

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: September 25, 2019  
Collection Period: 06/01/19 to 08/31/19

<b>I. Series 2002-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>May 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>		
1	Principal Balance					\$35,840,968.53	(\$2,572,274.87)	\$33,268,693.66		
2	Accrued Interest					\$127,252.59	(\$10,113.61)	\$117,138.98		
3	Total Principal And Accrued Interest Balance					<b>\$35,968,221.12</b>	<b>(\$2,582,388.48)</b>	<b>\$33,385,832.64</b>		
4	Fund Accounts Balance					<b>\$3,792,898.30</b>	<b>(\$660,887.29)</b>	<b>\$3,132,011.01</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$39,761,119.42</b>	<b>(\$3,243,275.77)</b>	<b>\$36,517,843.65</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>May 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>		
1	Loan Reserve Trust Balance					\$81,047.14	\$30,569.30	\$111,616.44		
2	Weighted Average Coupon (WAC)					5.20%	-0.14%	5.06%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			62	(2)	60		
4	Number of Loans					6,613	(244)	6,369		
5	Number of Borrowers					6,168	(219)	5,949		
<b>C. Notes and Certificates</b>										
						<b>8/31/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
						<b>Interest Rate</b>	<b>May 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>	
			<b>CUSIP</b>						<b>% of</b>	
									<b>O/S Securities</b>	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%		\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	3.83300%		\$23,700,000.00	(\$3,150,000.00)	\$20,550,000.00	57.6%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.83300%		\$15,100,000.00	\$0.00	\$15,100,000.00	42.4%
4	<b>Total Notes and Certificates</b>				<b>3.83300%</b>		<b>\$38,800,000.00</b>	<b>(\$3,150,000.00)</b>	<b>\$35,650,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>May 31, 2019</b>	<b>Change</b>	<b>August 31, 2019</b>		
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00		
2	Collection Account					\$3,792,898.30	(\$660,887.29)	3,132,011.01		
3	<b>Total Fund Accounts Balance</b>					<b>\$3,792,898.30</b>	<b>(\$660,887.29)</b>	<b>\$3,132,011.01</b>		

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<b>II. Series 2002-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>		<b>August 31, 2019</b>	
1	Borrower Payments - Total		(\$2,491,744.40)
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	<b>Total Cash Principal Activity</b>		<b>(\$2,491,744.40)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$9,584.44
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$1,528.31)	
4b	Adjustments - Write-offs	(\$88,586.60)	
4	Total Adjustments		(\$90,114.91)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$80,530.47)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$2,572,274.87)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$450,065.66)
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	<b>Total Cash Interest Activity</b>		<b>(\$450,065.66)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		444,546.18
2	Capitalized Interest		(\$9,584.44)
3a	Small Balance and Other Adjustments	\$1,408.80	
3b	Adjustments - Write-offs	(\$2,508.49)	
3	Total Adjustments		(\$1,099.69)
4	Fee Accruals		\$6,090.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$439,952.05</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$10,113.61)</b>

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III. Series 2002-A Collection Fund Activity				
<b>A. Collection Fund</b>	1 Beginning Balance	August 31, 2019		
	2 Transfers to Other Funds	\$3,691,580.75		
	3 Amount received in the collection account related to the collection period	(\$3,670,861.51)		
	4 Earnings	\$2,988,563.18		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$14,673.35		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	45,233.85		
	8 Recoveries	1,232.86		
	9 Misc. Payments Received/Due	\$7,024.10		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	<b>\$3,077,446.58</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a Administrative Allowance		\$89,602.42	\$89,602.42	\$0.00
1b Broker Dealers, Auction Agent and Other Fees		15,327.64	\$15,327.64	\$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		\$198,537.66	\$198,537.66	\$0.00
3a Payment of Principal Amount on Maturing Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Principal Amount on Maturing Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
4 Payment of Guarantee Fees (Privately Guaranteed Loans)		\$0.00	\$0.00	\$0.00
5 Payment of Interest Distribution Amount on Subordinate Notes Class B		145,884.12	\$145,884.12	\$0.00
6 Payment of Principal Distribution Amount		\$2,628,094.74	\$2,600,000.00	\$0.00
7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)		\$0.00	\$0.00	\$0.00
8 Payment of Principal amount of class B notes due on the final maturity date set forth		\$0.00	\$0.00	\$0.00
9 Payment of any carry-over amounts due with respect to the class A-2 notes		\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$3,077,446.58</b>	<b>\$3,049,351.84</b>	<b>\$0.00</b>	

