

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2019
Collection Period: 02/01/19 to 02/28/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					January 31, 2019	Change	February 28, 2019		
1	Principal Balance				\$606,121,515.10	(\$5,323,623.58)	\$600,797,891.52		
2	Accrued Interest				\$3,180,674.07	\$6,526.39	\$3,187,200.46		
3	Accrued ISP				\$77,777.48	(\$42,536.70)	\$35,240.78		
4	Accrued SAP				\$3,760,711.21	(\$1,793,391.41)	\$1,967,319.80		
5	Total Principal And Accrued Interest Balance				\$613,140,677.86	(\$7,153,025.30)	\$605,987,652.56		
6	Fund Accounts Balance				\$16,398,353.03	\$7,450,638.15	\$23,848,991.18		
7	Total Student Loans And Fund Balance				\$629,539,030.89	\$297,612.85	\$629,836,643.74		
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]		185	(1)	184		
3	Number of Loans				33,937	(204)	33,733		
4	Number of Borrowers				17,182	(100)	17,082		
C. Notes and Certificates									
				2/28/2019	Balance		Balance	% of	
			CUSIP	Int. Rate	January 31, 2019	Change	February 28, 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	2.99500%	\$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	2.99500%	\$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	2.99500%	\$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	2.99500%	\$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	2.99500%	\$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	3.27800%	\$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	2.99500%	\$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	3.27800%	\$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	2.99500%	\$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	3.13200%	\$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	2.99500%	\$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	2.99500%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.45%
20	Total Notes and Certificates				3.04048%	\$651,384,091.34	\$0.00	\$651,384,091.34	100.00%
D. Fund Balances									
					January 31, 2019	Change	February 28, 2019		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,178.57	\$34.04	\$510,212.61		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$9,317,586.32	\$366,770.68	\$9,684,357.00		
5	Debt Service Fund - Interest Account				\$1,457,650.92	\$353,791.55	\$1,811,442.47		
6	Debt Service Fund - Principal Account				\$2,250,856.22	\$6,730,041.88	\$8,980,898.10		
7	Total Fund Accounts Balance				\$16,398,353.03	\$7,450,638.15	\$23,848,991.18		

ACCESS GROUP, INC.

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

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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
		2/28/2019	2/28/2019	2/28/2019
1	Borrower Payments - Total	(\$5,077,587.62)	(\$4,835,562.49)	(\$242,025.13)
2	Claim Payments	(\$453,386.66)	(\$366,525.38)	(\$86,861.28)
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	\$170,869.52	\$170,869.52	\$0.00
5	New Acquisitions - Total	\$170,869.52	\$170,869.52	\$0.00
6	Total Cash Principal Activity	(\$5,360,104.76)	(\$5,031,218.35)	(\$328,886.41)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$45,319.67	\$35,732.39	\$9,587.28
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	(\$93.73)	(\$97.80)	\$4.07
4b	Adjustments - Write-offs	(\$8,744.76)	(\$6,879.08)	(\$1,865.68)
4	Total Adjustments	(\$8,838.49)	(\$6,976.88)	(\$1,861.61)
5	Total Non-Cash Principal Activity	\$36,481.18	\$28,755.51	\$7,725.67
C.	Total Student Loan Principal Activity	(\$5,323,623.58)	(\$5,002,462.84)	(\$321,160.74)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,204,235.63)	(\$1,167,454.74)	(\$36,780.89)
2	Claim Payments	(\$15,731.62)	(\$12,596.02)	(\$3,135.60)
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)	(\$56,755.61)	(\$46,818.72)	(\$9,936.89)
7	Special Allowance Payments (SAP)	(\$2,750,514.00)	(\$2,727,566.47)	(\$22,947.53)
8	Total Cash Interest Activity	(\$4,027,236.86)	(\$3,954,435.95)	(\$72,800.91)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,262,570.65	\$1,212,919.54	\$49,651.11
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$16,424.17	\$13,894.73	\$2,529.44
3	Special Allowance Payments - Accrued	\$979,557.89	\$969,949.41	\$9,608.48
4	Capitalized Interest	(\$45,319.67)	(\$35,732.39)	(\$9,587.28)
5a	Small Balance and Other Adjustments	(\$1,329.05)	(\$1,221.48)	(\$107.57)
5b	Adjustments - Write-offs	(\$257.45)	(\$253.88)	(\$3.57)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$2,205.26)	(\$3,325.08)	\$1,119.82
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$22,435.30)	(\$22,301.25)	(\$134.05)
5	Total Adjustments	(\$26,227.06)	(\$27,101.69)	\$874.63
6	Fee Accruals	\$10,829.16	\$9,839.40	\$989.76
7	Total Non-Cash Interest Activity	\$2,197,835.14	\$2,143,769.00	\$54,066.14
F.	Total Student Loan Interest Activity	(\$1,829,401.72)	(\$1,810,666.95)	(\$18,734.77)

