	\$149,866	\$147,416	\$145,022	\$142,688	\$140,409	\$138,030	\$136,107	\$134,013	\$132,022	\$130,009
	3 Cash Release to Access Group	\$193,259	\$236,926	\$364,023	\$217,657	\$215,563	\$0	\$204,660	\$146,028	\$100,386	\$42,839	\$5,317
E.	1 Weighted Average Coupon (WAC)	4.27%	4.27%	4.40%	4.40%	4.40%	4.55%	4.55%	4.55%	4.66%	4.66%	4.66%
	2 Weighted Average Remaining Maturity (WARM)	111	110	109	108	107	106	105	104	103	103	101
F.	1 Senior Notes Outstanding	\$109,042,016	\$109,042,016	\$100,324,813	\$100,324,813	\$100,324,813	\$92,209,428	\$92,209,428	\$92,209,428	\$84,846,803	\$84,846,803	\$84,846,803
	2 Subordinate Note Outstanding	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000	\$77,200,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$8,717,203	\$0	\$0	\$8,115,385	\$0	\$0	\$7,362,626	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.17%	4.07%	4.20%	4.07%	4.10%	4.22%	4.14%	4.09%	4.21%	4.13%	4.08%
	6 Senior Asset Percentage	174.84%	174.86%	181.29%	181.06%	180.98%	187.88%	187.99%	187.83%	195.57%	195.52%	195.50%
	7 Subordinate Asset Percentage	102.33%	102.32%	102.40%	102.29%	102.23%	102.20%	102.30%	102.20%	102.36%	102.33%	102.31%