

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: May 28, 2019

Collection Period: 04/01/2019 to 04/30/2019

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					March 31, 2019	Change	April 30, 2019		
1	Principal Balance				\$114,911,068.04	(\$2,467,877.10)	\$112,443,190.94		
2	Accrued Interest				\$514,980.77	(\$36,843.99)	\$478,136.78		
3	Total Principal And Accrued Interest Balance				\$115,426,048.81	(\$2,504,721.09)	\$112,921,327.72		
4	Fund Accounts Balance				\$9,978,817.37	(\$5,287,068.88)	\$4,691,748.49		
5	Total Student Loans And Fund Balance				\$125,404,866.18	(\$7,791,789.97)	\$117,613,076.21		
B. Student Loan Portfolio and Fund Balance									
					March 31, 2019	Change	April 30, 2019		
1	Weighted Average Coupon (WAC)				5.80%	-0.12%	5.68%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		86	0	86		
3	Number of Loans				15,314	(171)	15,143		
4	Number of Borrowers				13,073	(144)	12,929		
C. Notes and Certificates									
					4/30/2019	Balance	Balance	Balance	
						March 31, 2019	Change	April 30, 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	3.99500%	\$41,000,000.00	(\$7,400,000.00)	\$33,600,000.00	29.3%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.97200%	\$42,500,000.00	\$0.00	\$42,500,000.00	37.1%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	3.83000%	\$38,600,000.00	\$0.00	\$38,600,000.00	33.7%
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				3.93095%	\$122,100,000.00	(\$7,400,000.00)	\$114,700,000.00	100.0%
D. Fund Accounts Balance									
						March 31, 2019	Change	April 30, 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					\$3,826,868.42	(\$54,936.90)	3,771,931.52	
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					\$125,238.60	(\$20,850.12)	\$104,388.48	
10	Class A-3 Principal Account					\$5,228,322.02	(\$5,214,071.26)	\$14,250.76	
11	Class A-4 Interest Account					\$130,143.50	(\$646.00)	\$129,497.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$112,040.36	\$3,435.40	\$115,475.76	
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					\$9,978,817.37	(\$5,287,068.88)	\$4,691,748.49	

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	April 30, 2019	
1 Borrower Payments - Total		(\$2,358,294.45)
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		(\$2,358,294.45)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$10,889.13
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$3,463.48)	
4b Adjustments - Write-offs	(\$117,008.30)	
4 Total Adjustments		(\$120,471.78)
5 Total Non-Cash Principal Activity		(\$109,582.65)
C. Total Student Loan Principal Activity		(\$2,467,877.10)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$582,151.34)
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		(\$582,151.34)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$553,766.42
2 Capitalized Interest		(\$10,889.13)
3a Small Balance and Other Adjustments	\$2,191.71	
3b Adjustments - Write-offs	(\$4,026.65)	
3 Total Adjustments		(\$1,834.94)
4 Fee Accruals		\$4,265.00
5 Total Non-Cash Interest Activity		\$545,307.35
F. Total Student Loan Interest Activity		(\$36,843.99)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	April 30, 2019		
	Transfers to Other Funds	\$3,108,234.58		
	1a Amount received in the collection account related to the collection period	(\$3,108,234.58)		
	1b Earnings	\$2,930,593.87		
	1c Recoveries	\$15,536.34		
	1d Misc. Payments Received/Due	\$97,315.55		
	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	\$3,043,445.76		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$93,698.91	\$93,698.91	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$2,920.94	\$2,920.94	\$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	\$131,839.68	\$131,839.68	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$129,327.50	\$129,327.50	\$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	\$119,953.36	\$119,953.36	\$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)	\$2,483,353.73	\$2,483,353.73	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$82,351.64	\$82,351.64	\$0.00	
Total Payments	\$3,043,445.76	\$3,043,445.76	\$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)	\$3,043,445.76	\$3,043,445.76	\$0.00
B.	First	Administration Allowance	\$96,619.85	\$2,946,825.91	\$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	\$2,946,825.91	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,946,825.91	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$131,839.68	\$2,814,986.23	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$129,327.50	\$2,685,658.73	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$261,167.18		
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	\$2,685,658.73	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,685,658.73	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,685,658.73	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,685,658.73	\$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]:	\$119,953.36	\$2,565,705.37	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$2,565,705.37	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,565,705.37	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,565,705.37	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,565,705.37	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,565,705.37	\$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	\$2,565,705.37	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,565,705.37	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,483,353.73	\$82,351.64	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$82,351.64	\$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	\$114,700,000.00		
3 Amount of Accrued Interest	\$532,169.59		
4 Plus investment earnings and late fees	\$23,321.39		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$42,166.20		
7 Minus Notes fees expected during current Interest Period	\$2,920.94		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.34%		
Net Loan Rate	5.34%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$112,921,327.72	\$112,921,327.72	
2 Fund Balances	\$4,691,748.49	\$4,182,471.65	
3 Senior Notes Interest and Fees Accrued	\$106,659.54	\$106,659.54	
4 Senior Notes Outstanding	\$76,100,000.00	\$76,100,000.00	
Senior Asset Percentage	154.41%	153.74%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$112,921,327.72	\$112,921,327.72	
2 Fund Balances	\$4,691,748.49	\$4,182,471.65	
3 All Notes Interest and Fees Accrued	\$109,799.37	\$109,799.37	
4 All Notes Outstanding	\$114,700,000.00	\$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	15,143	\$112,443,190.94	100.00%
	2 Total By Loan Type Distribution (a)	15,143	\$112,443,190.94	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	59	\$442,230.26	0.39%
	5 Repayment	15,060	\$111,726,462.71	99.36%
	6 Interim Charge-Offs	16	\$199,604.97	0.18%
	7 Total By Borrower Status Distribution	15,143	\$112,443,190.94	100.00%
C.	School Type Distribution:			
	1 Graduate	15,034	\$111,432,737.12	99.10%
	2 Undergraduate	109	\$1,010,453.82	0.90%
	3 Total By Loan Type Distribution	15,143	\$112,443,190.94	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	7	\$128,391.04	0.11%
B.	Grace			
	Current	1	\$4,958.77	0.00%
C.	TOTAL INTERIM	8	\$133,349.81	0.12%
D.	REPAYMENT:			
	Active			
	Current	13,871	\$101,927,749.79	90.26%
	1-29 Days Delinquent	836	\$6,906,955.90	6.12%
	30-59 Days Delinquent	172	\$1,569,274.91	1.39%
	60-89 Days Delinquent	77	\$650,708.72	0.58%
	90-119 Days Delinquent	38	\$359,281.24	0.32%
	120-149 Days Delinquent	39	\$422,844.41	0.37%
	150-179 Days Delinquent	26	\$284,171.02	0.25%
	> 180 Days Delinquent	1	\$14,914.89	0.01%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	59	\$451,415.97	0.40%
G.	Interim Charge-Offs	16	\$200,661.06	0.18%
H.	TOTAL REPAYMENT	15,135	\$112,787,977.91	99.88%
I.	TOTAL PORTFOLIO	15,143	\$112,921,327.72	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$114,700,000
B.	1 Total Private Principal Outstanding Balance	\$112,443,191
	2 Total Fund Accounts Balance	\$4,691,748
	3 Total Principal and Accrued Interest Balance	\$112,921,328
	4 Number of Loans	15,143
	5 Number of Borrowers	12,929
C.	1 Borrower Payments- Principal	\$2,358,294
	2 Borrower Payments- Interest	\$582,151
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$93,699
	3 Cash Release to Access Group Inc	\$82,352
E.	1 Weighted Average Coupon (WAC)	5.68%
	2 Weighted Average Remaining Maturity (WARM)	86
F.	1 Senior Notes Outstanding	\$76,100,000
	2 Subordinate Note Outstanding	\$38,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.34%
	6 Senior Asset Percentage	154.41%
	7 Subordinate Asset Percentage	102.44%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
April 30, 2019