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<b>IV. Series 2002-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$3,077,446.58	<b>\$3,077,446.58</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$104,930.06	<b>\$2,972,516.52</b>	<b>\$0.00</b>
<b>C.</b>	<b>Second</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,972,516.52	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$198,537.66	\$2,773,978.86	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$198,537.66</b>		
<b>D.</b>	<b>Third</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,773,978.86	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,773,978.86	\$0.00
	(c)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	<b>Fourth</b>	<b>Payment of Guarantee Fees</b>	\$0.00	\$2,773,978.86	\$0.00
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$145,884.12	\$2,628,094.74	\$0.00
<b>G.</b>	<b>Sixth</b>	<b>Payment of Principal Distribution Amount</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,628,094.74	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$2,600,000.00	\$28,094.74	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$28,094.74	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,600,000.00</b>		
<b>H.</b>	<b>Seventh</b>	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$28,094.74	\$0.00
<b>I.</b>	<b>Eighth</b>	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$28,094.74	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$28,094.74	\$0.00
<b>K.</b>	<b>Tenth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$28,094.74	\$0.00
<b>L.</b>	<b>Eleventh</b>	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$28,094.74	\$0.00
<b>M.</b>	<b>Twelfth</b>	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$28,094.74	\$0.00

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<b>V. Series 2002-A Net Loan Rate and Assets Percentages</b>			
<b>A.</b>	<b>Net Loan Rate</b>	<b>August 31, 2019</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$35,650,000.00	
	3 Amount of Accrued Interest	\$421,038.85	
	4 Plus investment earnings and late fees	\$19,187.35	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$37,427.28	
	7 Minus Notes fees expected during current Interest Period	\$15,327.64	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.35%	
	<b>Net Loan Rate</b>	<b>4.35%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$33,385,832.64	\$33,385,832.64
	2 Fund Balances	\$3,136,287.27	\$86,935.43
	3 Senior Notes Interest and Fees Accrued	\$149,088.86	\$149,088.86
	4 Senior Notes Outstanding	\$20,550,000.00	\$17,950,000.00
	<b>Senior Asset Percentage</b>	<b>177.00%</b>	<b>185.65%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$33,385,832.64	\$33,385,832.64
	2 Fund Balances	\$3,136,287.27	\$86,935.43
	3 All Notes Interest and Fees Accrued	\$259,003.00	\$259,003.00
	4 All Notes Outstanding	\$35,650,000.00	\$33,050,000.00
	<b>Subordinate Asset Percentage</b>	<b>101.72%</b>	<b>100.50%</b>

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#### VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	6,369	\$33,268,693.66	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>6,369</b>	<b>\$33,268,693.66</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	1	\$10,000.00	0.03%
	2 Grace	1	\$10,000.00	0.03%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	11	\$90,404.19	0.27%
	5 Repayment	6,355	\$33,155,303.00	99.66%
	6 Interim Charge-Offs	1	\$2,986.47	0.01%
<b>7 Total By Borrower Status Distribution</b>	<b>6,369</b>	<b>\$33,268,693.66</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	6,366	\$33,256,274.19	99.96%
	2 Undergraduate	3	\$12,419.47	0.04%
	<b>3 Total By Loan Type Distribution</b>	<b>6,369</b>	<b>\$33,268,693.66</b>	<b>100.00%</b>

