

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2004-A Notes

### Monthly Servicing Report

Report Date: July 25, 2019

Collection Period: 06/01/2019 to 06/30/2019

| <b>I. Series 2004-A Asset and Liability Summary</b> |   |              |                             |                  |                         |                         |                         |                       |
|---|---|--------------|-----------------------------|------------------|-------------------------|-------------------------|-------------------------|-----------------------|
| <b>A. Student Loan Portfolio and Fund Balance</b>   |   |              |                             |                  |                         |                         |                         |                       |
|   |   |              |                             |                  | <b>May 31, 2019</b>     | <b>Change</b>           | <b>June 30, 2019</b>    |                       |
| 1   | Principal Balance   |              |                             |                  | \$109,826,921.70        | (\$2,335,925.24)        | \$107,490,996.46        |                       |
| 2   | Accrued Interest  |              |                             |                  | \$478,092.64            | (\$7,020.71)            | \$471,071.93            |                       |
| 3   | Total Principal And Accrued Interest Balance                    |              |                             |                  | <b>\$110,305,014.34</b> | <b>(\$2,342,945.95)</b> | <b>\$107,962,068.39</b> |                       |
| 4   | Fund Accounts Balance   |              |                             |                  | \$7,419,835.53          | \$2,288,936.40          | \$9,708,771.93          |                       |
| 5   | <b>Total Student Loans And Fund Balance</b>                     |              |                             |                  | <b>\$117,724,849.87</b> | <b>(\$54,009.55)</b>    | <b>\$117,670,840.32</b> |                       |
| <b>B. Student Loan Portfolio and Fund Balance</b>   |   |              |                             |                  |                         |                         |                         |                       |
|   |   |              |                             |                  | <b>May 31, 2019</b>     | <b>Change</b>           | <b>June 30, 2019</b>    |                       |
| 1   | Weighted Average Coupon (WAC)                                   |              |                             |                  | 5.68%                   | 0.00%                   | 5.68%                   |                       |
| 2   | Weighted Average Remaining Maturity (WARM)                      |              | [includes in-school period] |                  | 86                      | (2)                     | 84                      |                       |
| 3   | Number of Loans   |              |                             |                  | 14,916                  | (185)                   | 14,731                  |                       |
| 4   | Number of Borrowers   |              |                             |                  | 12,743                  | (150)                   | 12,593                  |                       |
| <b>C. Notes and Certificates</b>                    |   |              |                             |                  |                         |                         |                         |                       |
|   |   |              |                             | <b>6/30/2019</b> | <b>Balance</b>          | <b>Balance</b>          | <b>Balance</b>          | <b>% of</b>           |
|   |   | <b>CUSIP</b> | <b>Interest Rate</b>        |                  | <b>May 31, 2019</b>     | <b>Change</b>           | <b>June 30, 2019</b>    | <b>O/S Securities</b> |
| 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                   | 3.90200%         | \$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                   | 3.93000%         | \$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                   | 3.48900%         | \$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   | <b>Total Notes and Certificates</b>                             |              |                             | <b>3.77339%</b>  | <b>\$114,700,000.00</b> | <b>\$0.00</b>           | <b>\$114,700,000.00</b> | <b>100.0%</b>         |
| <b>D. Fund Accounts Balance</b>                     |   |              |                             |                  |                         |                         |                         |                       |
|   |   |              |                             |                  | <b>May 31, 2019</b>     | <b>Change</b>           | <b>June 30, 2019</b>    |                       |
| 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   |              |                             |                  | \$156,003.02            | \$0.00                  | \$156,003.02            |                       |
| 4   | Collection Account  |              |                             |                  | \$3,949,891.08          | (\$765,829.53)          | 3,184,061.55            |                       |
| 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                                      |              |                             |                  | \$133,566.72            | (\$32,276.16)           | \$101,290.56            |                       |
| 10  | Class A-3 Principal Account                                     |              |                             |                  | \$2,497,604.49          | \$3,138,351.89          | \$5,635,956.38          |                       |
| 11  | Class A-4 Interest Account                                      |              |                             |                  | \$129,327.50            | (\$1,207.00)            | \$128,120.50            |                       |
| 12  | Class A-4 Principal Account                                     |              |                             |                  | \$0.00                  | \$0.00                  | \$0.00                  |                       |
| 13  | Class B-1 Interest Account                                      |              |                             |                  | \$153,442.72            | (\$50,102.80)           | \$103,339.92            |                       |
| 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  | <b>Total Fund Accounts Balance</b>                              |              |                             |                  | <b>\$7,419,835.53</b>   | <b>\$2,288,936.40</b>   | <b>\$9,708,771.93</b>   |                       |

