

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 25, 2019
Collection Period: 05/01/19 to 05/31/19

| I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary | | | | | | | | | |
|--|--|--|-------|-----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------|
| A. Student Loan Portfolio and Fund Balance | | | | | | | | | |
| | | | | | April 30, 2019 | Change | May 31, 2019 | | |
| 1 | Principal Balance | | | | \$590,848,681.13 | (\$4,808,342.32) | \$586,040,338.81 | | |
| 2 | Accrued Interest | | | | \$3,451,347.54 | \$110,036.27 | \$3,561,383.80 | | |
| 3 | Accrued ISP | | | | \$70,577.76 | (\$35,095.04) | \$35,482.72 | | |
| 4 | Accrued SAP | | | | \$3,887,889.68 | (\$2,011,121.77) | \$1,876,767.91 | | |
| 5 | Total Principal And Accrued Interest Balance | | | | \$598,258,496.11 | (\$6,744,522.86) | \$591,513,973.24 | | |
| 6 | Fund Accounts Balance | | | | \$17,338,160.55 | \$5,777,409.89 | \$23,115,570.44 | | |
| 7 | Total Student Loans And Fund Balance | | | | \$615,596,656.66 | (\$967,112.97) | \$614,629,543.68 | | |
| 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] | 181 | 0 | 181 | | |
| 3 | Number of Loans | | | | 33,340 | (186) | 33,154 | | |
| 4 | Number of Borrowers | | | | 16,901 | (99) | 16,802 | | |
| C. Notes and Certificates | | | | | | | | | |
| | | | | 5/31/2019 | Balance | Balance | % of | | |
| | | | CUSIP | Int. Rate | April 30, 2019 | Change | May 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 | 3.15200% | \$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 | 2.78800% | \$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 | 2.68900% | \$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 | 2.77100% | \$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 | 3.27900% | \$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 | 3.22300% | \$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 | 3.15000% | \$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 | 3.22300% | \$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 | 3.65500% | \$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 | 2.83700% | \$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 | 3.15000% | \$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 | 3.15000% | \$22,500,000.00 | \$0.00 | \$22,500,000.00 | 3.53% |
| 20 | Total Notes and Certificates | | | | 3.05656% | \$637,747,105.91 | \$0.00 | \$637,747,105.91 | 100.00% |
| D. Fund Balances | | | | | | | | | |
| | | | | | April 30, 2019 | Change | May 31, 2019 | | |
| 1 | Acquisition Fund | | | | \$0.00 | \$0.00 | \$0.00 | | |
| 2 | Administration Fund | | | | \$511,498.12 | (\$4,445.83) | \$507,052.29 | | |
| 3 | Capitalized Interest Fund | | | | \$2,862,081.00 | \$0.00 | \$2,862,081.00 | | |
| 4 | Collection Fund | | | | \$8,353,693.63 | \$1,052,806.06 | \$9,406,499.69 | | |
| 5 | Debt Service Fund - Interest Account | | | | \$2,488,371.10 | (\$1,050,306.00) | \$1,438,065.10 | | |
| 6 | Debt Service Fund - Principal Account | | | | \$3,122,516.70 | \$5,779,355.66 | \$8,901,872.36 | | |
| 7 | Total Fund Accounts Balance | | | | \$17,338,160.55 | \$5,777,409.89 | \$23,115,570.44 | | |

ACCESS GROUP, INC.

