

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					June 30, 2019	Change	July 31, 2019		
1	Principal Balance				\$107,490,996.46	(\$2,222,884.79)	\$105,268,111.67		
2	Accrued Interest				\$471,071.93	(\$18,028.21)	\$453,043.72		
3	Total Principal And Accrued Interest Balance				\$107,962,068.39	(\$2,240,913.00)	\$105,721,155.39		
4	Fund Accounts Balance				\$9,708,771.93	\$1,982,341.76	\$11,691,113.69		
5	Total Student Loans And Fund Balance				\$117,670,840.32	(\$258,571.24)	\$117,412,269.08		
B. Student Loan Portfolio and Fund Balance									
					June 30, 2019	Change	July 31, 2019		
1	Weighted Average Coupon (WAC)				5.68%	-0.12%	5.56%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		84	0	84		
3	Number of Loans				14,731	(157)	14,574		
4	Number of Borrowers				12,593	(131)	12,462		
C. Notes and Certificates									
					7/31/2019	Balance	Balance	Balance	
						June 30, 2019	Change	July 31, 2019	
				Interest Rate				% of	
			CUSIP					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	3.76900%	\$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	3.73400%	\$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	3.41700%	\$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				3.63757%	\$114,700,000.00	\$0.00	\$114,700,000.00	100.0%
D. Fund Accounts Balance									
					June 30, 2019	Change	July 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				\$156,003.02	(\$1,156.95)	\$154,846.07		
4	Collection Account				\$3,184,061.55	\$229,957.16	\$3,414,018.71		
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				\$101,290.56	(\$873.60)	\$100,416.96		
10	Class A-3 Principal Account				\$5,635,956.38	\$1,884,612.33	\$7,520,568.71		
11	Class A-4 Interest Account				\$128,120.50	(\$128,120.50)	\$0.00		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$103,339.92	(\$2,076.68)	\$101,263.24		
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				\$9,708,771.93	\$1,982,341.76	\$11,691,113.69		

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: August 26, 2019

Collection Period: 07/01/2019 to 07/31/2019

II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	July 31, 2019	
1 Borrower Payments - Total		(\$2,151,298.72)
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		(\$2,151,298.72)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$10,806.34
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$777.75)	
4b Adjustments - Write-offs	(\$81,614.66)	
4 Total Adjustments		(\$82,392.41)
5 Total Non-Cash Principal Activity		(\$71,586.07)
C. Total Student Loan Principal Activity		(\$2,222,884.79)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$533,934.60)
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		(\$533,934.60)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$525,338.05
2 Capitalized Interest		(\$10,806.34)
3a Small Balance and Other Adjustments	(\$379.44)	
3b Adjustments - Write-offs	(\$2,820.88)	
3 Total Adjustments		(\$3,200.32)
4 Fee Accruals		\$4,575.00
5 Total Non-Cash Interest Activity		\$515,906.39
F. Total Student Loan Interest Activity		(\$18,028.21)

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: August 26, 2019

Collection Period: 07/01/2019 to 07/31/2019

III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	July 31, 2019		
	Transfers to Other Funds	\$2,552,166.99		
	1a Amount received in the collection account related to the collection period	(\$2,552,166.99)		
	1b Earnings	\$3,213,494.76		
	1c Recoveries	\$14,968.29		
	1d Misc. Payments Received/Due	\$81,922.54		
	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	\$3,310,385.59		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$89,575.83	\$89,575.83	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$4,075.18	\$4,075.18	\$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	\$70,902.24	\$70,902.24	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$244,647.00	\$244,647.00	\$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	\$96,500.00	\$96,500.00	\$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)	\$2,735,391.10	\$2,735,391.10	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$69,294.24	\$69,294.24	\$0.00	
Total Payments	\$3,310,385.59	\$3,310,385.59	\$0.00	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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Collection Period: 07/01/2019 to 07/31/2019

IV. Series 2004-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Used	
A.		Total Available Funds (Collection Fund Account)	\$3,310,385.59	\$3,310,385.59	\$0.00
B.	First	Administration Allowance	\$93,651.01	\$3,216,734.58	\$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	\$3,216,734.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$3,216,734.58	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$70,902.24	\$3,145,832.34	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$244,647.00	\$2,901,185.34	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$315,549.24		
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	\$2,901,185.34	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,901,185.34	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,901,185.34	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,901,185.34	\$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]:	\$96,500.00	\$2,804,685.34	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$2,804,685.34	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,804,685.34	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,804,685.34	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,804,685.34	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,804,685.34	\$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	\$2,804,685.34	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,804,685.34	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,735,391.10	\$69,294.24	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$69,294.24	\$0.00	\$0.00

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Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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Collection Period: 07/01/2019 to 07/31/2019

