

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 28, 2019
Collection Period: 04/01/19 to 04/30/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						March 31, 2019	Change	April 30, 2019	
1	Principal Balance					\$595,790,055.36	(\$4,941,374.23)	\$590,848,681.13	
2	Accrued Interest					\$3,390,125.83	\$61,221.71	\$3,451,347.54	
3	Accrued ISP					\$52,986.28	\$17,591.48	\$70,577.76	
4	Accrued SAP					\$2,937,822.41	\$950,067.27	\$3,887,889.68	
5	Total Principal And Accrued Interest Balance					\$602,170,989.88	(\$3,912,493.77)	\$598,258,496.11	
6	Fund Accounts Balance					\$13,264,541.99	\$4,073,618.56	\$17,338,160.55	
7	Total Student Loans And Fund Balance					\$615,435,531.87	\$161,124.79	\$615,596,656.66	
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]			183	(2)	181	
3	Number of Loans					33,537	(197)	33,340	
4	Number of Borrowers					16,992	(91)	16,901	
C. Notes and Certificates									
				4/30/2019		Balance		Balance	% of
			CUSIP	Int. Rate		March 31, 2019	Change	April 30, 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	5.55600%	\$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	5.66300%	\$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	13.14800%	\$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	5.66600%	\$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	6.15900%	\$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	2.75300%	\$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	5.60500%	\$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	2.75300%	\$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%	\$134,397,105.91	\$0.00	\$134,397,105.91	21.07%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	6.14900%	\$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	2.75300%	\$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	5.57500%	\$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	10.16600%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.53%
20	Total Notes and Certificates				5.04782%	\$637,747,105.91	\$0.00	\$637,747,105.91	100.00%
D. Fund Balances									
						March 31, 2019	Change	April 30, 2019	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$509,985.98	\$1,512.14	\$511,498.12	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$8,736,230.70	(\$382,537.07)	\$8,353,693.63	
5	Debt Service Fund - Interest Account					\$1,156,244.31	\$1,332,126.79	\$2,488,371.10	
6	Debt Service Fund - Principal Account					\$0.00	\$3,122,516.70	\$3,122,516.70	
7	Total Fund Accounts Balance					\$13,264,541.99	\$4,073,618.56	\$17,338,160.55	

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.		Totals	CONSOLIDATION	STAFFORD
		4/30/2019	4/30/2019	4/30/2019
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,746,081.68)	(\$4,537,275.68)	(\$208,806.00)
2	Claim Payments	(\$276,483.56)	(\$276,483.56)	\$0.00
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	\$970.17	\$970.17	\$0.00
5	New Acquisitions - Total	\$970.17	\$970.17	\$0.00
6	Total Cash Principal Activity	(\$5,021,595.07)	(\$4,812,789.07)	(\$208,806.00)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$83,142.61	\$66,134.96	\$17,007.65
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	\$0.43	\$0.00	\$0.43
4b	Adjustments - Write-offs	(\$2,922.20)	(\$2,922.20)	\$0.00
4	Total Adjustments	(\$2,921.77)	(\$2,922.20)	\$0.43
5	Total Non-Cash Principal Activity	\$80,220.84	\$63,212.76	\$17,008.08
C.	Total Student Loan Principal Activity	(\$4,941,374.23)	(\$4,749,576.31)	(\$191,797.92)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,190,117.90)	(\$1,152,291.96)	(\$37,825.94)
2	Claim Payments	(\$9,480.58)	(\$9,480.58)	\$0.00
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	(\$1,199,598.48)	(\$1,161,772.54)	(\$37,825.94)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,335,451.31	\$1,283,124.82	\$52,326.49
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$17,591.48	\$15,012.58	\$2,578.90
3	Special Allowance Payments - Accrued	\$950,067.27	\$940,977.55	\$9,089.72
4	Capitalized Interest	(\$83,142.61)	(\$66,134.96)	(\$17,007.65)
5a	Small Balance and Other Adjustments	(\$2,320.65)	(\$2,495.41)	\$174.76
5b	Adjustments - Write-offs	(\$0.06)	(\$0.06)	\$0.00
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	(\$2,320.71)	(\$2,495.47)	\$174.76
6	Fee Accruals	\$10,832.20	\$9,816.12	\$1,016.08
7	Total Non-Cash Interest Activity	\$2,228,478.94	\$2,180,300.64	\$48,178.30
F.	Total Student Loan Interest Activity	\$1,028,880.46	\$1,018,528.10	\$10,352.36

