

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: June 25, 2019  
Collection Period: 03/01/19 to 05/31/19

<b>I. Series 2002-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>February 28, 2019</b>	<b>Change</b>	<b>May 31, 2019</b>		
1	Principal Balance					\$38,758,825.34	(\$2,917,856.81)	\$35,840,968.53		
2	Accrued Interest					\$119,276.37	\$7,976.22	\$127,252.59		
3	Total Principal And Accrued Interest Balance					<b>\$38,878,101.71</b>	<b>(\$2,909,880.59)</b>	<b>\$35,968,221.12</b>		
4	Fund Accounts Balance					<b>\$3,615,544.39</b>	<b>\$177,353.91</b>	<b>\$3,792,898.30</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$42,493,646.10</b>	<b>(\$2,732,526.68)</b>	<b>\$39,761,119.42</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>February 28, 2019</b>	<b>Change</b>	<b>May 31, 2019</b>		
1	Loan Reserve Trust Balance					\$57,377.61	\$23,669.53	\$81,047.14		
2	Weighted Average Coupon (WAC)					5.31%	-0.10%	5.20%		
3	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		65	(3)	62		
4	Number of Loans					6,873	(260)	6,613		
5	Number of Borrowers					6,402	(234)	6,168		
<b>C. Notes and Certificates</b>										
						<b>5/31/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
						<b>Interest Rate</b>	<b>February 28, 2019</b>	<b>Change</b>	<b>May 31, 2019</b>	
									<b>% of</b>	
									<b>O/S Securities</b>	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%		\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	4.10200%		\$26,450,000.00	(\$2,750,000.00)	\$23,700,000.00	61.1%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	4.63600%		\$15,100,000.00	\$0.00	\$15,100,000.00	38.9%
4	<b>Total Notes and Certificates</b>				<b>4.30982%</b>		<b>\$41,550,000.00</b>	<b>(\$2,750,000.00)</b>	<b>\$38,800,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>February 28, 2019</b>	<b>Change</b>	<b>May 31, 2019</b>		
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00		
2	Collection Account					\$3,615,544.39	\$177,353.91	3,792,898.30		
3	<b>Total Fund Accounts Balance</b>					<b>\$3,615,544.39</b>	<b>\$177,353.91</b>	<b>\$3,792,898.30</b>		

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<b>II. Series 2002-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>		<b>May 31, 2019</b>	
1	Borrower Payments - Total		(\$2,874,299.45)
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	<b>Total Cash Principal Activity</b>		<b>(\$2,874,299.45)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		(\$3,770.82)
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$977.65)	
4b	Adjustments - Write-offs	(\$38,808.89)	
4	Total Adjustments		(\$39,786.54)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$43,557.36)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$2,917,856.81)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$493,470.66)
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	<b>Total Cash Interest Activity</b>		<b>(\$493,470.66)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		492,271.78
2	Capitalized Interest		\$3,770.82
3a	Small Balance and Other Adjustments	\$565.60	
3b	Adjustments - Write-offs	(\$1,406.32)	
3	Total Adjustments		(\$840.72)
4	Fee Accruals		\$6,245.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$501,446.88</b>
<b>F. Total Student Loan Interest Activity</b>			<b>\$7,976.22</b>

