

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 25, 2019  
Collection Period: 08/01/19 to 08/31/19

<b>I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>July 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>		
1	Principal Balance				\$576,595,028.71	(\$4,969,119.56)	\$571,625,909.15		
2	Accrued Interest				\$3,745,615.60	\$51,438.81	\$3,797,054.41		
3	Accrued ISP				\$70,112.58	(\$36,332.78)	\$33,779.80		
4	Accrued SAP				\$3,617,285.04	(\$2,007,536.38)	\$1,609,748.66		
5	Total Principal And Accrued Interest Balance				\$584,028,041.93	(\$6,961,549.91)	\$577,066,492.02		
6	Fund Accounts Balance				\$14,595,291.69	\$7,000,362.03	\$21,595,653.72		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$598,623,333.62</b>	<b>\$38,812.12</b>	<b>\$598,662,145.74</b>		
<b>B.</b>									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.78%	0.00%	2.78%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		179	(1)	178		
3	Number of Loans				32,826	(195)	32,631		
4	Number of Borrowers				16,653	(97)	16,556		
<b>C. Notes and Certificates</b>									
				<b>8/31/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
			<b>CUSIP</b>	<b>Int. Rate</b>	<b>July 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>	<b>O/S Securities</b>	
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	2.12800%	\$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	2.52600%	\$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	2.24600%	\$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	2.52600%	\$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	2.24600%	\$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	2.19500%	\$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	2.12800%	\$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	2.19500%	\$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	2.24600%	\$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	2.19500%	\$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	2.12800%	\$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	2.12800%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.62%
20	<b>Total Notes and Certificates</b>				<b>2.29817%</b>	<b>\$622,262,696.91</b>	<b>\$0.00</b>	<b>\$622,262,696.91</b>	<b>100.00%</b>
<b>D. Fund Balances</b>									
					<b>July 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,823.92	(\$352.72)	\$510,471.20		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$8,259,865.04	\$1,222,518.92	\$9,482,383.96		
5	Debt Service Fund - Interest Account				\$1,553,761.89	(\$241,633.61)	\$1,312,128.28		
6	Debt Service Fund - Principal Account				\$1,408,759.84	\$6,019,829.44	\$7,428,589.28		
7	<b>Total Fund Accounts Balance</b>				<b>\$14,595,291.69</b>	<b>\$7,000,362.03</b>	<b>\$21,595,653.72</b>		

# ACCESS GROUP, INC.

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

Report Date: September 25, 2019  
Collection Period: 08/01/19 to 08/31/19

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
<b>A.</b>		<b>Totals</b>	<b>CONSOLIDATION</b>	<b>STAFFORD</b>
		<b>8/31/2019</b>	<b>8/31/2019</b>	<b>8/31/2019</b>
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$4,666,522.88)	(\$4,492,484.66)	(\$174,038.22)
2	Claim Payments	(\$504,116.83)	(\$411,204.67)	(\$92,912.16)
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	\$105,734.79	\$95,638.50	\$10,096.29
5	New Acquisitions - Total	\$105,734.79	\$95,638.50	\$10,096.29
6	<b>Total Cash Principal Activity</b>	<b>(\$5,064,904.92)</b>	<b>(\$4,808,050.83)</b>	<b>(\$256,854.09)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$106,394.91	\$89,252.43	\$17,142.48
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	(\$2,527.31)	\$0.00	(\$2,527.31)
4b	Adjustments - Write-offs	(\$8,082.24)	(\$8,003.90)	(\$78.34)
4	Total Adjustments	(\$10,609.55)	(\$8,003.90)	(\$2,605.65)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$95,785.36</b>	<b>\$81,248.53</b>	<b>\$14,536.83</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,969,119.56)</b>	<b>(\$4,726,802.30)</b>	<b>(\$242,317.26)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$1,165,190.08)	(\$1,129,914.78)	(\$35,275.30)
2	Claim Payments	(\$23,527.21)	(\$20,957.15)	(\$2,570.06)
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	(\$58.79)	(\$57.40)	(\$1.39)
6	Subsidized Gov't Interest Payments (ISP)	(\$54,051.27)	(\$44,958.77)	(\$9,092.50)
7	Special Allowance Payments (SAP)	(\$2,751,265.15)	(\$2,725,971.06)	(\$25,294.09)
8	<b>Total Cash Interest Activity</b>	<b>(\$3,994,092.50)</b>	<b>(\$3,921,859.16)</b>	<b>(\$72,233.34)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,338,631.53	\$1,280,871.97	\$57,759.56
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$16,778.45	\$14,157.75	\$2,620.70
3	Special Allowance Payments - Accrued	\$773,051.91	\$773,192.59	(\$140.68)
4	Capitalized Interest	(\$106,394.91)	(\$89,252.43)	(\$17,142.48)
5a	Small Balance and Other Adjustments	(\$2,443.32)	(\$1,883.14)	(\$560.18)
5b	Adjustments - Write-offs	(\$0.04)	(\$0.03)	(\$0.01)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$940.04	(\$597.78)	\$1,537.82
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$29,323.14)	(\$29,113.70)	(\$209.44)
5	Total Adjustments	(\$30,826.46)	(\$31,594.65)	\$768.19
6	Fee Accruals	\$10,421.63	\$9,423.42	\$998.21
7	<b>Total Non-Cash Interest Activity</b>	<b>\$2,001,662.15</b>	<b>\$1,956,798.65</b>	<b>\$44,863.50</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$1,992,430.35)</b>	<b>(\$1,965,060.51)</b>	<b>(\$27,369.84)</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>August 31, 2019</b>		
	1 Beginning Balance	\$7,859,056.69		
	2 Transfers to Other Funds	(\$7,859,056.69)		
	3 Amount received in the collection account related to the collection period	\$5,933,217.10		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$54,051.27		
	6 Federal Special Allowance Payments	\$2,751,265.15		
	7 Guarantee Payments of Principal	\$504,116.83		
	8 Guarantee Payments of Interest	\$23,527.21		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$105,734.79)		
	11 Interest and Other Earnings	\$22,578.19		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$9,183,020.96</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$216,223.14	\$216,223.14	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$530,940.79	\$530,940.79	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,200,573.55	\$1,200,573.55	\$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	\$125,985.26	\$125,985.26	\$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	\$7,109,298.22	\$7,109,298.22	\$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 <b>Total Payments</b>	<b>\$9,183,020.96</b>	<b>\$9,183,020.96</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