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| <b>II. Series 2004-A Transactions and Accruals</b> |                      |                         |
|--|----------------------|-------------------------|
| <b>A. Student Loan Cash Principal Activity</b>     | <b>June 30, 2019</b> |                         |
| 1 Borrower Payments - Total                        |                      | (\$2,192,735.17)        |
| 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                  |
| <b>6 Total Cash Principal Activity</b>             |                      | <b>(\$2,192,735.17)</b> |
| <b>B. Student Loan Non-Cash Principal Activity</b> |                      |                         |
| 1 Capitalized Interest                             |                      | \$4,732.73              |
| 2 New Acquisitions/Cancellations - Fees            |                      | \$0.00                  |
| 3 Capitalized Guarantee Fees                       |                      | \$0.00                  |
| 4a Small Balance and Other Adjustments             | \$9.10               |                         |
| 4b Adjustments - Write-offs                        | (\$147,931.90)       |                         |
| 4 Total Adjustments                                |                      | (\$147,922.80)          |
| <b>5 Total Non-Cash Principal Activity</b>         |                      | <b>(\$143,190.07)</b>   |
| <b>C. Total Student Loan Principal Activity</b>    |                      | <b>(\$2,335,925.24)</b> |
| <b>D. Student Loan Cash Interest Activity</b>      |                      |                         |
| 1 Borrower Payments - Total                        |                      | (\$531,007.69)          |
| 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                  |
| <b>5 Total Cash Interest Activity</b>              |                      | <b>(\$531,007.69)</b>   |
| <b>E. Student Loan Non-Cash Interest Activity</b>  |                      |                         |
| 1 Borrower Accruals                                |                      | \$529,263.29            |
| 2 Capitalized Interest                             |                      | (\$4,732.73)            |
| 3a Small Balance and Other Adjustments             | (\$234.25)           |                         |
| 3b Adjustments - Write-offs                        | (\$3,774.33)         |                         |
| 3 Total Adjustments                                |                      | (\$4,008.58)            |
| 4 Fee Accruals                                     |                      | \$3,465.00              |
| <b>5 Total Non-Cash Interest Activity</b>          |                      | <b>\$523,986.98</b>     |
| <b>F. Total Student Loan Interest Activity</b>     |                      | <b>(\$7,020.71)</b>     |

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| <b>III. Series 2004-A Collection Fund Activity</b> |  |                       |                                   |                                       |
|--|--|-----------------------|-----------------------------------|---------------------------------------|
| <b>A. Collection Fund</b>                          | <b>Beginning Balance</b>   | <b>June 30, 2019</b>  |                                   |                                       |
|  | Transfers to Other Funds   | \$3,571,447.30        |                                   |                                       |
|  | 1a Amount received in the collection account related to the collection period  | (\$3,571,447.30)      |                                   |                                       |
|  | 1b Earnings  | \$2,470,292.08        |                                   |                                       |
|  | 1c Recoveries  | \$10,343.88           |                                   |                                       |
|  | 1d Misc. Payments Received/Due   | \$71,531.03           |                                   |                                       |
|  | 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                |                                   |                                       |
|  | <b>Ending Balance</b>  | <b>\$2,552,166.99</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>   | \$91,522.43           | \$91,522.43                       | \$0.00                                |
|  | 1b <b>Broker Dealer, Auction Agent and Other Fees</b>  | \$3,122.39            | \$3,122.39                        | \$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>   | \$0.00                | \$0.00                            | \$0.00                                |
|  | 2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>   | \$99,697.92           | \$99,697.92                       | \$0.00                                |
|  | 2d <b>Payment of Interest Distribution Amount on Senior Notes; Class A-4</b>   | \$126,752.00          | \$126,752.00                      | \$0.00                                |
|  | 3a <b>Payment of Principal Distribution Amount on Senior Notes; Class A-1</b>  | \$0.00                | \$0.00                            | \$0.00                                |
|  | 3b <b>Payment of Principal Distribution Amount on Senior Notes; Class A-2</b>  | \$0.00                | \$0.00                            | \$0.00                                |
|  | 3c <b>Payment of Principal Distribution Amount on Senior Notes; Class A-3</b>  | \$0.00                | \$0.00                            | \$0.00                                |
|  | 3d <b>Payment of Principal Distribution Amount on Senior Notes; Class A-4</b>  | \$0.00                | \$0.00                            | \$0.00                                |
|  | 4a <b>Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1</b>  | \$101,232.36          | \$101,232.36                      | \$0.00                                |
|  | 4b <b>Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2</b>  | \$0.00                | \$0.00                            | \$0.00                                |
|  | 5a <b>Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)</b>                 | \$0.00                | \$0.00                            | \$0.00                                |
|  | 5b <b>Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)</b>                 | \$0.00                | \$0.00                            | \$0.00                                |
|  | 6 <b>Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth</b>                        | \$0.00                | \$0.00                            | \$0.00                                |
|  | 7 <b>Payment to the Capitalized Interest account to increase balance thereof set forth</b>                                     | \$0.00                | \$0.00                            | \$0.00                                |
|  | 8 <b>Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes</b>                               | \$0.00                | \$0.00                            | \$0.00                                |
|  | 9 <b>Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes</b>                                     | \$0.00                | \$0.00                            | \$0.00                                |
|  | 10 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>                                    | \$1,884,612.33        | \$1,884,612.33                    | \$0.00                                |
|  | 11 <b>Only on or after the first Capitalized interest release date, any remainder to Access Group</b>                          | \$245,227.56          | \$245,227.56                      | \$0.00                                |
| <b>Total Payments</b>                              | <b>\$2,552,166.99</b>  | <b>\$2,552,166.99</b> | <b>\$0.00</b>                     |                                       |