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

Report Date: June 25, 2019
Collection Period: 05/01/19 to 05/31/19

| II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals | | | | |
|--|--|-------------------------|-------------------------|-----------------------|
| A. | | Totals | CONSOLIDATION | STAFFORD |
| | | 5/31/2019 | 5/31/2019 | 5/31/2019 |
| A. | Student Loan Cash Principal Activity | | | |
| 1 | Borrower Payments - Total | (\$4,667,582.64) | (\$4,536,643.61) | (\$130,939.03) |
| 2 | Claim Payments | (\$248,913.27) | (\$239,888.78) | (\$9,024.49) |
| 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 | (\$4,916,495.91) | (\$4,776,532.39) | (\$139,963.52) |
| B. | Student Loan Non-Cash Principal Activity | | | |
| 1 | Capitalized Interest | \$106,870.20 | \$85,409.79 | \$21,460.41 |
| 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 | \$3,906.64 | \$3,859.73 | \$46.91 |
| 4b | Adjustments - Write-offs | (\$2,623.25) | (\$2,416.67) | (\$206.58) |
| 4 | Total Adjustments | \$1,283.39 | \$1,443.06 | (\$159.67) |
| 5 | Total Non-Cash Principal Activity | \$108,153.59 | \$86,852.85 | \$21,300.74 |
| C. | Total Student Loan Principal Activity | (\$4,808,342.32) | (\$4,689,679.54) | (\$118,662.78) |
| D. | Student Loan Cash Interest Activity | | | |
| 1 | Borrower Payments - Total | (\$1,153,946.00) | (\$1,118,383.85) | (\$35,562.15) |
| 2 | Claim Payments | (\$6,805.09) | (\$6,341.94) | (\$463.15) |
| 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) | (\$53,025.63) | (\$43,581.96) | (\$9,443.67) |
| 7 | Special Allowance Payments (SAP) | (\$2,908,430.17) | (\$2,879,858.27) | (\$28,571.90) |
| 8 | Total Cash Interest Activity | (\$4,122,206.89) | (\$4,048,166.02) | (\$74,040.87) |
| E. | Student Loan Non-Cash Interest Activity | | | |
| 1 | Borrower Accruals | \$1,366,286.32 | \$1,312,829.63 | \$53,456.69 |
| 2 | Subsidized Gov't Interest - Accrued Interest (ISP) | \$17,891.24 | \$15,250.66 | \$2,640.58 |
| 3 | Special Allowance Payments - Accrued | \$926,700.64 | \$918,199.02 | \$8,501.62 |
| 4 | Capitalized Interest | (\$106,870.20) | (\$85,409.79) | (\$21,460.41) |
| 5a | Small Balance and Other Adjustments | \$216.24 | \$376.65 | (\$160.41) |
| 5b | Adjustments - Write-offs | (\$0.05) | (\$0.01) | (\$0.04) |
| 5c | Other Adjustments - Subsidized Govt Interest (ISP) | \$39.35 | (\$1,335.36) | \$1,374.71 |
| 5d | Other Adjustments - Special Allowance Payments (SAP) | (\$29,392.24) | (\$29,153.35) | (\$238.89) |
| 5 | Total Adjustments | (\$29,136.70) | (\$30,112.07) | \$975.37 |
| 6 | Fee Accruals | \$11,155.05 | \$10,110.67 | \$1,044.38 |
| 7 | Total Non-Cash Interest Activity | \$2,186,026.35 | \$2,140,868.12 | \$45,158.23 |
| F. | Total Student Loan Interest Activity | (\$1,936,180.54) | (\$1,907,297.90) | (\$28,882.64) |

ACCESS GROUP, INC.

