

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: August 26, 2019
Collection Period: 07/01/19 to 07/31/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						June 30, 2019	Change	July 31, 2019	
1	Principal Balance					\$581,606,024.57	(\$5,010,995.86)	\$576,595,028.71	
2	Accrued Interest					\$3,634,702.38	\$110,913.22	\$3,745,615.60	
3	Accrued ISP					\$53,111.23	\$17,001.35	\$70,112.58	
4	Accrued SAP					\$2,780,588.29	\$836,696.75	\$3,617,285.04	
5	Total Principal And Accrued Interest Balance					\$588,074,426.47	(\$4,046,384.54)	\$584,028,041.93	
6	Fund Accounts Balance					\$10,428,184.71	\$4,167,106.98	\$14,595,291.69	
7	Total Student Loans And Fund Balance					\$598,502,611.18	\$120,722.44	\$598,623,333.62	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]			2.77%	0.01%	2.78%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			180	(1)	179	
3	Number of Loans					32,997	(171)	32,826	
4	Number of Borrowers					16,732	(79)	16,653	
C. Notes and Certificates									
						7/31/2019	Balance	Balance	% of
			CUSIP	Int. Rate		June 30, 2019	Change	July 31, 2019	O/S Securities
1	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-1	FRN	00432CAK7	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
2	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-2	FRN	00432CAL5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%
3	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-3	ARC	00432CAM3	3.74000%	\$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	2.33900%	\$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	3.74000%	\$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	3.75100%	\$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	3.92600%	\$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	3.79900%	\$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	2.33900%	\$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	3.56900%	\$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%	\$118,912,696.91	\$0.00	\$118,912,696.91	19.11%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	3.95100%	\$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	3.79700%	\$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	2.33900%	\$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	2.33900%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.62%
20	Total Notes and Certificates				3.17574%	\$622,262,696.91	\$0.00	\$622,262,696.91	100.00%
D. Fund Balances									
						June 30, 2019	Change	July 31, 2019	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$510,472.57	\$351.35	\$510,823.92	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$5,884,785.51	\$2,375,079.53	\$8,259,865.04	
5	Debt Service Fund - Interest Account					\$1,170,845.63	\$382,916.26	\$1,553,761.89	
6	Debt Service Fund - Principal Account					\$0.00	\$1,408,759.84	\$1,408,759.84	
7	Total Fund Accounts Balance					\$10,428,184.71	\$4,167,106.98	\$14,595,291.69	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		7/31/2019	7/31/2019	7/31/2019
1	Borrower Payments - Total	(\$4,581,695.48)	(\$4,376,819.16)	(\$204,876.32)
2	Claim Payments	(\$500,209.47)	(\$462,849.83)	(\$37,359.64)
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	(\$338.02)	(\$338.02)	\$0.00
5	New Acquisitions - Total	(\$338.02)	(\$338.02)	\$0.00
6	Total Cash Principal Activity	(\$5,082,242.97)	(\$4,840,007.01)	(\$242,235.96)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$76,230.71	\$52,069.15	\$24,161.56
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$4,983.60)	(\$4,210.56)	(\$773.04)
4	Total Adjustments	(\$4,983.60)	(\$4,210.56)	(\$773.04)
5	Total Non-Cash Principal Activity	\$71,247.11	\$47,858.59	\$23,388.52
C.	Total Student Loan Principal Activity	(\$5,010,995.86)	(\$4,792,148.42)	(\$218,847.44)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,159,375.29)	(\$1,122,777.57)	(\$36,597.72)
2	Claim Payments	(\$13,623.00)	(\$13,161.76)	(\$461.24)
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	(\$44.72)	(\$44.35)	(\$0.37)
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	(\$1,173,043.01)	(\$1,135,983.68)	(\$37,059.33)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,350,019.46	\$1,291,588.41	\$58,431.05
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$17,001.35	\$14,562.86	\$2,438.49
3	Special Allowance Payments - Accrued	\$836,696.75	\$836,068.56	\$628.19
4	Capitalized Interest	(\$76,230.71)	(\$52,069.15)	(\$24,161.56)
5a	Small Balance and Other Adjustments	(\$1,023.60)	(\$1,029.27)	\$5.67
5b	Adjustments - Write-offs	\$0.12	\$0.12	\$0.00
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	(\$1,023.48)	(\$1,029.15)	\$5.67
6	Fee Accruals	\$11,190.96	\$10,240.47	\$950.49
7	Total Non-Cash Interest Activity	\$2,137,654.33	\$2,099,362.00	\$38,292.33
F.	Total Student Loan Interest Activity	\$964,611.32	\$963,378.32	\$1,233.00