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| <b>IV. Series 2004-A Notes Waterfall for Distributions</b> |          |  |                                    |                              |               |
|--|----------|--|------------------------------------|------------------------------|---------------|
|  |          |  | <b>Remaining<br/>Funds Balance</b> | <b>CAPI Account<br/>Used</b> |               |
| <b>A.</b>  |          | Total Available Funds (Collection Fund Account)  | <b>\$2,552,166.99</b>              | <b>\$2,552,166.99</b>        | <b>\$0.00</b> |
| <b>B.</b>  | First    | Administration Allowance   | <b>\$94,644.82</b>                 | \$2,457,522.17               | \$0.00        |
| <b>C.</b>  | Second   | <b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>                |                                    |                              |               |
|  | (a)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]                                | <b>\$0.00</b>                      | \$2,457,522.17               | \$0.00        |
|  | (b)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]                                | <b>\$0.00</b>                      | \$2,457,522.17               | \$0.00        |
|  | (c)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]                                | <b>\$99,697.92</b>                 | \$2,357,824.25               | \$0.00        |
|  | (d)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]                                | <b>\$126,752.00</b>                | \$2,231,072.25               | \$0.00        |
|  |          | <b>Total Interest Distribution on Senior Notes or Obligations:</b>                                   | <b>\$226,449.92</b>                |                              |               |
| <b>D.</b>  | Third    | <b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>               |                                    |                              |               |
|  | (a)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]                                | <b>\$0.00</b>                      | \$2,231,072.25               | \$0.00        |
|  | (b)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]                                | <b>\$0.00</b>                      | \$2,231,072.25               | \$0.00        |
|  | (c)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]                                | <b>\$0.00</b>                      | \$2,231,072.25               | \$0.00        |
|  | (d)      | Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]                                | <b>\$0.00</b>                      | \$2,231,072.25               | \$0.00        |
|  |          | <b>Total Principal Distribution on Senior Notes or Obligations:</b>                                  | <b>\$0.00</b>                      |                              |               |
| <b>E.</b>  | Fourth   | <b>Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:</b>          | <b>\$101,232.36</b>                | \$2,129,839.89               | \$0.00        |
|  |          | <b>Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:</b>          | <b>\$0.00</b>                      | \$2,129,839.89               | \$0.00        |
| <b>F.</b>  | Fifth    | Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger) | \$0.00                             | \$2,129,839.89               | \$0.00        |
|  |          | Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger) | \$0.00                             | \$2,129,839.89               | \$0.00        |
| <b>G.</b>  | Sixth    | Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth       | \$0.00                             | \$2,129,839.89               | \$0.00        |
| <b>H.</b>  | Seventh  | Payment to the Capitalized Interest account to increase balance thereof set forth                    | \$0.00                             | \$2,129,839.89               | \$0.00        |
| <b>I.</b>  | Eighth   | Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes              | \$0.00                             | \$2,129,839.89               | \$0.00        |
| <b>J.</b>  | Ninth    | Payment of any carry-over amounts due with respect to the class B notes                              | \$0.00                             | \$2,129,839.89               | \$0.00        |
| <b>K.</b>  | Tenth    | Payment of principal with respect to the notes (Allocation of Principal Payments)                    | <b>\$1,884,612.33</b>              | \$245,227.56                 | \$0.00        |
| <b>L.</b>  | Eleventh | Only on or after the Capitalized interest release date, any remainder to Access Group                | <b>\$245,227.56</b>                | \$0.00                       | \$0.00        |

