

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					February 28, 2019	Change	March 31, 2019		
1	Principal Balance				\$117,476,697.48	(\$2,565,629.44)	\$114,911,068.04		
2	Accrued Interest				\$473,402.89	\$41,577.88	\$514,980.77		
3	Total Principal And Accrued Interest Balance				\$117,950,100.37	(\$2,524,051.56)	\$115,426,048.81		
4	Fund Accounts Balance				\$7,497,797.54	\$2,481,019.83	\$9,978,817.37		
5	Total Student Loans And Fund Balance				\$125,447,897.91	(\$43,031.73)	\$125,404,866.18		
B. Student Loan Portfolio and Fund Balance									
					February 28, 2019	Change	March 31, 2019		
1	Weighted Average Coupon (WAC)				5.80%	0.00%	5.80%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		89	(3)	86		
3	Number of Loans				15,544	(230)	15,314		
4	Number of Borrowers				13,262	(189)	13,073		
C. Notes and Certificates									
				3/31/2019	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	February 28, 2019	Change	March 31, 2019	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	3.98200%	\$41,000,000.00	\$0.00	\$41,000,000.00	33.6%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.99200%	\$42,500,000.00	\$0.00	\$42,500,000.00	34.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	3.78400%	\$38,600,000.00	\$0.00	\$38,600,000.00	31.6%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
7	Total Notes and Certificates				3.92289%	\$122,100,000.00	\$0.00	\$122,100,000.00	100.0%
D. Fund Accounts Balance									
					February 28, 2019	Change	March 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				\$156,204.47	\$0.00	\$156,204.47		
4	Collection Account				\$3,203,811.22	\$623,057.20	3,826,868.42		
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				\$0.00	\$0.00	\$0.00		
8	Class A-2 Principal Account				\$0.00	\$0.00	\$0.00		
9	Class A-3 Interest Account				\$126,247.20	(\$1,008.60)	\$125,238.60		
10	Class A-3 Principal Account				\$3,365,315.95	\$1,863,006.07	\$5,228,322.02		
11	Class A-4 Interest Account				\$130,534.50	(\$391.00)	\$130,143.50		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$115,684.20	(\$3,643.84)	\$112,040.36		
14	Class B-1 Principal Account				\$0.00	\$0.00	\$0.00		
15	Class B-2 Interest Account				\$0.00	\$0.00	\$0.00		
16	Class B-2 Principal Account				\$0.00	\$0.00	\$0.00		
17	Total Fund Accounts Balance				\$7,497,797.54	\$2,481,019.83	\$9,978,817.37		

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2019	
1 Borrower Payments - Total		(\$2,452,879.83)
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		(\$2,452,879.83)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		(\$587.94)
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	\$353.07	
4b Adjustments - Write-offs	(\$112,514.74)	
4 Total Adjustments		(\$112,161.67)
5 Total Non-Cash Principal Activity		(\$112,749.61)
C. Total Student Loan Principal Activity		(\$2,565,629.44)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$555,735.66)
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		(\$555,735.66)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$597,200.11
2 Capitalized Interest		\$587.94
3a Small Balance and Other Adjustments	(\$819.65)	
3b Adjustments - Write-offs	(\$4,439.86)	
3 Total Adjustments		(\$5,259.51)
4 Fee Accruals		\$4,785.00
5 Total Non-Cash Interest Activity		\$597,313.54
F. Total Student Loan Interest Activity		\$41,577.88