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<b>III. Series 2002-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>May 31, 2019</b>		
	1 Beginning Balance	\$3,332,518.76		
	2 Transfers to Other Funds	(\$3,293,780.23)		
	3 Amount received in the collection account related to the collection period	\$3,549,478.19		
	4 Earnings	\$14,290.96		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	76,547.13		
	7 Guarantee Payments of Interest	2,140.29		
	8 Recoveries	\$10,385.65		
	9 Misc. Payments Received/Due	\$0.00		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 <b>Ending Balance</b>	<b>\$3,691,580.75</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$96,897.06	\$96,897.06	\$0.00
	1b <b>Broker Dealers, Auction Agent and Other Fees</b>	2,478.89	\$2,478.89	\$0.00
	2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$245,039.04	\$245,039.04	\$0.00
	3a <b>Payment of Principal Amount on Maturing Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	3b <b>Payment of Principal Amount on Maturing Senior Notes; Class A-2</b>	\$0.00	\$0.00	\$0.00
	4 <b>Payment of Guarantee Fees (Privately Guaranteed Loans)</b>	\$0.00	\$0.00	\$0.00
	5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>	176,446.52	\$176,446.52	\$0.00
	6 <b>Payment of Principal Distribution Amount</b>	\$3,170,719.24	\$3,150,000.00	\$0.00
	7 <b>Payment of interest due on the class B (If Subordinate note interest trigger is in effect)</b>	\$0.00	\$0.00	\$0.00
	8 <b>Payment of Principal amount of class B notes due on the final maturity date set forth</b>	\$0.00	\$0.00	\$0.00
	9 <b>Payment of any carry-over amounts due with respect to the class A-2 notes</b>	\$0.00	\$0.00	\$0.00
10 <b>Payment of any carry-over amounts due with respect to the class B notes</b>	\$0.00	\$0.00	\$0.00	
11 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$0.00	\$0.00	\$0.00	
12 <b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$3,691,580.75</b>	<b>\$3,670,861.51</b>	<b>\$0.00</b>	

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<b>IV. Series 2002-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$3,691,580.75	<b>\$3,691,580.75</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$99,375.95	<b>\$3,592,204.80</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,592,204.80	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$245,039.04	\$3,347,165.76	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	\$245,039.04		
<b>D.</b>	<b>Third</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,347,165.76	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$3,347,165.76	\$0.00
	(c)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	\$0.00		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Guarantee Fees</b>	\$0.00	\$3,347,165.76	\$0.00
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$176,446.52	\$3,170,719.24	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$3,170,719.24	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$3,150,000.00	\$20,719.24	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$20,719.24	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	\$3,150,000.00		
<b>H.</b>	<b>Seventh</b>	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$20,719.24	\$0.00
<b>I.</b>	<b>Eighth</b>	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$20,719.24	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$20,719.24	\$0.00
<b>K.</b>	<b>Tenth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$20,719.24	\$0.00
<b>L.</b>	<b>Eleventh</b>	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$20,719.24	\$0.00
<b>M.</b>	<b>Twelfth</b>	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$20,719.24	\$0.00

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<b>V. Series 2002-A Net Loan Rate and Assets Percentages</b>			
<b>A.</b>	<b>Net Loan Rate</b>	<b>May 31, 2019</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$38,800,000.00	
	3 Amount of Accrued Interest	\$466,525.42	
	4 Plus investment earnings and late fees	\$21,448.48	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$40,321.09	
	7 Minus Notes fees expected during current Interest Period	\$2,478.89	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.59%	
	<b>Net Loan Rate</b>	<b>4.59%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$35,968,221.12	\$35,968,221.12
	2 Fund Balances	\$3,798,750.56	\$127,889.05
	3 Senior Notes Interest and Fees Accrued	\$183,609.57	\$183,609.57
	4 Senior Notes Outstanding	\$23,700,000.00	\$20,550,000.00
	<b>Senior Asset Percentage</b>	<b>167.02%</b>	<b>174.76%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$35,968,221.12	\$35,968,221.12
	2 Fund Balances	\$3,798,750.56	\$127,889.05
	3 All Notes Interest and Fees Accrued	\$316,113.31	\$316,113.31
	4 All Notes Outstanding	\$38,800,000.00	\$35,650,000.00
	<b>Subordinate Asset Percentage</b>	<b>101.68%</b>	<b>100.36%</b>