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## Student Loan Asset Backed Series 2004-A Notes

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| <b>V. Series 2004-A Net Loan Rate and Asset Percentages</b>       |                         |                  |                          |
|---|-------------------------|------------------|--------------------------|
| <b>A. Net Loan Rate</b>   |                         |                  |                          |
| 1 FRN Notes outstanding Balance                                   |                         | \$0.00           |                          |
| 2 ARC Notes outstanding Balance                                   |                         | \$114,700,000.00 |                          |
| 3 Amount of Accrued Interest                                      |                         | \$508,882.12     |                          |
| 4 Plus investment earnings and late fees                          |                         | \$18,433.29      |                          |
| 5 Minus Amount of interest on FRN                                 |                         | \$0.00           |                          |
| 6 Minus portion of Administrative allowance                       |                         | \$40,309.12      |                          |
| 7 Minus Notes fees expected during current Interest Period        |                         | \$3,122.39       |                          |
| 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding |                         | 5.06%            |                          |
| <b>Net Loan Rate</b>  |                         | <b>5.06%</b>     |                          |
| <b>B. Senior Asset Percentage</b>                                 |                         |                  |                          |
|   | <b>Pre-Distribution</b> |                  | <b>Post-Distribution</b> |
| 1 Student Loan Portfolio Balance                                  | \$107,962,068.39        |                  | \$107,962,068.39         |
| 2 Fund Balances   | \$9,708,771.93          |                  | \$1,551,116.86           |
| 3 Senior Notes Interest and Fees Accrued                          | \$146,687.95            |                  | \$146,687.95             |
| 4 Senior Notes Outstanding  | \$76,100,000.00         |                  | \$76,100,000.00          |
| <b>Senior Asset Percentage</b>                                    | <b>154.43%</b>          |                  | <b>143.71%</b>           |
| <b>C. Subordinate Asset Percentage</b>                            |                         |                  |                          |
|   | <b>Pre-Distribution</b> |                  | <b>Post-Distribution</b> |
| 1 Student Loan Portfolio Balance                                  | \$107,962,068.39        |                  | \$107,962,068.39         |
| 2 Fund Balances   | \$9,708,771.93          |                  | \$1,551,116.86           |
| 3 All Notes Interest and Fees Accrued                             | \$169,185.25            |                  | \$169,185.25             |
| 4 All Notes Outstanding   | \$114,700,000.00        |                  | \$107,200,000.00         |
| <b>Subordinate Asset Percentage</b>                               | <b>102.44%</b>          |                  | <b>102.00%</b>           |

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## VI. Series 2004-A Portfolio Characteristics

|           |  | Number<br>of Loans | Dollar<br>Amount        | % of<br>Portfolio |
|-----------|--|--------------------|-------------------------|-------------------|
| <b>A.</b> | <b>Loan Type Distribution:</b>                 |                    |                         |                   |
|           | 1 Private Loans                                | 14,731             | \$107,490,996.46        | 100.00%           |
|           | 2 <b>Total By Loan Type Distribution (a)</b>   | <b>14,731</b>      | <b>\$107,490,996.46</b> | <b>100.00%</b>    |
| <b>B.</b> | <b>Borrower Status Distribution:</b>           |                    |                         |                   |
|           | 1 In-School                                    | 6                  | \$51,393.00             | 0.05%             |
|           | 2 Grace  | 1                  | \$20,500.00             | 0.02%             |
|           | 3 Deferment                                    | -                  | \$0.00                  | 0.00%             |
|           | 4 Forbearance                                  | 56                 | \$499,025.87            | 0.46%             |
|           | 5 Repayment                                    | 14,654             | \$106,744,024.00        | 99.31%            |
|           | 6 Interim Charge-Offs                          | 14                 | \$176,053.59            | 0.16%             |
|           | 7 <b>Total By Borrower Status Distribution</b> | <b>14,731</b>      | <b>\$107,490,996.46</b> | <b>100.00%</b>    |
| <b>C.</b> | <b>School Type Distribution:</b>               |                    |                         |                   |
|           | 1 Graduate                                     | 14,626             | \$106,522,796.96        | 99.10%            |
|           | 2 Undergraduate                                | 105                | \$968,199.50            | 0.90%             |
|           | 3 <b>Total By Loan Type Distribution</b>       | <b>14,731</b>      | <b>\$107,490,996.46</b> | <b>100.00%</b>    |