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	March 31, 2019		
	Transfers to Other Funds	\$2,483,732.02		
	1a Amount received in the collection account related to the collection period	(\$2,483,732.02)		
	1b Earnings	\$3,010,060.85		
	1c Recoveries	\$9,464.80		
	1d Misc. Payments Received/Due	\$88,708.93		
	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	\$3,108,234.58		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$95,755.39	\$95,755.39	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$5,490.73	\$5,490.73	\$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	\$230,037.08	\$230,037.08	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$129,497.50	\$129,497.50	\$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	\$228,882.56	\$228,882.56	\$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)	\$2,185,928.74	\$2,185,928.74	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$232,642.58	\$232,642.58	\$0.00	
Total Payments	\$3,108,234.58	\$3,108,234.58	\$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)	\$3,108,234.58	\$3,108,234.58	\$0.00
B.	First	Administration Allowance	\$101,246.12	\$3,006,988.46	\$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	\$3,006,988.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,006,988.46	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$230,037.08	\$2,776,951.38	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$129,497.50	\$2,647,453.88	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$359,534.58		
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	\$2,647,453.88	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,647,453.88	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,647,453.88	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,647,453.88	\$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]:	\$228,882.56	\$2,418,571.32	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$2,418,571.32	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,418,571.32	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,418,571.32	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,418,571.32	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,418,571.32	\$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	\$2,418,571.32	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,418,571.32	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,185,928.74	\$232,642.58	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$232,642.58	\$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		\$122,100,000.00	
3 Amount of Accrued Interest		\$555,560.03	
4 Plus investment earnings and late fees		\$20,321.34	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$43,091.65	
7 Minus Notes fees expected during current Interest Period		\$5,490.73	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.18%	
Net Loan Rate		5.18%	
B. Senior Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$115,426,048.81	\$115,426,048.81
2 Fund Balances		\$9,978,817.37	\$1,893,042.55
3 Senior Notes Interest and Fees Accrued		\$215,897.82	\$215,897.82
4 Senior Notes Outstanding		\$83,500,000.00	\$83,500,000.00
Senior Asset Percentage		149.93%	140.24%
C. Subordinate Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$115,426,048.81	\$115,426,048.81
2 Fund Balances		\$9,978,817.37	\$1,893,042.55
3 All Notes Interest and Fees Accrued		\$325,091.36	\$325,091.36
4 All Notes Outstanding		\$122,100,000.00	\$114,700,000.00
Subordinate Asset Percentage		102.44%	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	15,314	\$114,911,068.04	100.00%
	2 Total By Loan Type Distribution (a)	15,314	\$114,911,068.04	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$71,893.00	0.06%
	2 Grace	1	\$3,000.00	0.00%
	3 Deferment	-	\$0.00	0.00%
	4 Forbearance	62	\$519,335.65	0.45%
	5 Repayment	15,230	\$114,087,856.83	99.28%
	6 Interim Charge-Offs	14	\$228,982.56	0.20%
	7 Total By Borrower Status Distribution	15,314	\$114,911,068.04	100.00%
C.	School Type Distribution:			
	1 Graduate	15,204	\$113,859,941.48	99.09%
	2 Undergraduate	110	\$1,051,126.56	0.91%
	3 Total By Loan Type Distribution	15,314	\$114,911,068.04	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	7	\$128,033.63	0.11%	
B. Grace				
Current	1	\$4,943.33	0.00%	
C. TOTAL INTERIM	8	\$132,976.96	0.12%	
D. REPAYMENT:				
Active				
Current	13,935	\$103,175,746.46	89.39%	
1-29 Days Delinquent	1,037	\$8,777,793.74	7.60%	
30-59 Days Delinquent	69	\$754,238.75	0.65%	
60-89 Days Delinquent	69	\$575,185.32	0.50%	
90-119 Days Delinquent	47	\$497,217.26	0.43%	
120-149 Days Delinquent	39	\$348,182.45	0.30%	
150-179 Days Delinquent	34	\$406,416.75	0.35%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	62	\$528,548.25	0.46%	
G. Interim Charge-Offs	14	\$229,742.87	0.20%	
H. TOTAL REPAYMENT	15,306	\$115,293,071.85	99.88%	
I. TOTAL PORTFOLIO	15,314	\$115,426,048.81	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$122,100,000
B.	1 Total Private Principal Outstanding Balance	\$114,911,068
	2 Total Fund Accounts Balance	\$9,978,817
	3 Total Principal and Accrued Interest Balance	\$115,426,049
	4 Number of Loans	15,314
	5 Number of Borrowers	13,073
C.	1 Borrower Payments- Principal	\$2,452,880
	2 Borrower Payments- Interest	\$555,736
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$95,755
	3 Cash Release to Access Group Inc	\$232,643
E.	1 Weighted Average Coupon (WAC)	5.80%
	2 Weighted Average Remaining Maturity (WARM)	86
F.	1 Senior Notes Outstanding	\$83,500,000
	2 Subordinate Note Outstanding	\$38,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.18%
	6 Senior Asset Percentage	149.93%
	7 Subordinate Asset Percentage	102.44%

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Portfolio Trend Analysis Report
March 31, 2019

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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	\$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	\$122,100,000	\$122,100,000
B.	1 Total Private Principal Balance	\$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	\$117,476,697	\$114,911,068
	2 Total Fund Accounts Balance	\$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	\$7,497,798	\$9,978,817
	3 Total Principal and Accrued Interest Balance	\$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	\$117,950,100	\$115,426,049
	4 Number of Loans	17,394	17,138	16,900	16,661	16,490	16,298	16,102	15,923	15,724	15,544	15,314
	5 Number of Borrowers	14,757	14,533	14,338	14,157	14,022	13,867	13,719	13,569	13,409	13,262	13,073
C.	1 Borrower Payments- Principal	\$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	\$2,386,564	\$2,452,880
	2 Borrower Payments- Interest	\$649,307	\$633,379	\$635,774	\$653,843	\$607,420	\$614,074	\$611,155	\$578,052	\$606,904	\$591,795	\$555,736
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$117,291	\$114,780	\$112,365	\$110,135	\$111,308	\$106,182	\$104,146	\$102,078	\$99,930	\$97,893	\$95,755
	3 Cash Release to Access Group	\$345,793	\$29,866	\$333,155	\$0	\$226,092	\$12,233	\$0	\$70,310	\$98,311	\$152,086	\$232,643
E.	1 Weighted Average Coupon (WAC)	5.08%	5.09%	5.39%	5.39%	5.39%	5.39%	5.38%	5.38%	5.80%	5.80%	5.80%
	2 Weighted Average Remaining Maturity (WARM)	95	93	93	94	91	91	90	89	89	89	86
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	\$83,500,000	\$83,500,000
	2 Subordinate Note Outstanding	\$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	\$38,600,000	\$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	\$0	\$8,650,000	\$0	\$0	\$7,600,000	\$0	\$0	\$6,100,000	\$0	\$0
	5 Net Loan Rate	4.55%	4.46%	4.99%	4.85%	4.77%	5.02%	4.86%	4.81%	5.30%	5.25%	5.18%
	6 Senior Asset Percentage	176.08%	175.81%	165.70%	165.49%	165.61%	156.40%	156.51%	156.36%	149.24%	150.01%	149.93%
	7 Subordinate Asset Percentage	102.41%	102.23%	102.47%	102.33%	102.40%	102.36%	102.33%	102.32%	102.48%	102.50%	102.44%