

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: July 25, 2019
Collection Period: 06/01/19 to 06/30/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						May 31, 2019	Change	June 30, 2019		
1	Principal Balance					\$586,040,338.81	(\$4,434,314.24)	\$581,606,024.57		
2	Accrued Interest					\$3,561,383.80	\$73,318.58	\$3,634,702.38		
3	Accrued ISP					\$35,482.72	\$17,628.51	\$53,111.23		
4	Accrued SAP					\$1,876,767.91	\$903,820.38	\$2,780,588.29		
5	Total Principal And Accrued Interest Balance					\$591,513,973.24	(\$3,439,546.77)	\$588,074,426.47		
6	Fund Accounts Balance					\$23,115,570.44	(\$12,687,385.73)	\$10,428,184.71		
7	Total Student Loans And Fund Balance					\$614,629,543.68	(\$16,126,932.50)	\$598,502,611.18		
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	(1)	180		
3	Number of Loans					33,154	(157)	32,997		
4	Number of Borrowers					16,802	(70)	16,732		
C. Notes and Certificates										
				6/30/2019		Balance		Balance	% of	
			CUSIP	Int. Rate		May 31, 2019	Change	June 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	3.66000%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.58%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1			A-4 ARC	00432CAN1	3.13300%	\$39,050,000.00	\$0.00	\$39,050,000.00	6.28%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1			B ARC	00432CAP6	3.07900%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.82%
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	3.13200%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.56%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1			A-4 ARC	00432CBA8	3.08700%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.56%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1			A-5 ARC	00432CBB6	3.02000%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.56%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1			A-6 ARC	00432CBC4	3.68300%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.56%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1			B ARC	00432CBE0	3.02000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.17%
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	2.55925%	\$134,397,105.91	(\$15,484,409.00)	\$118,912,696.91	19.11%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1			A-3 ARC	00432CBP5	3.08700%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.45%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1			A-4 ARC	00432CBQ3	3.01300%	\$51,600,000.00	\$0.00	\$51,600,000.00	8.29%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1			A-5 ARC	00432CBR1	3.66700%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.45%
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	3.72100%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.62%
20	Total Notes and Certificates					3.15079%	\$637,747,105.91	(\$15,484,409.00)	\$622,262,696.91	100.00%
D. Fund Balances										
						May 31, 2019	Change	June 30, 2019		
1	Acquisition Fund					\$0.00	\$0.00	\$0.00		
2	Administration Fund					\$507,052.29	\$3,420.28	\$510,472.57		
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund					\$9,406,499.69	(\$3,521,714.18)	\$5,884,785.51		
5	Debt Service Fund - Interest Account					\$1,438,065.10	(\$267,219.47)	\$1,170,845.63		
6	Debt Service Fund - Principal Account					\$8,901,872.36	(\$8,901,872.36)	\$0.00		
7	Total Fund Accounts Balance					\$23,115,570.44	(\$12,687,385.73)	\$10,428,184.71		

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		6/30/2019	6/30/2019	6/30/2019
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,314,054.20)	(\$4,191,083.30)	(\$122,970.90)
2	Claim Payments	(\$304,861.20)	(\$283,691.51)	(\$21,169.69)
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	\$95,666.92	\$86,340.80	\$9,326.12
5	New Acquisitions - Total	\$95,666.92	\$86,340.80	\$9,326.12
6	Total Cash Principal Activity	(\$4,523,248.48)	(\$4,388,434.01)	(\$134,814.47)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$93,613.27	\$74,340.20	\$19,273.07
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	\$781.42	\$0.00	\$781.42
4b	Adjustments - Write-offs	(\$5,460.45)	(\$5,256.97)	(\$203.48)
4	Total Adjustments	(\$4,679.03)	(\$5,256.97)	\$577.94
5	Total Non-Cash Principal Activity	\$88,934.24	\$69,083.23	\$19,851.01
C.	Total Student Loan Principal Activity	(\$4,434,314.24)	(\$4,319,350.78)	(\$114,963.46)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,138,174.72)	(\$1,105,893.63)	(\$32,281.09)
2	Claim Payments	(\$14,940.82)	(\$14,725.52)	(\$215.30)
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	(\$6.99)	(\$5.63)	(\$1.36)
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	(\$1,153,122.53)	(\$1,120,624.78)	(\$32,497.75)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,311,624.74	\$1,259,900.54	\$51,724.20
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$17,628.51	\$15,293.31	\$2,335.20
3	Special Allowance Payments - Accrued	\$903,820.38	\$895,908.19	\$7,912.19
4	Capitalized Interest	(\$93,613.27)	(\$74,340.20)	(\$19,273.07)
5a	Small Balance and Other Adjustments	(\$2,348.29)	(\$2,169.40)	(\$178.89)
5b	Adjustments - Write-offs	(\$0.24)	(\$0.23)	(\$0.01)
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	(\$2,348.53)	(\$2,169.63)	(\$178.90)
6	Fee Accruals	\$10,778.17	\$9,713.01	\$1,065.16
7	Total Non-Cash Interest Activity	\$2,147,890.00	\$2,104,305.22	\$43,584.78
F.	Total Student Loan Interest Activity	\$994,767.47	\$983,680.44	\$11,087.03