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| VII. Series 2004-A Notes |                            | Portfolio Status By Loan Type |                         |                |
|--------------------------|----------------------------|-------------------------------|-------------------------|----------------|
| Status                   | # of Loans                 | Amount (\$)                   | Percentage (%)          |                |
| <b>A.</b>                | <b>INTERIM:</b>            |                               | Includes Accrued Int.   |                |
|                          | <b>In-School</b>           |                               |                         |                |
|                          | Current                    | 6                             | \$94,935.14             | 0.09%          |
| <b>B.</b>                | <b>Grace</b>               |                               |                         |                |
|                          | Current                    | 1                             | \$34,182.63             | 0.03%          |
| <b>C.</b>                | <b>TOTAL INTERIM</b>       | <b>7</b>                      | <b>\$129,117.77</b>     | <b>0.12%</b>   |
| <b>D.</b>                | <b>REPAYMENT:</b>          |                               |                         |                |
|                          | <b>Active</b>              |                               |                         |                |
|                          | Current                    | 14,071                        | \$101,826,896.44        | 94.32%         |
|                          | 1-29 Days Delinquent       | 219                           | \$1,820,602.72          | 1.69%          |
|                          | 30-59 Days Delinquent      | 187                           | \$1,783,307.74          | 1.65%          |
|                          | 60-89 Days Delinquent      | 71                            | \$658,686.39            | 0.61%          |
|                          | 90-119 Days Delinquent     | 42                            | \$400,170.78            | 0.37%          |
|                          | 120-149 Days Delinquent    | 38                            | \$423,109.04            | 0.39%          |
|                          | 150-179 Days Delinquent    | 26                            | \$232,754.03            | 0.22%          |
|                          | > 180 Days Delinquent      | 0                             | \$0.00                  | 0.00%          |
| <b>E.</b>                | <b>Deferment:</b>          |                               |                         |                |
|                          | Current                    | 0                             | \$0.00                  | 0.00%          |
| <b>F.</b>                | <b>Forbearance:</b>        |                               |                         |                |
|                          | Current                    | 56                            | \$510,876.34            | 0.47%          |
| <b>G.</b>                | <b>Interim Charge-Offs</b> | <b>14</b>                     | <b>\$176,547.14</b>     | <b>0.16%</b>   |
| <b>H.</b>                | <b>TOTAL REPAYMENT</b>     | <b>14,724</b>                 | <b>\$107,832,950.62</b> | <b>99.88%</b>  |
| <b>I.</b>                | <b>TOTAL PORTFOLIO</b>     | <b>14,731</b>                 | <b>\$107,962,068.39</b> | <b>100.00%</b> |

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2004-A Notes

### Monthly Servicing Report

Report Date: July 25, 2019

Collection Period: 06/01/2019 to 06/30/2019

#### VIII. Series 2004-A Portfolio Summary Report

|           |  |               |
|-----------|--|---------------|
| <b>A.</b> | 1 ABS Notes Outstanding                        | \$114,700,000 |
| <b>B.</b> | 1 Total Private Principal Outstanding Balance  | \$107,490,996 |
|           | 2 Total Fund Accounts Balance                  | \$9,708,772   |
|           | 3 Total Principal and Accrued Interest Balance | \$107,962,068 |
|           | 4 Number of Loans                              | 14,731        |
|           | 5 Number of Borrowers                          | 12,593        |
| <b>C.</b> | 1 Borrower Payments- Principal                 | \$2,192,735   |
|           | 2 Borrower Payments- Interest                  | \$531,008     |
| <b>D.</b> | 1 Necessary Funds Transfer to Meet Obligations | \$0           |
|           | 2 Administrative Allowance                     | \$91,522      |
|           | 3 Cash Release to Access Group Inc             | \$245,228     |
| <b>E.</b> | 1 Weighted Average Coupon (WAC)                | 5.68%         |
|           | 2 Weighted Average Remaining Maturity (WARM)   | 84            |
| <b>F.</b> | 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                                | 5.06%         |
|           | 6 Senior Asset Percentage                      | 154.43%       |
|           | 7 Subordinate Asset Percentage                 | 102.44%       |