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		April 30, 2019		
	1 Beginning Balance	\$6,642,712.70		
	2 Transfers to Other Funds	(\$6,642,712.70)		
	3 Amount received in the collection account related to the collection period	\$7,685,181.64		
	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	\$276,483.56		
	8 Guarantee Payments of Interest	\$9,480.58		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$970.17)		
	11 Interest and Other Earnings	\$39,642.25		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$8,009,817.86		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$221,568.26	\$221,568.26	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$517,961.54	\$517,961.54	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,346,590.57	\$1,346,590.57	\$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	\$144,341.83	\$144,341.83	\$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	\$5,779,355.66	\$5,779,355.66	\$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	\$8,009,817.86	\$8,009,817.86	\$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)	\$8,009,817.86	\$8,009,817.86	\$0.00
B.	Administration Funds	\$739,529.80	\$7,270,288.06	\$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	\$7,270,288.06	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,270,288.06	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$112,236.12	\$7,158,051.94	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$83,512.33	\$7,074,539.61	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,074,539.61	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,074,539.61	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$86,830.76	\$6,987,708.85	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$102,745.92	\$6,884,962.93	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$99,526.94	\$6,785,435.99	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$85,875.84	\$6,699,560.15	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,699,560.15	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$346,369.34	\$6,353,190.81	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$182,247.00	\$6,170,943.81	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$110,434.32	\$6,060,509.49	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$136,812.00	\$5,923,697.49	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,923,697.49	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,346,590.57		
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	\$5,923,697.49	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,923,697.49	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,923,697.49	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,923,697.49	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,923,697.49	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,923,697.49	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,923,697.49	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,923,697.49	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,923,697.49	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,923,697.49	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,923,697.49	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,923,697.49	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,923,697.49	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,923,697.49	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,923,697.49	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,923,697.49	\$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	\$48,986.75	\$5,874,710.74	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$47,997.08	\$5,826,713.66	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$47,358.00	\$5,779,355.66	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$144,341.83		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,779,355.66	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,779,355.66	\$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	\$2,027,192.87
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$221,568.26
	5 Minus amounts required..ED..guarantee agencies	\$505,163.00
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$13,712.71
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.07%
	Net Loan Rate	3.07%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$598,258,496.11
	2 Fund Balances	\$17,365,921.30
	3 Senior Notes Interest	\$1,546,699.32
	4 Senior Notes Outstanding	\$571,797,105.91
	Senior Asset Percentage	107.39%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$598,258,496.11
	2 Fund Balances	\$17,365,921.30
	3 All Notes Interest	\$1,844,320.31
	4 All Notes Outstanding	637,747,105.91
	Subordinate Asset Percentage	96.24%

