

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: June 25, 2019

Collection Period: 05/01/2019 to 05/31/2019

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					April 30, 2019	Change	May 31, 2019		
1	Principal Balance				\$112,443,190.94	(\$2,616,269.24)	\$109,826,921.70		
2	Accrued Interest				\$478,136.78	(\$44.14)	\$478,092.64		
3	Total Principal And Accrued Interest Balance				\$112,921,327.72	(\$2,616,313.38)	\$110,305,014.34		
4	Fund Accounts Balance				\$4,691,748.49	\$2,728,087.04	\$7,419,835.53		
5	Total Student Loans And Fund Balance				\$117,613,076.21	\$111,773.66	\$117,724,849.87		
B. Student Loan Portfolio and Fund Balance									
					April 30, 2019	Change	May 31, 2019		
1	Weighted Average Coupon (WAC)				5.68%	0.00%	5.68%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		86	0	86		
3	Number of Loans				15,143	(227)	14,916		
4	Number of Borrowers				12,929	(186)	12,743		
C. Notes and Certificates									
					5/31/2019	Balance	Balance	Balance	
					Interest Rate	April 30, 2019	Change	May 31, 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	3.92800%	\$33,600,000.00	\$0.00	\$33,600,000.00	29.3%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.96700%	\$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	3.66100%	\$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				3.85260%	\$114,700,000.00	\$0.00	\$114,700,000.00	100.0%
D. Fund Accounts Balance									
						April 30, 2019	Change	May 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	(\$201.45)	\$156,003.02	
4	Collection Account					\$3,771,931.52	\$177,959.56	3,949,891.08	
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					\$104,388.48	\$29,178.24	\$133,566.72	
10	Class A-3 Principal Account					\$14,250.76	\$2,483,353.73	\$2,497,604.49	
11	Class A-4 Interest Account					\$129,497.50	(\$170.00)	\$129,327.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$115,475.76	\$37,966.96	\$153,442.72	
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					\$4,691,748.49	\$2,728,087.04	\$7,419,835.53	

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	May 31, 2019	
1 Borrower Payments - Total		(\$2,541,181.90)
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		(\$2,541,181.90)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$6,123.10
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$1,313.32)	
4b Adjustments - Write-offs	(\$79,897.12)	
4 Total Adjustments		(\$81,210.44)
5 Total Non-Cash Principal Activity		(\$75,087.34)
C. Total Student Loan Principal Activity		(\$2,616,269.24)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$556,895.29)
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		(\$556,895.29)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$559,646.34
2 Capitalized Interest		(\$6,123.10)
3a Small Balance and Other Adjustments	\$680.85	
3b Adjustments - Write-offs	(\$1,517.94)	
3 Total Adjustments		(\$837.09)
4 Fee Accruals		\$4,165.00
5 Total Non-Cash Interest Activity		\$556,851.15
F. Total Student Loan Interest Activity		(\$44.14)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	May 31, 2019		
	Transfers to Other Funds	\$3,043,445.76		
	1a Amount received in the collection account related to the collection period	(\$3,043,445.76)		
	1b Earnings	\$3,448,119.17		
	1c Recoveries	\$19,056.39		
	1d Misc. Payments Received/Due	\$104,271.74		
	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	\$3,571,447.30		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$91,518.77	\$91,518.77	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$8,352.39	\$8,352.39	\$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	\$68,967.36	\$68,967.36	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$128,120.50	\$128,120.50	\$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	\$58,301.44	\$58,301.44	\$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)	\$3,138,351.89	\$3,138,351.89	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$77,834.95	\$77,834.95	\$0.00	
Total Payments	\$3,571,447.30	\$3,571,447.30	\$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)	\$3,571,447.30	\$0.00
B.	First	Administration Allowance	\$99,871.16	\$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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$68,967.36	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$128,120.50	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$197,087.86	
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	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$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]:	\$58,301.44	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$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	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$3,138,351.89	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$77,834.95	\$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	\$519,961.52		
4 Plus investment earnings and late fees	\$14,508.88		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$41,185.10		
7 Minus Notes fees expected during current Interest Period	\$8,352.39		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.07%		
Net Loan Rate	5.07%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$110,305,014.34	\$110,305,014.34	
2 Fund Balances	\$7,419,835.53	\$6,836,136.36	
3 Senior Notes Interest and Fees Accrued	\$131,375.38	\$131,375.38	
4 Senior Notes Outstanding	\$76,100,000.00	\$76,100,000.00	
Senior Asset Percentage	154.52%	153.76%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$110,305,014.34	\$110,305,014.34	
2 Fund Balances	\$7,419,835.53	\$6,836,136.36	
3 All Notes Interest and Fees Accrued	\$147,150.70	\$147,150.70	
4 All Notes Outstanding	\$114,700,000.00	\$114,700,000.00	
Subordinate Asset Percentage	102.51%	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	14,916	\$109,826,921.70	100.00%
	2 Total By Loan Type Distribution (a)	14,916	\$109,826,921.70	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$71,893.00	0.07%
	2 Grace	1	\$3,000.00	0.00%
	3 Deferment	-	\$0.00	0.00%
	4 Forbearance	64	\$486,026.86	0.44%
	5 Repayment	14,826	\$109,067,506.05	99.31%
	6 Interim Charge-Offs	18	\$198,495.79	0.18%
	7 Total By Borrower Status Distribution	14,916	\$109,826,921.70	100.00%
C.	School Type Distribution:			
	1 Graduate	14,808	\$108,827,296.49	99.09%
	2 Undergraduate	108	\$999,625.21	0.91%
	3 Total By Loan Type Distribution	14,916	\$109,826,921.70	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	\$128,760.36	0.12%	
B. Grace				
Current	1	\$4,974.72	0.00%	
C. TOTAL INTERIM	8	\$133,735.08	0.12%	
D. REPAYMENT:				
Active				
Current	13,718	\$99,946,722.06	90.61%	
1-29 Days Delinquent	761	\$6,176,235.22	5.60%	
30-59 Days Delinquent	169	\$1,529,075.41	1.39%	
60-89 Days Delinquent	64	\$623,439.54	0.57%	
90-119 Days Delinquent	56	\$538,620.95	0.49%	
120-149 Days Delinquent	35	\$341,567.36	0.31%	
150-179 Days Delinquent	23	\$319,854.84	0.29%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	64	\$496,408.51	0.45%	
G. Interim Charge-Offs	18	\$199,355.37	0.18%	
H. TOTAL REPAYMENT	14,908	\$110,171,279.26	99.88%	
I. TOTAL PORTFOLIO	14,916	\$110,305,014.34	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	\$109,826,922
	2 Total Fund Accounts Balance	\$7,419,836
	3 Total Principal and Accrued Interest Balance	\$110,305,014
	4 Number of Loans	14,916
	5 Number of Borrowers	12,743
C.	1 Borrower Payments- Principal	\$2,541,182
	2 Borrower Payments- Interest	\$556,895
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$91,519
	3 Cash Release to Access Group Inc	\$77,835
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	5.07%
	6 Senior Asset Percentage	154.52%
	7 Subordinate Asset Percentage	102.51%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2004-A Notes
Portfolio Trend Analysis Report
May 31, 2019