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		July 31, 2019		
	1 Beginning Balance	\$3,917,793.26		
	2 Transfers to Other Funds	(\$3,917,793.26)		
	3 Amount received in the collection account related to the collection period	\$7,307,299.36		
	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	\$500,209.47		
	8 Guarantee Payments of Interest	\$13,623.00		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$338.02		
	11 Interest and Other Earnings	\$37,586.84		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$7,859,056.69		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$218,102.26	\$218,102.26	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$507,025.27	\$507,025.27	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,006,406.36	\$1,006,406.36	\$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	\$107,693.36	\$107,693.36	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$6,019,829.44	\$6,019,829.44	\$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	\$7,859,056.69	\$7,859,056.69	\$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)	\$7,859,056.69	\$7,859,056.69	\$0.00
B.	Administration Funds	\$725,127.53	\$7,133,929.16	\$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	\$7,133,929.16	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,133,929.16	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$81,029.16	\$7,052,900.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$145,851.75	\$6,907,048.25	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,907,048.25	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,907,048.25	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$73,293.07	\$6,833,755.18	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$70,376.38	\$6,763,378.80	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$68,783.23	\$6,694,595.57	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$64,439.52	\$6,630,156.05	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,630,156.05	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$270,513.17	\$6,359,642.88	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$111,982.00	\$6,247,660.88	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$86,884.08	\$6,160,776.80	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$33,254.00	\$6,127,522.80	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,127,522.80	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,006,406.36		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$6,127,522.80	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,127,522.80	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,127,522.80	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,127,522.80	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,127,522.80	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,127,522.80	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,127,522.80	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,127,522.80	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,127,522.80	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,127,522.80	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,127,522.80	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,127,522.80	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,127,522.80	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,127,522.80	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,127,522.80	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,127,522.80	\$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	\$40,916.50	\$6,086,606.30	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$33,170.86	\$6,053,435.44	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$33,606.00	\$6,019,829.44	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$107,693.36		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,019,829.44	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$6,019,829.44	\$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	\$1,977,576.66
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$216,223.14
	5 Minus amounts required..ED..guarantee agencies	\$493,347.42
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$14,289.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.99%
	Net Loan Rate	2.99%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$584,028,041.93
	2 Fund Balances	\$14,617,869.88
	3 Senior Notes Interest	\$890,861.02
	4 Senior Notes Outstanding	\$556,312,696.91
	Senior Asset Percentage	107.45%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$584,028,041.93
	2 Fund Balances	\$14,617,869.88
	3 All Notes Interest	\$980,596.49
	4 All Notes Outstanding	622,262,696.91
	Subordinate Asset Percentage	96.05%

