

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2018	Change	January 31, 2019		
1	Principal Balance				\$122,498,103.54	(\$2,577,731.57)	\$119,920,371.97		
2	Accrued Interest				\$512,403.20	\$10,466.49	\$522,869.69		
3	Total Principal And Accrued Interest Balance				\$123,010,506.74	(\$2,567,265.08)	\$120,443,241.66		
4	Fund Accounts Balance				\$9,746,153.92	(\$3,440,703.44)	\$6,305,450.48		
5	Total Student Loans And Fund Balance				\$132,756,660.66	(\$6,007,968.52)	\$126,748,692.14		
B. Student Loan Portfolio and Fund Balance									
					December 31, 2018	Change	January 31, 2019		
1	Weighted Average Coupon (WAC)				5.38%	0.42%	5.80%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		89	0	89		
3	Number of Loans				15,923	(199)	15,724		
4	Number of Borrowers				13,569	(160)	13,409		
C. Notes and Certificates									
					1/31/2019	Balance	Balance	Balance	
					Interest Rate	December 31, 2018	Change	January 31, 2019	
								% 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	4.02100%	\$42,300,000.00	\$0.00	\$42,300,000.00	34.3%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	4.00900%	\$42,500,000.00	\$0.00	\$42,500,000.00	34.4%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	3.82300%	\$38,600,000.00	\$0.00	\$38,600,000.00	31.3%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	4.86000%	\$6,100,000.00	(\$6,100,000.00)	\$0.00	0.0%
7	Total Notes and Certificates				3.95493%	\$129,500,000.00	(\$6,100,000.00)	\$123,400,000.00	100.0%
D. Fund Accounts Balance									
						December 31, 2018	Change	January 31, 2019	
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					\$3,211,456.01	\$852,479.34	4,063,935.35	
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					\$126,544.68	\$3,933.90	\$130,478.58	
10	Class A-3 Principal Account					\$0.00	\$1,310,902.33	\$1,310,902.33	
11	Class A-4 Interest Account					\$128,936.50	\$1,759.50	\$130,696.00	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$110,210.72	\$2,987.64	\$113,198.36	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$23,489.88	(\$23,489.88)	\$0.00	
16	Class B-2 Principal Account					\$5,589,276.27	(\$5,589,276.27)	\$0.00	
17	Total Fund Accounts Balance					\$9,746,153.92	(\$3,440,703.44)	\$6,305,450.48	

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	January 31, 2019	
1 Borrower Payments - Total		(\$2,495,690.39)
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		(\$2,495,690.39)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$6,936.95
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$166.58	
4b Adjustments - Write-offs	(\$89,144.71)	
4 Total Adjustments		(\$88,978.13)
5 Total Non-Cash Principal Activity		(\$82,041.18)
C. Total Student Loan Principal Activity		
		(\$2,577,731.57)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$606,903.94)
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		(\$606,903.94)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$623,262.89
2 Capitalized Interest		(\$6,936.95)
3a Small Balance and Other Adjustments	(\$723.52)	
3b Adjustments - Write-offs	(\$2,726.99)	
3 Total Adjustments		(\$3,450.51)
4 Fee Accruals		\$4,495.00
5 Total Non-Cash Interest Activity		\$617,370.43
F. Total Student Loan Interest Activity		
		\$10,466.49