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		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	\$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	\$114,700,000
B.	1 Total Private Principal Balance	\$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	\$109,826,922
	2 Total Fund Accounts Balance	\$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	\$7,419,836
	3 Total Principal and Accrued Interest Balance	\$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	\$110,305,014
	4 Number of Loans	16,900	16,661	16,490	16,298	16,102	15,923	15,724	15,544	15,314	15,143	14,916
	5 Number of Borrowers	14,338	14,157	14,022	13,867	13,719	13,569	13,409	13,262	13,073	12,929	12,743
C.	1 Borrower Payments- Principal	\$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	\$2,541,182
	2 Borrower Payments- Interest	\$635,774	\$653,843	\$607,420	\$614,074	\$611,155	\$578,052	\$606,904	\$591,795	\$555,736	\$582,151	\$556,895
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$112,365	\$110,135	\$111,308	\$106,182	\$104,146	\$102,078	\$99,930	\$97,893	\$95,755	\$93,699	\$91,519
	3 Cash Release to Access Group	\$333,155	\$0	\$226,092	\$12,233	\$0	\$70,310	\$98,311	\$152,086	\$232,643	\$82,352	\$77,835
E.	1 Weighted Average Coupon (WAC)	5.39%	5.39%	5.39%	5.39%	5.38%	5.38%	5.80%	5.80%	5.80%	5.68%	5.68%
	2 Weighted Average Remaining Maturity (WARM)	93	94	91	91	90	89	89	89	86	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	\$83,500,000	\$83,500,000	\$76,100,000	\$76,100,000
	2 Subordinate Note Outstanding	\$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	\$38,600,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$8,650,000	\$0	\$0	\$7,600,000	\$0	\$0	\$6,100,000	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.99%	4.85%	4.77%	5.02%	4.86%	4.81%	5.30%	5.25%	5.18%	5.34%	5.07%
	6 Senior Asset Percentage	165.70%	165.49%	165.61%	156.40%	156.51%	156.36%	149.24%	150.01%	149.93%	154.41%	154.52%
	7 Subordinate Asset Percentage	102.47%	102.33%	102.40%	102.36%	102.33%	102.32%	102.48%	102.50%	102.44%	102.44%	102.51%