ACCESS GROUP, INC.

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Monthly Servicing Report

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		June 30, 2019		
	1 Beginning Balance	\$9,234,154.84		
	2 Transfers to Other Funds	(\$9,234,154.84)		
	3 Amount received in the collection account related to the collection period	\$3,657,588.51		
	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	\$304,861.20		
	8 Guarantee Payments of Interest	\$14,940.82		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$95,666.92)		
	11 Interest and Other Earnings	\$36,069.65		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$3,917,793.26		
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	\$511,364.10	\$511,364.10	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,614,736.78	\$1,614,736.78	\$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	\$163,167.41	\$163,167.41	\$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	\$1,408,759.84	\$1,408,759.84	\$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	\$3,917,793.26	\$3,917,793.26	\$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)	\$3,917,793.26	\$3,917,793.26	\$0.00
B.	Administration Funds	\$731,129.23	\$3,186,664.03	\$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	\$3,186,664.03	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,186,664.03	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$152,788.08	\$3,033,875.95	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$124,460.16	\$2,909,415.79	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,909,415.79	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,909,415.79	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$117,541.79	\$2,791,874.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$123,023.86	\$2,668,850.14	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$119,045.07	\$2,549,805.07	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$194,134.56	\$2,355,670.51	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,355,670.51	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$253,606.10	\$2,102,064.41	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$197,002.00	\$1,905,062.41	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$150,290.16	\$1,754,772.25	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$182,845.00	\$1,571,927.25	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,571,927.25	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,614,736.78		
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	\$1,571,927.25	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,571,927.25	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,571,927.25	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,571,927.25	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,571,927.25	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,571,927.25	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,571,927.25	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,571,927.25	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,571,927.25	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,571,927.25	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,571,927.25	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,571,927.25	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,571,927.25	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,571,927.25	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,571,927.25	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,571,927.25	\$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	\$68,138.75	\$1,503,788.50	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$53,934.66	\$1,449,853.84	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$41,094.00	\$1,408,759.84	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$163,167.41		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,408,759.84	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$1,408,759.84	\$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	\$1,997,566.91
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$218,102.26
	5 Minus amounts required..ED..guarantee agencies	\$497,454.90
	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	3.02%
	Net Loan Rate	3.02%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$588,074,426.47
	2 Fund Balances	\$10,465,771.55
	3 Senior Notes Interest	\$532,695.06
	4 Senior Notes Outstanding	\$556,312,696.91
	Senior Asset Percentage	107.49%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$588,074,426.47
	2 Fund Balances	\$10,465,771.55
	3 All Notes Interest	\$597,121.60
	4 All Notes Outstanding	622,262,696.91
	Subordinate Asset Percentage	96.09%