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Monthly Servicing Report

Report Date: June 25, 2019

Collection Period: 05/01/19 to 05/31/19

| III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity | | | | |
|--|---|-----------------------|-----------------------------------|---------------------------------------|
| A. Collection Fund | | May 31, 2019 | | |
| | 1 Beginning Balance | \$8,009,817.86 | | |
| | 2 Transfers to Other Funds | (\$8,009,817.86) | | |
| | 3 Amount received in the collection account related to the collection period | \$5,989,219.93 | | |
| | 4 Payments Due | \$0.00 | | |
| | 5 Federal Interest Subsidy Payments (net adjustments) | \$53,025.63 | | |
| | 6 Federal Special Allowance Payments | \$2,908,430.17 | | |
| | 7 Guarantee Payments of Principal | \$248,913.27 | | |
| | 8 Guarantee Payments of Interest | \$6,805.09 | | |
| | 9 Misc. Payments Received/Due | \$0.00 | | |
| | 10 Sale Proceeds/Repurchases | \$0.00 | | |
| | 11 Interest and Other Earnings | \$27,760.75 | | |
| | 12 Counterparty Swap Payments | \$0.00 | | |
| | 13 Transfers from Other Funds | \$0.00 | | |
| | 14 Ending Balance | \$9,234,154.84 | | |
| B. Required Payments Under Waterfall | | Payment | Distribute from Collection | Transfer/Used from Other Funds |
| | 1a Administrative Allowance | \$219,765.13 | \$219,765.13 | \$0.00 |
| | 1b Broker Dealer, Auction Agent and Other Fees | \$527,983.66 | \$527,983.66 | \$0.00 |
| | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations | \$1,681,148.14 | \$1,681,148.14 | \$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 | \$222,721.27 | \$222,721.27 | \$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 | \$6,582,536.64 | \$6,582,536.64 | \$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 | \$9,234,154.84 | \$9,234,154.84 | \$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) | \$9,234,154.84 | \$9,234,154.84 | \$0.00 |
| B. | Administration Funds | \$747,748.79 | \$8,486,406.05 | \$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 | \$8,486,406.05 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$8,486,406.05 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$285,593.88 | \$8,200,812.17 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$93,844.96 | \$8,106,967.21 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$8,106,967.21 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$8,106,967.21 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$98,146.21 | \$8,008,821.00 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$96,732.80 | \$7,912,088.20 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$94,633.11 | \$7,817,455.09 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$98,589.12 | \$7,718,865.97 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$7,718,865.97 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$293,889.14 | \$7,424,976.83 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$153,920.00 | \$7,271,056.83 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$119,257.92 | \$7,151,798.91 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$346,541.00 | \$6,805,257.91 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | Total Interest Distribution on Senior Notes or Obligations: | \$1,681,148.14 | | |
| 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 | \$6,805,257.91 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$0.00 | \$6,805,257.91 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$6,805,257.91 | \$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 | \$56,092.75 | \$6,749,165.16 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0 | \$45,637.02 | \$6,703,528.14 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7 | \$120,991.50 | \$6,582,536.64 | \$0.00 |
| | Total Interest Distribution on Subordinate Notes or Obligations: | \$222,721.27 | | |
| F. | Payment of Principal Distribution Amount of Subordinate Notes | \$0.00 | \$6,582,536.64 | \$0.00 |
| G. | Allocation to Principal Account for scheduled Principal Payments | \$6,582,536.64 | \$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 |

ACCESS GROUP, INC.

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Monthly Servicing Report

Report Date: June 25, 2019

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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 | \$2,035,535.08 |
| | 3 Minus counterparty swap payments | \$0.00 |
| | 4 Minus administrative allowance | \$219,765.13 |
| | 5 Minus amounts required..ED..guarantee agencies | \$501,164.84 |
| | 6 Minus defaulted during the month | \$0.00 |
| | 7 Minus auction note and trustee fees | \$24,769.80 |
| | 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 3.08% |
| | Net Loan Rate | 3.08% |
| B. | Senior Asset Percentage | |
| | 1 Student Loan Portfolio Balance | \$591,513,973.24 |
| | 2 Fund Balances | \$23,151,640.09 |
| | 3 Senior Notes Interest | \$1,112,592.41 |
| | 4 Senior Notes Outstanding | \$571,797,105.91 |
| | Senior Asset Percentage | 107.30% |
| C. | Subordinate Asset Percentage | |
| | 1 Student Loan Portfolio Balance | \$591,513,973.24 |
| | 2 Fund Balances | \$23,151,640.09 |
| | 3 All Notes Interest | \$1,160,919.39 |
| | 4 All Notes Outstanding | 637,747,105.91 |
| | Subordinate Asset Percentage | 96.20% |