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		February 28, 2019		
	1 Beginning Balance	\$9,045,754.79		
	2 Transfers to Other Funds	(\$9,045,754.79)		
	3 Amount received in the collection account related to the collection period	\$4,053,053.49		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$56,755.61		
	6 Federal Special Allowance Payments	\$2,750,514.00		
	7 Guarantee Payments of Principal	\$453,386.66		
	8 Guarantee Payments of Interest	\$15,731.62		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$170,869.52)		
	11 Interest and Other Earnings	\$25,083.50		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$7,183,655.36		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$225,299.21	\$225,299.21	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$527,518.24	\$527,518.24	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,616,299.11	\$1,616,299.11	\$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	\$158,451.47	\$158,451.47	\$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	\$4,656,087.33	\$4,656,087.33	\$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	\$7,183,655.36	\$7,183,655.36	\$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)	\$7,183,655.36	\$7,183,655.36	\$0.00
B.	Administration Funds	\$752,817.45	\$6,430,837.91	\$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	\$6,430,837.91	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,430,837.91	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$128,298.84	\$6,302,539.07	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$93,821.53	\$6,208,717.54	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,208,717.54	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,208,717.54	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$98,146.21	\$6,110,571.33	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$108,661.00	\$6,001,910.33	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$98,146.21	\$5,903,764.12	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$98,026.08	\$5,805,738.04	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,805,738.04	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$349,054.68	\$5,456,683.36	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$156,169.00	\$5,300,514.36	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$329,806.56	\$4,970,707.80	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$156,169.00	\$4,814,538.80	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,814,538.80	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,616,299.11		
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	\$4,814,538.80	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,814,538.80	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,814,538.80	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,814,538.80	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,814,538.80	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,814,538.80	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,814,538.80	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,814,538.80	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,814,538.80	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,814,538.80	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,814,538.80	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,814,538.80	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,814,538.80	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,814,538.80	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,814,538.80	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,814,538.80	\$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	\$57,061.75	\$4,757,477.05	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$47,331.22	\$4,710,145.83	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$54,058.50	\$4,656,087.33	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$158,451.47		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,656,087.33	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,656,087.33	\$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	\$1,957,731.98
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$225,299.21
	5 Minus amounts required..ED..guarantee agencies	\$513,263.98
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$12,798.53
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.88%
	Net Loan Rate	2.88%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$605,987,652.56
	2 Fund Balances	\$23,881,591.51
	3 Senior Notes Interest	\$1,390,846.83
	4 Senior Notes Outstanding	\$585,434,091.34
	Senior Asset Percentage	107.35%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$605,987,652.56
	2 Fund Balances	\$23,881,591.51
	3 All Notes Interest	\$1,500,009.97
	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	1,423	\$6,731,833.32	1.12%
	2 UnSubsidized Stafford	1,388	\$10,340,197.80	1.72%
	3 Consolidation	30,922	\$583,725,860.40	97.16%
	4 Total By Loan Type Distribution	33,733	\$600,797,891.52	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$50,684.05	0.01%
	In-School Consolidations	-	\$0.00	0.00%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	433	\$6,886,590.95	1.15%
	4 Forbearance	458	\$10,540,540.46	1.75%
	5 Repayment	32,801	\$582,684,778.74	96.99%
	6 Claims	34	\$635,297.32	0.11%
7 Total By Borrower Status Distribution	33,733	\$600,797,891.52	100.00%	
C.	School Type Distribution:			
	1 Graduate	33,438	\$600,045,507.69	99.87%
	2 Undergraduate	295	\$752,383.83	0.13%
	3 Total By School Type Distribution	33,733	\$600,797,891.52	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	4	\$29,401.00	0.43%	3	\$31,097.57	0.30%	235	\$4,564,229.33	0.78%
B. Grace									
Current	-	\$0.00	0.00%	-	\$0.00	0.00%	-	\$0.00	0.00%
C. TOTAL INTERIM	4	\$29,401.00	0.43%	3	\$31,097.57	0.30%	235	\$4,564,229.33	0.78%
D. REPAYMENT:									
Active									
Current	1,087	\$4,879,236.26	71.52%	1,057	\$7,664,111.48	72.74%	28,274	\$520,304,823.81	88.69%
1-29 Days Delinquent	98	\$477,314.57	7.00%	105	\$797,639.89	7.57%	1,426	\$33,011,381.88	5.63%
30-59 Days Delinquent	30	\$175,524.34	2.57%	29	\$207,401.97	1.97%	233	\$6,684,061.10	1.14%
60-89 Days Delinquent	9	\$50,551.84	0.74%	10	\$91,890.61	0.87%	130	\$3,524,302.09	0.60%
90-119 Days Delinquent	12	\$106,224.69	1.56%	12	\$154,105.34	1.46%	62	\$1,951,498.19	0.33%
> 120 Days Delinquent	34	\$234,478.23	3.44%	38	\$334,554.15	3.18%	155	\$4,686,073.95	0.80%
E. Deferment:									
Current	73	\$348,789.45	5.11%	64	\$538,352.83	5.11%	61	\$1,605,623.36	0.27%
F. Forbearance:									
Current	73	\$498,328.55	7.30%	67	\$678,959.27	6.44%	318	\$9,700,660.06	1.65%
G. Claims	3	\$22,009.18	0.32%	3	\$37,644.65	0.36%	28	\$594,822.34	0.10%
H. TOTAL REPAYMENT	1,419	\$6,792,457.11	99.57%	1,385	\$10,504,660.19	99.70%	30,687	\$582,063,246.78	99.22%
I. TOTAL PORTFOLIO	1,423	\$6,821,858.11	100.00%	1,388	\$10,535,757.76	100.00%	30,922	\$586,627,476.11	100.00%
J. GRAND TOTAL					\$603,985,091.98				