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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	1,349	\$6,456,920.94	1.11%
	2 UnSubsidized Stafford	1,320	\$9,937,910.53	1.71%
	3 Consolidation	30,328	\$565,211,193.10	97.18%
	4 Total By Loan Type Distribution	32,997	\$581,606,024.57	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	387	\$6,037,444.59	1.04%
	4 Forbearance	354	\$8,403,655.70	1.44%
	5 Repayment	32,197	\$565,870,415.28	97.29%
	6 Claims	52	\$1,243,824.95	0.21%
7 Total By Borrower Status Distribution	32,997	\$581,606,024.57	100.00%	
C.	School Type Distribution:			
	1 Graduate	32,735	\$580,907,987.37	99.88%
	2 Undergraduate	262	\$698,037.20	0.12%
	3 Total By School Type Distribution	32,997	\$581,606,024.57	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type						
Subsidized Stafford				Unsubsidized Stafford			Consolidations			
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:									
	In-School									
	Current	3	\$23,901.00	0.36%	3	\$31,355.63	0.31%	195	\$3,442,191.70	0.61%
			Includes Accrued Int.							
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	\$31,355.63	0.31%	195	\$3,442,191.70	0.61%
D.	REPAYMENT:									
	Active									
	Current	1,047	\$4,713,825.83	71.96%	1,016	\$7,392,277.91	72.97%	27,872	\$506,353,164.48	89.06%
	1-29 Days Delinquent	83	\$452,678.85	6.91%	85	\$706,160.88	6.97%	1,317	\$30,202,909.31	5.31%
	30-59 Days Delinquent	38	\$206,914.85	3.16%	36	\$257,477.16	2.54%	243	\$6,290,453.18	1.11%
	60-89 Days Delinquent	15	\$101,302.45	1.55%	14	\$126,528.80	1.25%	115	\$3,614,851.05	0.64%
	90-119 Days Delinquent	11	\$65,910.64	1.01%	10	\$72,192.52	0.71%	51	\$1,865,030.35	0.33%
	≥ 120 Days Delinquent	24	\$199,730.49	3.05%	27	\$260,498.21	2.57%	193	\$6,150,375.48	1.08%
E.	Deferment:									
	Current	64	\$315,681.18	4.82%	58	\$465,856.92	4.60%	70	\$1,965,391.16	0.35%
F.	Forbearance:									
	Current	54	\$392,448.99	5.99%	61	\$686,163.91	6.77%	239	\$7,590,172.19	1.33%
G.	Claims	9	\$72,486.52	1.11%	10	\$131,668.80	1.30%	33	\$1,085,626.51	0.19%
H.	TOTAL REPAYMENT	1,345	\$6,520,979.80	99.55%	1,317	\$10,098,825.11	99.69%	30,133	\$565,117,973.71	99.39%
I.	TOTAL PORTFOLIO	1,349	\$6,550,380.80	100.00%	1,320	\$10,130,180.74	100.00%	30,328	\$568,560,165.41	100.00%
J.	GRAND TOTAL					\$585,240,726.95				

ACCESS GROUP, INC.

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

Report Date: July 25, 2019

Collection Period: 06/01/19 to 06/30/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/19 to 06/30/19 07/25/19
A.	1 ABS Notes Outstanding	\$622,262,697
B.	1 Total Principal Balance	\$581,606,025
	2 Total Fund Accounts Balance	\$10,428,185
	3 Total Principal and Accrued Interest Balance	\$588,074,426
	4 Number of Loans	32,997
	5 Number of Borrowers	16,732
C.	1 Borrower Payments- Principal	\$4,314,054
	2 Borrower Payments- Interest	\$1,138,175
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)	180
F.	1 Senior Notes Outstanding	\$556,312,697
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$15,484,409
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.02%
	6 Senior Asset Percentage	107.49%
	7 Subordinate Asset Percentage	96.09%

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

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

Collection Period		August-18	September-18	October-18	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19
Reporting Date		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	7/25/2019
A.	1 Asset Backed Securities	\$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	\$622,262,697
B.	1 Total Principal Balance	\$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	\$581,606,025
	2 Total Fund Accounts Balance	\$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	\$10,428,185
	3 Total Principal and Accrued Interest Balance	\$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	\$588,074,426
	4 Number of Loans	34,869	34,682	34,501	34,329	34,134	33,937	33,733	33,537	33,340	33,154	32,997
	5 Number of Borrowers	17,628	17,543	17,459	17,373	17,274	17,182	17,082	16,992	16,901	16,802	16,732
C.	1 Borrower Payments- Principal	\$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	\$4,314,054
	2 Borrower Payments- Interest	\$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	\$1,138,175
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$236,696	\$240,893	\$233,047	\$231,321	\$229,407	\$227,296	\$225,299	\$223,421	\$221,568	\$219,765	\$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)	3.21%	3.21%	3.21%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	190	189	188	187	186	185	184	183	181	181	180
F.	1 Senior Notes Outstanding	\$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	\$556,312,697
	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	\$16,582,534	\$0	\$0	\$9,523,497	\$0	\$0	\$13,636,985	\$0	\$0	\$15,484,409
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.65%	2.72%	3.58%	2.98%	2.99%	3.13%	2.88%	3.16%	3.07%	3.08%	3.02%
	6 Senior Asset Percentage	107.70%	107.92%	107.80%	107.47%	107.37%	107.36%	107.35%	107.52%	107.39%	107.30%	107.49%
	7 Subordinate Asset Percentage	97.20%	97.14%	97.03%	96.71%	96.49%	96.47%	96.47%	96.39%	96.24%	96.20%	96.09%