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2004-A Notes**  
**Portfolio Trend Analysis Report**  
**June 30, 2019**

| <b>IX. Asset-Backed Securities Notes Series 2004-A</b> |   |               |               |               |               |               |               |               |               |               |               |               |
|--|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Collection Periods                                     |   | 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     |
| <b>A.</b>  | <b>1 Asset Backed Securities</b>                      | \$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 | \$114,700,000 |
| <b>B.</b>  | <b>1 Total Private Principal Balance</b>              | \$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 | \$107,490,996 |
|  | <b>2 Total Fund Accounts Balance</b>                  | \$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   | \$9,708,772   |
|  | <b>3 Total Principal and Accrued Interest Balance</b> | \$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 | \$107,962,068 |
|  | <b>4 Number of Loans</b>                              | 16,661        | 16,490        | 16,298        | 16,102        | 15,923        | 15,724        | 15,544        | 15,314        | 15,143        | 14,916        | 14,731        |
|  | <b>5 Number of Borrowers</b>                          | 14,157        | 14,022        | 13,867        | 13,719        | 13,569        | 13,409        | 13,262        | 13,073        | 12,929        | 12,743        | 12,593        |
| <b>C.</b>  | <b>1 Borrower Payments- Principal</b>                 | \$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   | \$2,192,735   |
|  | <b>2 Borrower Payments- Interest</b>                  | \$653,843     | \$607,420     | \$614,074     | \$611,155     | \$578,052     | \$606,904     | \$591,795     | \$555,736     | \$582,151     | \$556,895     | \$531,008     |
| <b>D.</b>  | <b>1 Necessary Funds Transfer to Meet Obligations</b> | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
|  | <b>2 Administrative Allowance</b>                     | \$110,135     | \$111,308     | \$106,182     | \$104,146     | \$102,078     | \$99,930      | \$97,893      | \$95,755      | \$93,699      | \$91,519      | \$91,522      |
|  | <b>3 Cash Release to Access Group</b>                 | \$0           | \$226,092     | \$12,233      | \$0           | \$70,310      | \$98,311      | \$152,086     | \$232,643     | \$82,352      | \$77,835      | \$245,228     |
| <b>E.</b>  | <b>1 Weighted Average Coupon (WAC)</b>                | 5.39%         | 5.39%         | 5.39%         | 5.38%         | 5.38%         | 5.80%         | 5.80%         | 5.80%         | 5.68%         | 5.68%         | 5.68%         |
|  | <b>2 Weighted Average Remaining Maturity (WARM)</b>   | 94            | 91            | 91            | 90            | 89            | 89            | 89            | 86            | 86            | 86            | 84            |
| <b>F.</b>  | <b>1 Senior Notes Outstanding</b>                     | \$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  | \$76,100,000  |
|  | <b>2 Subordinate Note Outstanding</b>                 | \$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  | \$38,600,000  |
|  | <b>3 Senior Principal Distribution Amount</b>         | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
|  | <b>4 Subordinate Principal Distribution Amount</b>    | \$0           | \$0           | \$7,600,000   | \$0           | \$0           | \$6,100,000   | \$0           | \$0           | \$0           | \$0           | \$0           |
|  | <b>5 Net Loan Rate</b>                                | 4.85%         | 4.77%         | 5.02%         | 4.86%         | 4.81%         | 5.30%         | 5.25%         | 5.18%         | 5.34%         | 5.07%         | 5.06%         |
|  | <b>6 Senior Asset Percentage</b>                      | 165.49%       | 165.61%       | 156.40%       | 156.51%       | 156.36%       | 149.24%       | 150.01%       | 149.93%       | 154.41%       | 154.52%       | 154.43%       |
|  | <b>7 Subordinate Asset Percentage</b>                 | 102.33%       | 102.40%       | 102.36%       | 102.33%       | 102.32%       | 102.48%       | 102.50%       | 102.44%       | 102.44%       | 102.51%       | 102.44%       |