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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	1,381	\$6,553,604.23	1.11%
	2 UnSubsidized Stafford	1,352	\$10,074,853.48	1.71%
	3 Consolidation	30,607	\$574,220,223.42	97.19%
	4 Total By Loan Type Distribution	33,340	\$590,848,681.13	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	405	\$6,708,711.34	1.14%
	4 Forbearance	352	\$7,459,215.23	1.26%
	5 Repayment	32,534	\$575,527,671.57	97.41%
	6 Claims	42	\$1,102,398.94	0.19%
7 Total By Borrower Status Distribution	33,340	\$590,848,681.13	100.00%	
C.	School Type Distribution:			
	1 Graduate	33,063	\$590,128,206.77	99.88%
	2 Undergraduate	277	\$720,474.36	0.12%
	3 Total By School Type Distribution	33,340	\$590,848,681.13	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									
	Current	4	\$29,401.00	0.44%	3	\$31,226.60	0.30%	208	\$4,031,755.26	0.70%
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	\$31,226.60	0.30%	208	\$4,031,755.26	0.70%
D.	REPAYMENT:									
	Active									
	Current	1,081	\$4,998,656.33	75.31%	1,067	\$7,957,548.82	76.71%	28,361	\$520,485,922.08	90.16%
	1-29 Days Delinquent	87	\$394,688.45	5.95%	85	\$637,281.51	6.14%	1,148	\$26,419,522.33	4.58%
	30-59 Days Delinquent	25	\$117,967.72	1.78%	23	\$137,804.46	1.33%	197	\$5,482,159.06	0.95%
	60-89 Days Delinquent	11	\$57,980.79	0.87%	13	\$84,562.20	0.82%	137	\$4,528,332.44	0.78%
	90-119 Days Delinquent	7	\$76,684.54	1.16%	7	\$88,362.12	0.85%	57	\$1,801,787.63	0.31%
	> 120 Days Delinquent	30	\$221,619.93	3.34%	34	\$304,932.50	2.94%	164	\$4,682,812.03	0.81%
E.	Deferment:									
	Current	68	\$314,281.20	4.73%	57	\$452,843.47	4.37%	72	\$2,093,977.07	0.36%
F.	Forbearance:									
	Current	62	\$396,542.08	5.97%	63	\$630,269.97	6.08%	227	\$6,702,014.28	1.16%
G.	Claims	5	\$29,617.46	0.45%	3	\$48,264.46	0.47%	34	\$1,061,210.88	0.18%
H.	TOTAL REPAYMENT	1,376	\$6,608,038.50	99.56%	1,352	\$10,341,869.51	99.70%	30,397	\$573,257,737.80	99.30%
I.	TOTAL PORTFOLIO	1,380	\$6,637,439.50	100.00%	1,355	\$10,373,096.11	100.00%	30,605	\$577,289,493.06	100.00%
J.	GRAND TOTAL					\$594,300,028.67				

ACCESS GROUP, INC.

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

Report Date: May 28, 2019

Collection Period: 04/01/19 to 04/30/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/19 to 04/30/19 05/28/19
A.	1 ABS Notes Outstanding	\$637,747,106
B.	1 Total Principal Balance	\$590,848,681
	2 Total Fund Accounts Balance	\$17,338,161
	3 Total Principal and Accrued Interest Balance	\$598,258,496
	4 Number of Loans	33,340
	5 Number of Borrowers	16,901
C.	1 Borrower Payments- Principal	\$4,746,082
	2 Borrower Payments- Interest	\$1,190,118
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$221,568
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	181
F.	1 Senior Notes Outstanding	\$571,797,106
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.07%
	6 Senior Asset Percentage	107.39%
	7 Subordinate Asset Percentage	96.24%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
April 30, 2019

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

Collection Period		June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19	February-19	March-19	April-19
Reporting Date		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	5/28/2019
A.	1 Asset Backed Securities	\$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	\$637,747,106
B.	1 Total Principal Balance	\$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	\$590,848,681
	2 Total Fund Accounts Balance	\$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	\$17,338,161
	3 Total Principal and Accrued Interest Balance	\$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	\$598,258,496
	4 Number of Loans	35,278	35,095	34,869	34,682	34,501	34,329	34,134	33,937	33,733	33,537	33,340
	5 Number of Borrowers	17,818	17,733	17,628	17,543	17,459	17,373	17,274	17,182	17,082	16,992	16,901
C.	1 Borrower Payments- Principal	\$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	\$4,746,082
	2 Borrower Payments- Interest	\$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	\$1,190,118
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$240,666	\$238,766	\$236,696	\$240,893	\$233,047	\$231,321	\$229,407	\$227,296	\$225,299	\$223,421	\$221,568
	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%	3.11%	3.21%	3.21%	3.21%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	192	193	190	189	188	187	186	185	184	183	181
F.	1 Senior Notes Outstanding	\$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	\$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	\$18,196,924	\$0	\$0	\$16,582,534	\$0	\$0	\$9,523,497	\$0	\$0	\$13,636,985	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.26%	2.65%	2.65%	2.72%	3.58%	2.98%	2.99%	3.13%	2.88%	3.16%	3.07%
	6 Senior Asset Percentage	107.70%	107.67%	107.70%	107.92%	107.80%	107.47%	107.37%	107.36%	107.35%	107.52%	107.39%
	7 Subordinate Asset Percentage	97.21%	97.18%	97.20%	97.14%	97.03%	96.71%	96.49%	96.47%	96.47%	96.39%	96.24%