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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 | 1,364 | \$6,503,832.54 | 1.11% |
| | 2 UnSubsidized Stafford | 1,337 | \$10,005,962.39 | 1.71% |
| | 3 Consolidation | 30,453 | \$569,530,543.88 | 97.18% |
| | 4 Total By Loan Type Distribution | 33,154 | \$586,040,338.81 | 100.00% |
| B. | Borrower Status Distribution: | | | |
| | 1 In-School | 6 | \$45,184.05 | 0.01% |
| | In-School Consolidations | - | \$0.00 | 0.00% |
| | 2 Grace | 1 | \$5,500.00 | 0.00% |
| | 3 Deferment | 371 | \$5,996,502.89 | 1.02% |
| | 4 Forbearance | 371 | \$8,158,290.13 | 1.39% |
| | 5 Repayment | 32,365 | \$570,827,359.71 | 97.40% |
| | 6 Claims | 40 | \$1,007,502.03 | 0.17% |
| 7 Total By Borrower Status Distribution | 33,154 | \$586,040,338.81 | 100.00% | |
| C. | School Type Distribution: | | | |
| | 1 Graduate | 32,880 | \$585,333,465.01 | 99.88% |
| | 2 Undergraduate | 274 | \$706,873.80 | 0.12% |
| | 3 Total By School Type Distribution | 33,154 | \$586,040,338.81 | 100.00% |
| | | | | |

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 25, 2019

Collection Period: 05/01/19 to 05/31/19

| 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 | 3 | \$23,901.00 | 0.36% | 3 | \$31,292.17 | 0.31% | 190 | \$3,572,554.64 | 0.62% |
| B. Grace | | | | | | | | | |
| Current | 1 | \$5,500.00 | 0.08% | - | \$0.00 | 0.00% | - | \$0.00 | 0.00% |
| C. TOTAL INTERIM | 4 | \$29,401.00 | 0.45% | 3 | \$31,292.17 | 0.31% | 190 | \$3,572,554.64 | 0.62% |
| D. REPAYMENT: | | | | | | | | | |
| Active | | | | | | | | | |
| Current | 1,068 | \$4,841,914.49 | 73.40% | 1,043 | \$7,733,138.84 | 75.83% | 28,227 | \$516,235,820.72 | 90.12% |
| 1-29 Days Delinquent | 90 | \$467,478.07 | 7.09% | 92 | \$620,596.42 | 6.09% | 1,114 | \$25,419,223.80 | 4.44% |
| 30-59 Days Delinquent | 24 | \$136,184.99 | 2.06% | 25 | \$188,061.16 | 1.84% | 220 | \$6,078,259.96 | 1.06% |
| 60-89 Days Delinquent | 13 | \$77,712.52 | 1.18% | 11 | \$79,295.42 | 0.78% | 99 | \$3,260,945.26 | 0.57% |
| 90-119 Days Delinquent | 4 | \$16,170.93 | 0.25% | 7 | \$46,580.24 | 0.46% | 79 | \$2,684,888.17 | 0.47% |
| ≥ 120 Days Delinquent | 33 | \$284,588.28 | 4.31% | 36 | \$387,803.52 | 3.80% | 180 | \$5,357,156.22 | 0.94% |
| E. Deferment: | | | | | | | | | |
| Current | 62 | \$299,151.35 | 4.54% | 55 | \$444,704.93 | 4.36% | 64 | \$1,839,052.75 | 0.32% |
| F. Forbearance: | | | | | | | | | |
| Current | 59 | \$407,087.23 | 6.17% | 59 | \$613,749.30 | 6.02% | 253 | \$7,404,938.31 | 1.29% |
| G. Claims | 7 | \$36,485.92 | 0.55% | 6 | \$53,288.64 | 0.52% | 27 | \$954,197.36 | 0.17% |
| H. TOTAL REPAYMENT | 1,360 | \$6,566,773.78 | 99.55% | 1,334 | \$10,167,218.47 | 99.69% | 30,263 | \$569,234,482.55 | 99.38% |
| I. TOTAL PORTFOLIO | 1,364 | \$6,596,174.78 | 100.00% | 1,337 | \$10,198,510.64 | 100.00% | 30,453 | \$572,807,037.19 | 100.00% |
| J. GRAND TOTAL | | | | | \$589,601,722.61 | | | | |

ACCESS GROUP, INC.

