

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2019
Collection Period: 03/01/19 to 03/31/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						February 28, 2019	Change	March 31, 2019	
1	Principal Balance					\$600,797,891.52	(\$5,007,836.16)	\$595,790,055.36	
2	Accrued Interest					\$3,187,200.46	\$202,925.37	\$3,390,125.83	
3	Accrued ISP					\$35,240.78	\$17,745.50	\$52,986.28	
4	Accrued SAP					\$1,967,319.80	\$970,502.61	\$2,937,822.41	
5	Total Principal And Accrued Interest Balance					\$605,987,652.56	(\$3,816,662.68)	\$602,170,989.88	
6	Fund Accounts Balance					\$23,848,991.18	(\$10,584,449.19)	\$13,264,541.99	
7	Total Student Loans And Fund Balance					\$629,836,643.74	(\$14,401,111.87)	\$615,435,531.87	
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]			184	(1)	183	
3	Number of Loans					33,733	(196)	33,537	
4	Number of Borrowers					17,082	(90)	16,992	
C. Notes and Certificates									
				3/31/2019		Balance		Balance	% of
			CUSIP	Int. Rate		February 28, 2019	Change	March 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	3.13200%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.37%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	3.13200%	\$39,050,000.00	\$0.00	\$39,050,000.00	6.12%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	3.13200%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.72%
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	3.13200%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.41%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	3.13200%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.41%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	5.17200%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.41%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	3.13200%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.40%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	8.21100%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.09%
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	2.81150%	\$148,034,091.34	(\$13,636,985.43)	\$134,397,105.91	21.07%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	3.13200%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.19%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	5.16500%	\$51,600,000.00	\$0.00	\$51,600,000.00	8.09%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	3.13200%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.19%
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	3.13200%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.53%
20	Total Notes and Certificates				3.51651%	\$651,384,091.34	(\$13,636,985.43)	\$637,747,105.91	100.00%
D. Fund Balances									
						February 28, 2019	Change	March 31, 2019	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$510,212.61	(\$226.63)	\$509,985.98	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$9,684,357.00	(\$948,126.30)	\$8,736,230.70	
5	Debt Service Fund - Interest Account					\$1,811,442.47	(\$655,198.16)	\$1,156,244.31	
6	Debt Service Fund - Principal Account					\$8,980,898.10	(\$8,980,898.10)	\$0.00	
7	Total Fund Accounts Balance					\$23,848,991.18	(\$10,584,449.19)	\$13,264,541.99	

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		3/31/2019	3/31/2019	3/31/2019
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,934,521.88)	(\$4,726,840.50)	(\$207,681.38)
2	Claim Payments	(\$145,193.86)	(\$88,765.50)	(\$56,428.36)
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$5,079,715.74)	(\$4,815,606.00)	(\$264,109.74)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$73,963.53	\$60,211.95	\$13,751.58
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	\$465.30	\$694.57	(\$229.27)
4b	Adjustments - Write-offs	(\$2,549.25)	(\$1,361.19)	(\$1,188.06)
4	Total Adjustments	(\$2,083.95)	(\$666.62)	(\$1,417.33)
5	Total Non-Cash Principal Activity	\$71,879.58	\$59,545.33	\$12,334.25
C.	Total Student Loan Principal Activity	(\$5,007,836.16)	(\$4,756,060.67)	(\$251,775.49)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,119,244.74)	(\$1,083,429.35)	(\$35,815.39)
2	Claim Payments	(\$3,950.94)	(\$2,162.91)	(\$1,788.03)
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	(\$1,123,195.68)	(\$1,085,592.26)	(\$37,603.42)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,389,167.49	\$1,334,848.28	\$54,319.21
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$17,745.50	\$14,987.41	\$2,758.09
3	Special Allowance Payments - Accrued	\$970,502.61	\$961,085.40	\$9,417.21
4	Capitalized Interest	(\$73,963.53)	(\$60,211.95)	(\$13,751.58)
5a	Small Balance and Other Adjustments	(\$588.97)	(\$448.66)	(\$140.31)
5b	Adjustments - Write-offs	(\$0.12)	\$0.15	(\$0.27)
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	(\$589.09)	(\$448.51)	(\$140.58)
6	Fee Accruals	\$11,506.18	\$10,453.00	\$1,053.18
7	Total Non-Cash Interest Activity	\$2,314,369.16	\$2,260,713.63	\$53,655.53
F.	Total Student Loan Interest Activity	\$1,191,173.48	\$1,175,121.37	\$16,052.11