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	January 31, 2019		
	Transfers to Other Funds	\$2,380,034.59		
	1a Amount received in the collection account related to the collection period	(\$2,380,034.59)		
	1b Earnings	\$3,798,524.25		
	1c Recoveries	\$14,318.46		
	1d Misc. Payments Received/Due	\$107,414.54		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$8,186.60		
	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	\$3,928,443.85		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$99,929.65	\$99,929.65	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$3,323.84	\$3,323.84	\$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	\$126,247.20	\$126,247.20	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$130,534.50	\$130,534.50	\$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	\$115,684.20	\$115,684.20	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$0.00	\$0.00	\$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)	\$3,354,413.62	\$3,354,413.62	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$98,310.84	\$98,310.84	\$0.00	
Total Payments	\$3,928,443.85	\$3,928,443.85	\$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)	\$3,928,443.85	\$3,928,443.85	\$0.00
B.	First	Administration Allowance	\$103,253.49	\$3,825,190.36	\$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	\$3,825,190.36	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,825,190.36	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$126,247.20	\$3,698,943.16	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$130,534.50	\$3,568,408.66	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$256,781.70		
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	\$3,568,408.66	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,568,408.66	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$3,568,408.66	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$3,568,408.66	\$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]:	\$115,684.20	\$3,452,724.46	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$3,452,724.46	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$3,452,724.46	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$3,452,724.46	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$3,452,724.46	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$3,452,724.46	\$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	\$3,452,724.46	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$3,452,724.46	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,354,413.62	\$98,310.84	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$98,310.84	\$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	\$123,400,000.00		
3 Amount of Accrued Interest	\$579,787.13		
4 Plus investment earnings and late fees	\$13,672.29		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$44,970.14		
7 Minus Notes fees expected during current Interest Period	\$3,323.84		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.30%		
Net Loan Rate	5.30%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$120,443,241.66	\$120,443,241.66	
2 Fund Balances	\$6,305,450.48	\$5,715,948.48	
3 Senior Notes Interest and Fees Accrued	\$193,125.62	\$193,125.62	
4 Senior Notes Outstanding	\$84,800,000.00	\$84,800,000.00	
Senior Asset Percentage	149.24%	148.54%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$120,443,241.66	\$120,443,241.66	
2 Fund Balances	\$6,305,450.48	\$5,715,948.48	
3 All Notes Interest and Fees Accrued	\$291,190.14	\$291,190.14	
4 All Notes Outstanding	\$123,400,000.00	\$123,400,000.00	
Subordinate Asset Percentage	102.48%	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	15,724	\$119,920,371.97	100.00%
	2 Total By Loan Type Distribution (a)	15,724	\$119,920,371.97	100.00%
B.	Borrower Status Distribution:			
	1 In-School	5	\$54,810.00	0.05%
	2 Grace	2	\$14,000.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	86	\$720,210.89	0.60%
	5 Repayment	15,617	\$118,908,413.66	99.16%
	6 Interim Charge-Offs	14	\$222,937.42	0.19%
	7 Total By Borrower Status Distribution	15,724	\$119,920,371.97	100.00%
C.	School Type Distribution:			
	1 Graduate	15,611	\$118,838,191.19	99.10%
	2 Undergraduate	113	\$1,082,180.78	0.90%
	3 Total By Loan Type Distribution	15,724	\$119,920,371.97	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	5	\$95,924.86	0.08%
B.	Grace			
	Current	2	\$25,089.71	0.02%
C.	TOTAL INTERIM	7	\$121,014.57	0.10%
D.	REPAYMENT:			
	Active			
	Current	14,437	\$108,964,111.27	90.47%
	1-29 Days Delinquent	784	\$6,736,200.54	5.59%
	30-59 Days Delinquent	194	\$1,665,363.55	1.38%
	60-89 Days Delinquent	67	\$556,044.12	0.46%
	90-119 Days Delinquent	51	\$515,900.06	0.43%
	120-149 Days Delinquent	51	\$477,273.09	0.40%
	150-179 Days Delinquent	33	\$454,043.95	0.38%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	86	\$730,049.45	0.61%
G.	Interim Charge-Offs	14	\$223,241.06	0.19%
H.	TOTAL REPAYMENT	15,717	\$120,322,227.09	99.90%
I.	TOTAL PORTFOLIO	15,724	\$120,443,241.66	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$123,400,000
B.	1 Total Private Principal Outstanding Balance	\$119,920,372
	2 Total Fund Accounts Balance	\$6,305,450
	3 Total Principal and Accrued Interest Balance	\$120,443,242
	4 Number of Loans	15,724
	5 Number of Borrowers	13,409
C.	1 Borrower Payments- Principal	\$2,495,690
	2 Borrower Payments- Interest	\$606,904
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$99,930
	3 Cash Release to Access Group Inc	\$98,311
E.	1 Weighted Average Coupon (WAC)	5.80%
	2 Weighted Average Remaining Maturity (WARM)	89
F.	1 Senior Notes Outstanding	\$84,800,000
	2 Subordinate Note Outstanding	\$38,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$6,100,000
	5 Net Loan Rate	5.30%
	6 Senior Asset Percentage	149.24%
	7 Subordinate Asset Percentage	102.48%

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Portfolio Trend Analysis Report
January 31, 2019

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		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	\$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	\$123,400,000
B.	1 Total Private Principal Balance	\$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	\$119,920,372
	2 Total Fund Accounts Balance	\$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	\$6,305,450
	3 Total Principal and Accrued Interest Balance	\$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	\$120,443,242
	4 Number of Loans	18,070	17,772	17,394	17,138	16,900	16,661	16,490	16,298	16,102	15,923	15,724
	5 Number of Borrowers	15,304	15,053	14,757	14,533	14,338	14,157	14,022	13,867	13,719	13,569	13,409
C.	1 Borrower Payments- Principal	\$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	\$2,495,690
	2 Borrower Payments- Interest	\$566,831	\$575,295	\$649,307	\$633,379	\$635,774	\$653,843	\$607,420	\$614,074	\$611,155	\$578,052	\$606,904
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$122,702	\$120,422	\$117,291	\$114,780	\$112,365	\$110,135	\$111,308	\$106,182	\$104,146	\$102,078	\$99,930
	3 Cash Release to Access Group	\$410,981	\$191,906	\$345,793	\$29,866	\$333,155	\$0	\$226,092	\$12,233	\$0	\$70,310	\$98,311
E.	1 Weighted Average Coupon (WAC)	4.83%	5.19%	5.08%	5.09%	5.39%	5.39%	5.39%	5.39%	5.38%	5.38%	5.80%
	2 Weighted Average Remaining Maturity (WARM)	98	95	95	93	93	94	91	91	90	89	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	\$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	\$38,600,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$9,050,000	\$0	\$0	\$8,650,000	\$0	\$0	\$7,600,000	\$0	\$0	\$6,100,000
	5 Net Loan Rate	4.26%	4.82%	4.55%	4.46%	4.99%	4.85%	4.77%	5.02%	4.86%	4.81%	5.30%
	6 Senior Asset Percentage	187.14%	176.25%	176.08%	175.81%	165.70%	165.49%	165.61%	156.40%	156.51%	156.36%	149.24%
	7 Subordinate Asset Percentage	102.44%	102.45%	102.41%	102.23%	102.47%	102.33%	102.40%	102.36%	102.33%	102.32%	102.48%