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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	1,332	\$6,385,279.04	1.11%
	2 UnSubsidized Stafford	1,304	\$9,790,704.99	1.70%
	3 Consolidation	30,190	\$560,419,044.68	97.19%
	4 Total By Loan Type Distribution	32,826	\$576,595,028.71	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	379	\$6,032,504.57	1.05%
	4 Forbearance	339	\$8,166,141.41	1.42%
	5 Repayment	32,044	\$561,030,302.40	97.30%
	6 Claims	57	\$1,315,396.28	0.23%
7 Total By Borrower Status Distribution	32,826	\$576,595,028.71	100.00%	
C.	School Type Distribution:			
	1 Graduate	32,569	\$575,910,340.09	99.88%
	2 Undergraduate	257	\$684,688.62	0.12%
	3 Total By School Type Distribution	32,826	\$576,595,028.71	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			# of Loans	Amount (\$)	Percentage (%)
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)			
A. INTERIM:									
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	3	\$23,901.00	0.37%	3	\$31,428.96	0.31%	201	\$3,577,179.09	0.63%
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	\$31,428.96	0.31%	201	\$3,577,179.09	0.63%
D. REPAYMENT:									
Active									
Current	1,035	\$4,720,122.13	72.85%	1,009	\$7,484,136.86	74.99%	27,991	\$507,655,252.50	90.03%
1-29 Days Delinquent	103	\$573,030.10	8.84%	92	\$711,106.48	7.13%	1,088	\$25,401,536.93	4.50%
30-59 Days Delinquent	14	\$80,298.94	1.24%	17	\$123,155.02	1.23%	265	\$6,506,705.85	1.15%
60-89 Days Delinquent	19	\$97,618.14	1.51%	17	\$125,904.42	1.26%	91	\$2,914,399.05	0.52%
90-119 Days Delinquent	8	\$58,712.99	0.91%	11	\$89,199.42	0.89%	56	\$1,916,832.02	0.34%
≥ 120 Days Delinquent	25	\$189,166.97	2.92%	28	\$250,736.46	2.51%	175	\$5,372,034.00	0.95%
E. Deferment:									
Current	61	\$285,585.85	4.41%	55	\$424,017.37	4.25%	62	\$1,906,676.75	0.34%
F. Forbearance:									
Current	52	\$352,045.87	5.43%	62	\$584,883.45	5.86%	225	\$7,508,652.12	1.33%
G. Claims	11	\$93,574.76	1.44%	10	\$155,753.63	1.56%	36	\$1,121,497.18	0.20%
H. TOTAL REPAYMENT	1,328	\$6,450,155.75	99.55%	1,301	\$9,948,893.11	99.69%	29,989	\$560,303,586.40	99.37%
I. TOTAL PORTFOLIO	1,332	\$6,479,556.75	100.00%	1,304	\$9,980,322.07	100.00%	30,190	\$563,880,765.49	100.00%
J. GRAND TOTAL					\$580,340,644.31				

ACCESS GROUP, INC.

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

Report Date: August 26, 2019

Collection Period: 07/01/19 to 07/31/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/19 to 07/31/19 08/26/19
A.	1 ABS Notes Outstanding	\$622,262,697
B.	1 Total Principal Balance	\$576,595,029
	2 Total Fund Accounts Balance	\$14,595,292
	3 Total Principal and Accrued Interest Balance	\$584,028,042
	4 Number of Loans	32,826
	5 Number of Borrowers	16,653
C.	1 Borrower Payments- Principal	\$4,581,695
	2 Borrower Payments- Interest	\$1,159,375
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$218,102
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	179
F.	1 Senior Notes Outstanding	\$556,312,697
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.99%
	6 Senior Asset Percentage	107.45%
	7 Subordinate Asset Percentage	96.05%

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

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

Collection Period		September-18	October-18	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19
Reporting Date		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	8/26/2019
A.	1 Asset Backed Securities	\$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	\$622,262,697
B.	1 Total Principal Balance	\$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	\$576,595,029
	2 Total Fund Accounts Balance	\$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	\$14,595,292
	3 Total Principal and Accrued Interest Balance	\$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	\$584,028,042
	4 Number of Loans	34,682	34,501	34,329	34,134	33,937	33,733	33,537	33,340	33,154	32,997	32,826
	5 Number of Borrowers	17,543	17,459	17,373	17,274	17,182	17,082	16,992	16,901	16,802	16,732	16,653
C.	1 Borrower Payments- Principal	\$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	\$4,581,695
	2 Borrower Payments- Interest	\$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	\$1,159,375
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$240,893	\$233,047	\$231,321	\$229,407	\$227,296	\$225,299	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102
	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%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	189	188	187	186	185	184	183	181	181	180	179
F.	1 Senior Notes Outstanding	\$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	\$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	\$16,582,534	\$0	\$0	\$9,523,497	\$0	\$0	\$13,636,985	\$0	\$0	\$15,484,409	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.72%	3.58%	2.98%	2.99%	3.13%	2.88%	3.16%	3.07%	3.08%	3.02%	2.99%
	6 Senior Asset Percentage	107.92%	107.80%	107.47%	107.37%	107.36%	107.35%	107.52%	107.39%	107.30%	107.49%	107.45%
	7 Subordinate Asset Percentage	97.14%	97.03%	96.71%	96.49%	96.47%	96.47%	96.39%	96.24%	96.20%	96.09%	96.05%