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		March 31, 2019		
	1 Beginning Balance	\$7,183,655.36		
	2 Transfers to Other Funds	(\$7,183,655.36)		
	3 Amount received in the collection account related to the collection period	\$6,460,967.57		
	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	\$145,193.86		
	8 Guarantee Payments of Interest	\$3,950.94		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$32,600.33		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$6,642,712.70		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	
	1a Administrative Allowance	\$223,421.27	\$223,421.27	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$523,642.18	\$523,642.18	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$2,191,728.03	\$2,191,728.03	\$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	\$581,404.52	\$581,404.52	\$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	\$3,122,516.70	\$3,122,516.70	\$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	\$6,642,712.70	\$6,642,712.70	\$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)	\$6,642,712.70	\$6,642,712.70	\$0.00
B.	Administration Funds	\$747,063.45	\$5,895,649.25	\$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	\$5,895,649.25	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,895,649.25	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$227,590.80	\$5,668,058.45	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$169,641.01	\$5,498,417.44	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,498,417.44	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,498,417.44	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$177,550.44	\$5,320,867.00	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$172,321.64	\$5,148,545.36	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$249,805.92	\$4,898,739.44	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$175,423.68	\$4,723,315.76	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,723,315.76	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$325,377.26	\$4,397,938.50	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$306,605.00	\$4,091,333.50	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$109,433.28	\$3,981,900.22	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$277,979.00	\$3,703,921.22	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,703,921.22	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$2,191,728.03		
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	\$3,703,921.22	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,703,921.22	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,703,921.22	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,703,921.22	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,703,921.22	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,703,921.22	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,703,921.22	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,703,921.22	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,703,921.22	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,703,921.22	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,703,921.22	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,703,921.22	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,703,921.22	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,703,921.22	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,703,921.22	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,703,921.22	\$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	\$239,542.50	\$3,464,378.72	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$166,398.02	\$3,297,980.70	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$175,464.00	\$3,122,516.70	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$581,404.52		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$3,122,516.70	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$3,122,516.70	\$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	\$2,072,779.31
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$223,421.27
	5 Minus amounts required..ED..guarantee agencies	\$509,280.44
	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	3.16%
	Net Loan Rate	3.16%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$602,170,989.88
	2 Fund Balances	\$13,304,184.24
	3 Senior Notes Interest	\$690,560.27
	4 Senior Notes Outstanding	\$571,797,105.91
	Senior Asset Percentage	107.52%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$602,170,989.88
	2 Fund Balances	\$13,304,184.24
	3 All Notes Interest	\$777,681.64
	4 All Notes Outstanding	637,747,105.91
	Subordinate Asset Percentage	96.39%