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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	\$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	\$114,700,000
B.	1 Total Private Principal Balance	\$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	\$112,443,191
	2 Total Fund Accounts Balance	\$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	\$4,691,748
	3 Total Principal and Accrued Interest Balance	\$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	\$112,921,328
	4 Number of Loans	17,138	16,900	16,661	16,490	16,298	16,102	15,923	15,724	15,544	15,314	15,143
	5 Number of Borrowers	14,533	14,338	14,157	14,022	13,867	13,719	13,569	13,409	13,262	13,073	12,929
C.	1 Borrower Payments- Principal	\$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	\$2,358,294
	2 Borrower Payments- Interest	\$633,379	\$635,774	\$653,843	\$607,420	\$614,074	\$611,155	\$578,052	\$606,904	\$591,795	\$555,736	\$582,151
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$114,780	\$112,365	\$110,135	\$111,308	\$106,182	\$104,146	\$102,078	\$99,930	\$97,893	\$95,755	\$93,699
	3 Cash Release to Access Group	\$29,866	\$333,155	\$0	\$226,092	\$12,233	\$0	\$70,310	\$98,311	\$152,086	\$232,643	\$82,352
E.	1 Weighted Average Coupon (WAC)	5.09%	5.39%	5.39%	5.39%	5.39%	5.38%	5.38%	5.80%	5.80%	5.80%	5.68%
	2 Weighted Average Remaining Maturity (WARM)	93	93	94	91	91	90	89	89	89	86	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	\$83,500,000	\$83,500,000	\$76,100,000
	2 Subordinate Note Outstanding	\$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	\$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	\$8,650,000	\$0	\$0	\$7,600,000	\$0	\$0	\$6,100,000	\$0	\$0	\$0
	5 Net Loan Rate	4.46%	4.99%	4.85%	4.77%	5.02%	4.86%	4.81%	5.30%	5.25%	5.18%	5.34%
	6 Senior Asset Percentage	175.81%	165.70%	165.49%	165.61%	156.40%	156.51%	156.36%	149.24%	150.01%	149.93%	154.41%
	7 Subordinate Asset Percentage	102.23%	102.47%	102.33%	102.40%	102.36%	102.33%	102.32%	102.48%	102.50%	102.44%	102.44%