<b>IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions</b>			
		Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)	\$9,183,020.96	\$0.00
<b>B.</b>	Administration Funds	\$747,163.93	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>		
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$101,385.24	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$73,859.17	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$197,289.16	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$78,056.18	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$77,239.18	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$73,962.24	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$253,606.10	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$124,202.00	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$97,565.28	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$123,409.00	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$1,200,573.55</b>	
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>		
1	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>	
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>		
1	Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$46,018.00	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$37,248.76	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$42,718.50	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$125,985.26</b>	
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$7,109,298.22</b>	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	<b>\$0.00</b>	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</b>	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	<b>\$0.00</b>	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	<b>\$0.00</b>	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>	<b>\$0.00</b>	\$0.00

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,909,500.22
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$214,359.72
	5 Minus amounts required..ED..guarantee agencies	\$489,260.22
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$41,939.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.77%
	<b>Net Loan Rate</b>	<b>2.77%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$577,066,492.02
	2 Fund Balances	\$21,626,082.54
	3 Senior Notes Interest	\$938,385.64
	4 Senior Notes Outstanding	\$556,312,696.91
	<b>Senior Asset Percentage</b>	<b>107.45%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$577,066,492.02
	2 Fund Balances	\$21,626,082.54
	3 All Notes Interest	\$1,008,229.86
	4 All Notes Outstanding	622,262,696.91
	<b>Subordinate Asset Percentage</b>	<b>96.05%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	1,315	\$6,280,410.54	1.10%
	2 UnSubsidized Stafford	1,287	\$9,653,256.23	1.69%
	3 Consolidation	30,029	\$555,692,242.38	97.21%
	<b>4 Total By Loan Type Distribution</b>	<b>32,631</b>	<b>\$571,625,909.15</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	369	\$5,773,521.09	1.01%
	4 Forbearance	329	\$7,846,069.92	1.37%
	5 Repayment	31,860	\$556,540,143.23	97.36%
	6 Claims	66	\$1,415,490.86	0.25%
<b>7 Total By Borrower Status Distribution</b>	<b>32,631</b>	<b>\$571,625,909.15</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	32,376	\$570,947,032.12	99.88%
	2 Undergraduate	255	\$678,877.03	0.12%
	<b>3 Total By School Type Distribution</b>	<b>32,631</b>	<b>\$571,625,909.15</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