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		\$488,464.24	
4 Plus investment earnings and late fees		\$24,512.71	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$39,475.54	
7 Minus Notes fees expected during current Interest Period		\$4,075.18	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.91%	
Net Loan Rate		4.91%	
B. Senior Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$105,721,155.39	\$105,721,155.39
2 Fund Balances		\$11,691,113.69	\$11,346,425.95
3 Senior Notes Interest and Fees Accrued		\$40,588.06	\$40,588.06
4 Senior Notes Outstanding		\$76,100,000.00	\$76,100,000.00
Senior Asset Percentage		154.23%	153.78%
C. Subordinate Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$105,721,155.39	\$105,721,155.39
2 Fund Balances		\$11,691,113.69	\$11,346,425.95
3 All Notes Interest and Fees Accrued		\$73,581.34	\$73,581.34
4 All Notes Outstanding		\$114,700,000.00	\$114,700,000.00
Subordinate Asset Percentage		102.30%	102.00%

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Monthly Servicing Report

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	14,574	\$105,268,111.67	100.00%
	2 Total By Loan Type Distribution (a)	14,574	\$105,268,111.67	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$71,893.00	0.07%
	2 Grace	-	\$0.00	0.00%
	3 Deferment	-	\$0.00	0.00%
	4 Forbearance	46	\$433,034.92	0.41%
	5 Repayment	14,509	\$104,635,418.68	99.40%
	6 Interim Charge-Offs	12	\$127,765.07	0.12%
	7 Total By Borrower Status Distribution	14,574	\$105,268,111.67	100.00%
C.	School Type Distribution:			
	1 Graduate	14,472	\$104,361,437.78	99.14%
	2 Undergraduate	102	\$906,673.89	0.86%
	3 Total By Loan Type Distribution	14,574	\$105,268,111.67	100.00%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: August 26, 2019

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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	\$129,480.26	0.12%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	7	\$129,480.26	0.12%	
D. REPAYMENT:				
Active				
Current	13,373	\$95,463,774.86	90.30%	
1-29 Days Delinquent	785	\$6,336,479.94	5.99%	
30-59 Days Delinquent	176	\$1,461,177.64	1.38%	
60-89 Days Delinquent	77	\$745,131.03	0.70%	
90-119 Days Delinquent	37	\$353,258.89	0.33%	
120-149 Days Delinquent	33	\$329,821.18	0.31%	
150-179 Days Delinquent	28	\$333,244.49	0.32%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	46	\$440,867.68	0.42%	
G. Interim Charge-Offs	12	\$127,919.42	0.12%	
H. TOTAL REPAYMENT	14,567	\$105,591,675.13	99.88%	
I. TOTAL PORTFOLIO	14,574	\$105,721,155.39	100.00%	

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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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	\$105,268,112
	2 Total Fund Accounts Balance	\$11,691,114
	3 Total Principal and Accrued Interest Balance	\$105,721,155
	4 Number of Loans	14,574
	5 Number of Borrowers	12,462
C.	1 Borrower Payments- Principal	\$2,151,299
	2 Borrower Payments- Interest	\$533,935
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$89,576
	3 Cash Release to Access Group Inc	\$69,294
E.	1 Weighted Average Coupon (WAC)	5.56%
	2 Weighted Average Remaining Maturity (WARM)	84
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	4.91%
	6 Senior Asset Percentage	154.23%
	7 Subordinate Asset Percentage	102.30%

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

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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	\$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	\$114,700,000
B.	1 Total Private Principal Balance	\$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	\$105,268,112
	2 Total Fund Accounts Balance	\$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	\$11,691,114
	3 Total Principal and Accrued Interest Balance	\$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	\$105,721,155
	4 Number of Loans	16,490	16,298	16,102	15,923	15,724	15,544	15,314	15,143	14,916	14,731	14,574
	5 Number of Borrowers	14,022	13,867	13,719	13,569	13,409	13,262	13,073	12,929	12,743	12,593	12,462
C.	1 Borrower Payments- Principal	\$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	\$2,151,299
	2 Borrower Payments- Interest	\$607,420	\$614,074	\$611,155	\$578,052	\$606,904	\$591,795	\$555,736	\$582,151	\$556,895	\$531,008	\$533,935
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$111,308	\$106,182	\$104,146	\$102,078	\$99,930	\$97,893	\$95,755	\$93,699	\$91,519	\$91,522	\$89,576
	3 Cash Release to Access Group	\$226,092	\$12,233	\$0	\$70,310	\$98,311	\$152,086	\$232,643	\$82,352	\$77,835	\$245,228	\$69,294
E.	1 Weighted Average Coupon (WAC)	5.39%	5.39%	5.38%	5.38%	5.80%	5.80%	5.80%	5.68%	5.68%	5.68%	5.56%
	2 Weighted Average Remaining Maturity (WARM)	91	91	90	89	89	89	86	86	86	84	84
F.	1 Senior Notes Outstanding	\$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	\$76,100,000
	2 Subordinate Note Outstanding	\$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	\$38,600,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$7,600,000	\$0	\$0	\$6,100,000	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.77%	5.02%	4.86%	4.81%	5.30%	5.25%	5.18%	5.34%	5.07%	5.06%	4.91%
	6 Senior Asset Percentage	165.61%	156.40%	156.51%	156.36%	149.24%	150.01%	149.93%	154.41%	154.52%	154.43%	154.23%
	7 Subordinate Asset Percentage	102.40%	102.36%	102.33%	102.32%	102.48%	102.50%	102.44%	102.44%	102.51%	102.44%	102.30%