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## VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	6,613	\$35,840,968.53	100.00%
	2 <b>Total By Loan Type Distribution</b>	<b>6,613</b>	<b>\$35,840,968.53</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,000.00	0.06%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	19	\$145,126.10	0.40%
	5 Repayment	6,585	\$35,620,759.67	99.39%
	6 Interim Charge-Offs	7	\$55,082.76	0.15%
7 <b>Total By Borrower Status Distribution</b>	<b>6,613</b>	<b>\$35,840,968.53</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	6,610	\$35,827,930.81	99.96%
	2 Undergraduate	3	\$13,037.72	0.04%
	3 <b>Total By Loan Type Distribution</b>	<b>6,613</b>	<b>\$35,840,968.53</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM:		Includes Accrued Int.		
<b>In-School</b>				
Current	2	\$34,169.00		0.09%
<b>B. Grace</b>				
Current	0	\$0.00		0.00%
<b>C. TOTAL INTERIM</b>	<b>2</b>	<b>\$34,169.00</b>		<b>0.09%</b>
<b>D. REPAYMENT:</b>				
<b>Active</b>				
Current	6061	\$32,390,113.54		90.05%
1-29 Days Delinquent	392	\$2,374,015.34		6.60%
30-59 Days Delinquent	67	\$464,203.82		1.29%
60-89 Days Delinquent	19	\$145,497.21		0.40%
90-119 Days Delinquent	20	\$129,517.61		0.36%
120-149 Days Delinquent	16	\$113,885.78		0.32%
150-179 Days Delinquent	10	\$113,224.96		0.31%
> 180 Days Delinquent	0	\$0.00		0.00%
<b>E. Deferment:</b>				
Current	0	\$0.00		0.00%
<b>F. Forbearance:</b>				
Current	19	\$148,319.06		0.41%
<b>G. Interim Charge-Offs</b>	<b>7</b>	<b>\$55,274.80</b>		<b>0.15%</b>
<b>H. TOTAL REPAYMENT</b>	<b>6,611</b>	<b>\$35,934,052.12</b>		<b>99.91%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>6,613</b>	<b>\$35,968,221.12</b>		<b>100.00%</b>

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#### VIII. Series 2002-A Portfolio Summary Report

<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$38,800,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$35,840,969
	2 Total Fund Accounts Balance	\$3,792,898
	3 Total Principal and Accrued Interest Balance	\$35,968,221
	4 Number of Loans	6,613
	5 Number of Borrowers	6,168
<b>C.</b>	1 Borrower Payments- Principal	\$2,874,299
	2 Borrower Payments- Interest	\$493,471
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$96,897
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$81,047
	2 Weighted Average Coupon (WAC)	5.20%
	3 Weighted Average Remaining Maturity (WARM)	62
<b>F.</b>	1 Senior Notes Outstanding	\$23,700,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$2,750,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	4.59%
	6 Senior Asset Percentage	167.02%
	7 Subordinate Asset Percentage	101.68%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Portfolio Trend Analysis Report**  
**May 31, 2019**

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	May-18	August-18	November-18	February-19	May-19
	Reporting Date	6/25/2018	9/25/2018	12/26/2018	3/25/2019	6/25/2019
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$51,450,000</b>	<b>\$47,600,000</b>	<b>\$44,400,000</b>	<b>\$41,550,000</b>	<b>\$38,800,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$47,648,300	\$44,542,027	\$41,698,993	\$38,758,825	\$35,840,969
	2 Total Fund Accounts Balance	\$4,440,242	\$3,827,732	\$3,434,312	\$3,615,544	\$3,792,898
	3 Total Principal and Accrued Interest Balance	\$47,807,595	\$44,690,417	\$41,835,243	\$38,878,102	\$35,968,221
	4 Number of Loans	7,666	7,377	7,144	6,873	6,613
	5 Number of Borrowers	7,120	6,858	6,648	6,402	6,168
<b>C.</b>	1 Borrower Payments- Principal	\$3,463,806	\$3,025,309	\$2,733,057	\$2,818,900	\$2,874,299
	2 Borrower Payments- Interest	\$523,666	\$565,374	\$535,899	\$518,656	\$493,471
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$128,129	\$119,121	\$114,355	\$104,247	\$96,897
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$141,625	\$135,374	\$153,741	\$57,378	\$81,047
	2 Weighted Average Coupon (WAC)	4.58%	4.88%	4.92%	5.31%	5.20%
	3 Weighted Average Remaining Maturity (WARM)	71	70	66	65	62
<b>F.</b>	1 Senior Notes Outstanding	\$36,350,000	\$32,500,000	\$29,300,000	\$26,450,000	\$23,700,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,100,000	\$3,850,000	\$3,200,000	\$2,850,000	\$2,750,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.97%	4.18%	4.34%	4.69%	4.59%
	6 Senior Asset Percentage	143.30%	148.62%	153.89%	159.90%	167.02%
	7 Subordinate Asset Percentage	101.08%	101.28%	101.34%	101.50%	101.68%