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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	1,400	\$6,630,625.82	1.11%
	2 UnSubsidized Stafford	1,364	\$10,189,629.81	1.71%
	3 Consolidation	30,773	\$578,969,799.73	97.18%
	4 Total By Loan Type Distribution	33,537	\$595,790,055.36	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	414	\$6,709,630.42	1.13%
	4 Forbearance	341	\$7,700,179.53	1.29%
	5 Repayment	32,730	\$580,304,044.50	97.40%
	6 Claims	45	\$1,025,516.86	0.17%
7 Total By Borrower Status Distribution	33,537	\$595,790,055.36	100.00%	
C.	School Type Distribution:			
	1 Graduate	33,252	\$595,045,862.93	99.88%
	2 Undergraduate	285	\$744,192.43	0.12%
	3 Total By School Type Distribution	33,537	\$595,790,055.36	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	0.44%	3	\$31,163.15	0.30%	216	\$4,150,565.45	0.71%
B. Grace									
Current	-	\$0.00	0.00%	-	\$0.00	0.00%	-	\$0.00	0.00%
C. TOTAL INTERIM	4	\$29,401.00	0.44%	3	\$31,163.15	0.30%	216	\$4,150,565.45	0.71%
D. REPAYMENT:									
Active									
Current	1,113	\$5,098,681.96	75.84%	1,097	\$8,106,942.73	78.05%	28,388	\$520,814,770.10	89.48%
1-29 Days Delinquent	79	\$356,046.48	5.30%	72	\$494,223.89	4.76%	1,160	\$27,548,118.79	4.73%
30-59 Days Delinquent	15	\$88,772.31	1.32%	17	\$143,479.07	1.38%	312	\$8,646,751.01	1.49%
60-89 Days Delinquent	17	\$131,570.03	1.96%	15	\$135,108.67	1.30%	115	\$3,553,299.92	0.61%
90-119 Days Delinquent	7	\$39,643.58	0.59%	9	\$70,001.11	0.67%	71	\$1,958,569.78	0.34%
> 120 Days Delinquent	36	\$261,931.96	3.90%	40	\$357,039.49	3.44%	167	\$5,420,630.83	0.93%
E. Deferment:									
Current	72	\$341,728.22	5.08%	59	\$488,457.51	4.70%	67	\$1,902,604.69	0.33%
F. Forbearance:									
Current	54	\$356,923.71	5.31%	49	\$512,304.59	4.93%	238	\$7,088,707.95	1.22%
G. Claims	3	\$18,191.81	0.27%	3	\$48,105.94	0.46%	39	\$986,445.46	0.17%
H. TOTAL REPAYMENT	1,396	\$6,693,490.06	99.56%	1,361	\$10,355,663.00	99.70%	30,557	\$577,919,898.53	99.29%
I. TOTAL PORTFOLIO	1,400	\$6,722,891.06	100.00%	1,364	\$10,386,826.15	100.00%	30,773	\$582,070,463.98	100.00%
J. GRAND TOTAL					\$599,180,181.19				

ACCESS GROUP, INC.

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

Report Date: April 25, 2019

Collection Period: 03/01/19 to 03/31/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/19 to 03/31/19 04/25/19
A.	1 ABS Notes Outstanding	\$637,747,106
B.	1 Total Principal Balance	\$595,790,055
	2 Total Fund Accounts Balance	\$13,264,542
	3 Total Principal and Accrued Interest Balance	\$602,170,990
	4 Number of Loans	33,537
	5 Number of Borrowers	16,992
C.	1 Borrower Payments- Principal	\$4,934,522
	2 Borrower Payments- Interest	\$1,119,245
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$223,421
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	183
F.	1 Senior Notes Outstanding	\$571,797,106
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$13,636,985
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.16%
	6 Senior Asset Percentage	107.52%
	7 Subordinate Asset Percentage	96.39%

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

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

Collection Period		May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19	February-19	March-19
Reporting Date		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	4/25/2019
A.	1 Asset Backed Securities	\$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	\$637,747,106
B.	1 Total Principal Balance	\$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	\$595,790,055
	2 Total Fund Accounts Balance	\$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	\$13,264,542
	3 Total Principal and Accrued Interest Balance	\$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	\$602,170,990
	4 Number of Loans	35,520	35,278	35,095	34,869	34,682	34,501	34,329	34,134	33,937	33,733	33,537
	5 Number of Borrowers	17,939	17,818	17,733	17,628	17,543	17,459	17,373	17,274	17,182	17,082	16,992
C.	1 Borrower Payments- Principal	\$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	\$4,934,522
	2 Borrower Payments- Interest	\$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	\$1,119,245
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$243,017	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047	\$231,321	\$229,407	\$227,296	\$225,299	\$223,421
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	3.09%	3.10%	3.11%	3.21%	3.21%	3.21%	2.77%	2.77%	2.77%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	193	192	193	190	189	188	187	186	185	184	183
F.	1 Senior Notes Outstanding	\$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	\$571,797,106
	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	\$18,196,924	\$0	\$0	\$16,582,534	\$0	\$0	\$9,523,497	\$0	\$0	\$13,636,985
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.01%	2.26%	2.65%	2.65%	2.72%	3.58%	2.98%	2.99%	3.13%	2.88%	3.16%
	6 Senior Asset Percentage	107.51%	107.70%	107.67%	107.70%	107.92%	107.80%	107.47%	107.37%	107.36%	107.35%	107.52%
	7 Subordinate Asset Percentage	97.32%	97.21%	97.18%	97.20%	97.14%	97.03%	96.71%	96.49%	96.47%	96.47%	96.39%