ACCESS GROUP, INC.

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

Report Date: March 25, 2019

Collection Period: 02/01/19 to 02/28/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/19 to 02/28/19 03/25/19
A.	1 ABS Notes Outstanding	\$651,384,091
B.	1 Total Principal Balance	\$600,797,892
	2 Total Fund Accounts Balance	\$23,848,991
	3 Total Principal and Accrued Interest Balance	\$605,987,653
	4 Number of Loans	33,733
	5 Number of Borrowers	17,082
C.	1 Borrower Payments- Principal	\$5,077,588
	2 Borrower Payments- Interest	\$1,204,236
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$225,299
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	184
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	2.88%
	6 Senior Asset Percentage	107.35%
	7 Subordinate Asset Percentage	96.47%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
February 28, 2019

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

Collection Period		April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19	February-19
Reporting Date		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	3/25/2019
A.	1 Asset Backed Securities	\$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	\$651,384,091
B.	1 Total Principal Balance	\$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	\$600,797,892
	2 Total Fund Accounts Balance	\$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	\$23,848,991
	3 Total Principal and Accrued Interest Balance	\$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	\$605,987,653
	4 Number of Loans	35,916	35,520	35,278	35,095	34,869	34,682	34,501	34,329	34,134	33,937	33,733
	5 Number of Borrowers	18,137	17,939	17,818	17,733	17,628	17,543	17,459	17,373	17,274	17,182	17,082
C.	1 Borrower Payments- Principal	\$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	\$5,077,588
	2 Borrower Payments- Interest	\$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	\$1,204,236
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$245,627	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047	\$231,321	\$229,407	\$227,296	\$225,299
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.10%	3.09%	3.10%	3.11%	3.21%	3.21%	3.21%	2.77%	2.77%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	193	193	192	193	190	189	188	187	186	185	184
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$18,196,924	\$0	\$0	\$16,582,534	\$0	\$0	\$9,523,497	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.63%	2.01%	2.26%	2.65%	2.65%	2.72%	3.58%	2.98%	2.99%	3.13%	2.88%
	6 Senior Asset Percentage	107.62%	107.51%	107.70%	107.67%	107.70%	107.92%	107.80%	107.47%	107.37%	107.36%	107.35%
	7 Subordinate Asset Percentage	97.38%	97.32%	97.21%	97.18%	97.20%	97.14%	97.03%	96.71%	96.49%	96.47%	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.