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM: In-School Current	1	\$17,898.46	0.05%	
<b>B.</b> Grace Current	1	\$16,540.80	0.05%	
<b>C.</b> TOTAL INTERIM	2	\$34,439.26	0.10%	
<b>D.</b> REPAYMENT: Active				
Current	5760	\$29,722,296.18	89.03%	
1-29 Days Delinquent	412	\$2,313,861.10	6.93%	
30-59 Days Delinquent	101	\$641,937.43	1.92%	
60-89 Days Delinquent	29	\$183,623.43	0.55%	
90-119 Days Delinquent	18	\$113,639.10	0.34%	
120-149 Days Delinquent	18	\$148,471.02	0.44%	
150-179 Days Delinquent	17	\$131,723.06	0.39%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment: Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance: Current	11	\$92,854.76	0.28%	
<b>G.</b> Interim Charge-Offs	1	\$2,987.30	0.01%	
<b>H.</b> TOTAL REPAYMENT	6,367	\$33,351,393.38	99.90%	
<b>I.</b> TOTAL PORTFOLIO	6,369	\$33,385,832.64	100.00%	

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#### VIII. Series 2002-A Portfolio Summary Report

<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$35,650,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$33,268,694
	2 Total Fund Accounts Balance	\$3,132,011
	3 Total Principal and Accrued Interest Balance	\$33,385,833
	4 Number of Loans	6,369
	5 Number of Borrowers	5,949
<b>C.</b>	1 Borrower Payments- Principal	\$2,491,744
	2 Borrower Payments- Interest	\$450,066
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$89,602
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$111,616
	2 Weighted Average Coupon (WAC)	5.06%
	3 Weighted Average Remaining Maturity (WARM)	60
<b>F.</b>	1 Senior Notes Outstanding	\$20,550,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,150,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	4.35%
	6 Senior Asset Percentage	177.00%
	7 Subordinate Asset Percentage	101.72%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Portfolio Trend Analysis Report**  
**August 31, 2019**

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	August-18	November-18	February-19	May-19	August-19
	Reporting Date	9/25/2018	12/26/2018	3/25/2019	6/25/2019	9/25/2019
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$47,600,000</b>	<b>\$44,400,000</b>	<b>\$41,550,000</b>	<b>\$38,800,000</b>	<b>\$35,650,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$44,542,027	\$41,698,993	\$38,758,825	\$35,840,969	\$33,268,694
	2 Total Fund Accounts Balance	\$3,827,732	\$3,434,312	\$3,615,544	\$3,792,898	\$3,132,011
	3 Total Principal and Accrued Interest Balance	\$44,690,417	\$41,835,243	\$38,878,102	\$35,968,221	\$33,385,833
	4 Number of Loans	7,377	7,144	6,873	6,613	6,369
	5 Number of Borrowers	6,858	6,648	6,402	6,168	5,949
<b>C.</b>	1 Borrower Payments- Principal	\$3,025,309	\$2,733,057	\$2,818,900	\$2,874,299	\$2,491,744
	2 Borrower Payments- Interest	\$565,374	\$535,899	\$518,656	\$493,471	\$450,066
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$119,121	\$114,355	\$104,247	\$96,897	\$89,602
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$135,374	\$153,741	\$57,378	\$81,047	\$111,616
	2 Weighted Average Coupon (WAC)	4.88%	4.92%	5.31%	5.20%	5.06%
	3 Weighted Average Remaining Maturity (WARM)	70	66	65	62	60
<b>F.</b>	1 Senior Notes Outstanding	\$32,500,000	\$29,300,000	\$26,450,000	\$23,700,000	\$20,550,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,850,000	\$3,200,000	\$2,850,000	\$2,750,000	\$3,150,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.18%	4.34%	4.69%	4.59%	4.35%
	6 Senior Asset Percentage	148.62%	153.89%	159.90%	167.02%	177.00%
	7 Subordinate Asset Percentage	101.28%	101.34%	101.50%	101.68%	101.72%