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 (%)			
<b>A.</b> INTERIM:									
<b>In-School</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	3	\$23,901.00	0.37%	3	\$31,502.30	0.32%	196	\$3,540,968.28	0.63%
<b>B.</b> Grace									
Current	1	\$5,500.00	0.09%	-	\$0.00	0.00%	-	\$0.00	0.00%
<b>C.</b> TOTAL INTERIM	4	\$29,401.00	0.46%	3	\$31,502.30	0.32%	196	\$3,540,968.28	0.63%
<b>D.</b> REPAYMENT:									
Active									
Current	1,023	\$4,603,314.35	72.22%	990	\$7,270,370.42	73.84%	27,850	\$504,514,367.88	90.22%
1-29 Days Delinquent	93	\$510,828.88	8.01%	89	\$683,179.38	6.94%	1,117	\$24,937,067.73	4.46%
30-59 Days Delinquent	23	\$131,553.14	2.06%	20	\$150,138.19	1.52%	224	\$6,024,175.71	1.08%
60-89 Days Delinquent	7	\$51,093.21	0.80%	9	\$97,705.24	0.99%	116	\$3,367,728.80	0.60%
90-119 Days Delinquent	15	\$78,298.52	1.23%	15	\$110,743.93	1.12%	48	\$1,635,713.16	0.29%
≥ 120 Days Delinquent	21	\$150,568.25	2.36%	23	\$212,316.47	2.16%	177	\$5,296,569.88	0.95%
<b>E.</b> Deferment:									
Current	63	\$315,645.21	4.95%	58	\$462,472.14	4.70%	52	\$1,613,765.46	0.29%
<b>F.</b> Forbearance:									
Current	54	\$396,023.94	6.21%	66	\$662,000.33	6.72%	209	\$7,078,741.44	1.27%
<b>G.</b> Claims	12	\$107,473.21	1.69%	14	\$165,975.20	1.69%	40	\$1,193,261.91	0.21%
<b>H.</b> TOTAL REPAYMENT	1,311	\$6,344,798.71	99.54%	1,284	\$9,814,901.30	99.68%	29,833	\$555,661,391.97	99.37%
<b>I.</b> TOTAL PORTFOLIO	1,315	\$6,374,199.71	100.00%	1,287	\$9,846,403.60	100.00%	30,029	\$559,202,360.25	100.00%
<b>J.</b> GRAND TOTAL					\$575,422,963.56				

# ACCESS GROUP, INC.

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

Report Date: September 25, 2019

Collection Period: 08/01/19 to 08/31/19

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>08/01/19 to 08/31/19 09/25/19</b>
<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$622,262,697</b>
<b>B.</b>	1 Total Principal Balance	\$571,625,909
	2 Total Fund Accounts Balance	\$21,595,654
	3 Total Principal and Accrued Interest Balance	\$577,066,492
	4 Number of Loans	32,631
	5 Number of Borrowers	16,556
<b>C.</b>	1 Borrower Payments- Principal	\$4,666,523
	2 Borrower Payments- Interest	\$1,165,190
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$216,223
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	178
<b>F.</b>	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	2.77%
	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**  
**August 31, 2019**

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

Collection Period		October-18	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19
Reporting Date		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	9/25/2019
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$660,907,589</b>	<b>\$660,907,589</b>	<b>\$651,384,091</b>	<b>\$651,384,091</b>	<b>\$651,384,091</b>	<b>\$637,747,106</b>	<b>\$637,747,106</b>	<b>\$637,747,106</b>	<b>\$622,262,697</b>	<b>\$622,262,697</b>	<b>\$622,262,697</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$571,625,909
	2 Total Fund Accounts Balance	\$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	\$21,595,654
	3 Total Principal and Accrued Interest Balance	\$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	\$577,066,492
	4 Number of Loans	34,501	34,329	34,134	33,937	33,733	33,537	33,340	33,154	32,997	32,826	32,631
	5 Number of Borrowers	17,459	17,373	17,274	17,182	17,082	16,992	16,901	16,802	16,732	16,653	16,556
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,666,523
	2 Borrower Payments- Interest	\$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	\$1,165,190
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$233,047	\$231,321	\$229,407	\$227,296	\$225,299	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	3.21%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	188	187	186	185	184	183	181	181	180	179	178
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$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	\$0	\$9,523,497	\$0	\$0	\$13,636,985	\$0	\$0	\$15,484,409	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.58%	2.98%	2.99%	3.13%	2.88%	3.16%	3.07%	3.08%	3.02%	2.99%	2.77%
	6 Senior Asset Percentage	107.80%	107.47%	107.37%	107.36%	107.35%	107.52%	107.39%	107.30%	107.49%	107.45%	107.45%
	7 Subordinate Asset Percentage	97.03%	96.71%	96.49%	96.47%	96.47%	96.39%	96.24%	96.20%	96.09%	96.05%	96.05%