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

Report Date: June 25, 2019

Collection Period: 05/01/19 to 05/31/19

| VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report | | |
|---|--|--|
| | Collection Period Reporting Date | 05/01/19 to 05/31/19 06/25/19 |
| A. | 1 ABS Notes Outstanding | \$637,747,106 |
| B. | 1 Total Principal Balance | \$586,040,339 |
| | 2 Total Fund Accounts Balance | \$23,115,570 |
| | 3 Total Principal and Accrued Interest Balance | \$591,513,973 |
| | 4 Number of Loans | 33,154 |
| | 5 Number of Borrowers | 16,802 |
| C. | 1 Borrower Payments- Principal | \$4,667,583 |
| | 2 Borrower Payments- Interest | \$1,153,946 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$219,765 |
| | 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 | 3.08% |
| | 6 Senior Asset Percentage | 107.30% |
| | 7 Subordinate Asset Percentage | 96.20% |

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

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

| Collection Period | | July-18 | August-18 | September-18 | October-18 | November-18 | December-18 | January-19 | February-19 | March-19 | April-19 | May-19 |
|-------------------|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Reporting Date | | 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 | 6/25/2019 |
| A. | 1 Asset Backed Securities | \$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 | \$637,747,106 |
| B. | 1 Total Principal Balance | \$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 | \$586,040,339 |
| | 2 Total Fund Accounts Balance | \$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 | \$23,115,570 |
| | 3 Total Principal and Accrued Interest Balance | \$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 | \$591,513,973 |
| | 4 Number of Loans | 35,095 | 34,869 | 34,682 | 34,501 | 34,329 | 34,134 | 33,937 | 33,733 | 33,537 | 33,340 | 33,154 |
| | 5 Number of Borrowers | 17,733 | 17,628 | 17,543 | 17,459 | 17,373 | 17,274 | 17,182 | 17,082 | 16,992 | 16,901 | 16,802 |
| C. | 1 Borrower Payments- Principal | \$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 | \$4,667,583 |
| | 2 Borrower Payments- Interest | \$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 | \$1,153,946 |
| D. | 1 Funds Transferred | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administration Fees | \$238,766 | \$236,696 | \$240,893 | \$233,047 | \$231,321 | \$229,407 | \$227,296 | \$225,299 | \$223,421 | \$221,568 | \$219,765 |
| | 3 Cash Release to Access Group, Inc. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 3.11% | 3.21% | 3.21% | 3.21% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% | 2.77% |
| | 2 Weighted Average Remaining Maturity (WARM) | 193 | 190 | 189 | 188 | 187 | 186 | 185 | 184 | 183 | 181 | 181 |
| F. | 1 Senior Notes Outstanding | \$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 | \$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 | \$0 | \$16,582,534 | \$0 | \$0 | \$9,523,497 | \$0 | \$0 | \$13,636,985 | \$0 | \$0 |
| | 4 Subordinate Notes Principal Distribution | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 5 Net Loan Rate | 2.65% | 2.65% | 2.72% | 3.58% | 2.98% | 2.99% | 3.13% | 2.88% | 3.16% | 3.07% | 3.08% |
| | 6 Senior Asset Percentage | 107.67% | 107.70% | 107.92% | 107.80% | 107.47% | 107.37% | 107.36% | 107.35% | 107.52% | 107.39% | 107.30% |
| | 7 Subordinate Asset Percentage | 97.18% | 97.20% | 97.14% | 97.03% | 96.71% | 96.49% | 96.47% | 96.47% | 96.39% | 96.24% | 96.20% |