

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: October 25, 2019
Collection Period: 09/01/2019 to 09/30/2019

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2019	Change	September 30, 2019		
1	Principal Balance				\$103,015,163.99	(\$2,131,618.49)	\$100,883,545.50		
2	Accrued Interest				\$446,867.03	(\$19,524.63)	\$427,342.40		
3	Total Principal And Accrued Interest Balance				\$103,462,031.02	(\$2,151,143.12)	\$101,310,887.90		
4	Fund Accounts Balance				\$6,392,066.42	\$2,241,471.83	\$8,633,538.25		
5	Total Student Loans And Fund Balance				\$109,854,097.44	\$90,328.71	\$109,944,426.15		
B. Student Loan Portfolio and Fund Balance									
					August 31, 2019	Change	September 30, 2019		
1	Weighted Average Coupon (WAC)				5.56%	0.00%	5.56%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		85	(4)	81		
3	Number of Loans				14,385	(167)	14,218		
4	Number of Borrowers				12,313	(139)	12,174		
C. Notes and Certificates									
					9/30/2019	Balance	Balance	Balance	% of
						August 31, 2019	Change	September 30, 2019	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	3.54100%	\$26,100,000.00	\$0.00	\$26,100,000.00	24.3%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.51800%	\$42,500,000.00	\$0.00	\$42,500,000.00	39.6%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	3.23200%	\$38,600,000.00	\$0.00	\$38,600,000.00	36.0%
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				3.42062%	\$107,200,000.00	\$0.00	\$107,200,000.00	100.0%
D. Fund Accounts Balance									
						August 31, 2019	Change	September 30, 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					\$155,798.86	\$0.00	\$155,798.86	
4	Collection Account					\$2,786,637.95	\$62,672.35	2,849,310.30	
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					\$74,174.88	(\$2,563.02)	\$71,611.86	
10	Class A-3 Principal Account					\$2,755,959.81	\$2,186,460.92	\$4,942,420.73	
11	Class A-4 Interest Account					\$122,910.00	(\$4,241.50)	\$118,668.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$96,584.92	(\$856.92)	\$95,728.00	
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					\$6,392,066.42	\$2,241,471.83	\$8,633,538.25	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	September 30, 2019		
1 Borrower Payments - Total			(\$2,035,377.10)
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			(\$2,035,377.10)
B. Student Loan Non-Cash Principal Activity			
1 Capitalized Interest			\$2,942.55
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	(\$358.22)		
4b Adjustments - Write-offs	(\$98,825.72)		
4 Total Adjustments			(\$99,183.94)
5 Total Non-Cash Principal Activity			(\$96,241.39)
C. Total Student Loan Principal Activity			(\$2,131,618.49)
D. Student Loan Cash Interest Activity			
1 Borrower Payments - Total			(\$506,057.40)
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			(\$506,057.40)
E. Student Loan Non-Cash Interest Activity			
1 Borrower Accruals			\$487,617.91
2 Capitalized Interest			(\$2,942.55)
3a Small Balance and Other Adjustments	(\$37.39)		
3b Adjustments - Write-offs	(\$2,495.20)		
3 Total Adjustments			(\$2,532.59)
4 Fee Accruals			\$4,390.00
5 Total Non-Cash Interest Activity			\$486,532.77
F. Total Student Loan Interest Activity			(\$19,524.63)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2019		
	Transfers to Other Funds	\$2,608,265.49		
	1a Amount received in the collection account related to the collection period	(\$2,608,265.49)		
	1b Earnings	\$2,060,652.39		
	1c Recoveries	\$15,548.11		
	1d Misc. Payments Received/Due	\$113,955.23		
	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	\$2,190,155.73		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$85,845.97	\$85,845.97	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$2,918.23	\$2,918.23	\$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	\$68,350.68	\$68,350.68	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$110,126.00	\$110,126.00	\$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	\$87,884.48	\$87,884.48	\$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)	\$1,577,140.24	\$1,577,140.24	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$257,890.13	\$257,890.13	\$0.00	
Total Payments	\$2,190,155.73	\$2,190,155.73	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$2,190,155.73	\$2,190,155.73	\$0.00
B.	First	Administration Allowance	\$88,764.20	\$2,101,391.53	\$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	\$2,101,391.53	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,101,391.53	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$68,350.68	\$2,033,040.85	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$110,126.00	\$1,922,914.85	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$178,476.68		
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	\$1,922,914.85	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,922,914.85	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,922,914.85	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,922,914.85	\$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]:	\$87,884.48	\$1,835,030.37	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,835,030.37	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,835,030.37	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,835,030.37	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,835,030.37	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,835,030.37	\$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	\$1,835,030.37	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,835,030.37	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,577,140.24	\$257,890.13	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$257,890.13	\$0.00	\$0.00

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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	\$107,200,000.00		
3 Amount of Accrued Interest	\$468,087.12		
4 Plus investment earnings and late fees	\$16,197.95		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$37,831.33		
7 Minus Notes fees expected during current Interest Period	\$2,918.23		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.96%		
Net Loan Rate	4.96%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$101,310,887.90	\$101,310,887.90	
2 Fund Balances	\$8,633,538.25	\$1,516,661.51	
3 Senior Notes Interest and Fees Accrued	\$65,036.57	\$65,036.57	
4 Senior Notes Outstanding	\$68,600,000.00	\$68,600,000.00	
Senior Asset Percentage	160.17%	149.80%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$101,310,887.90	\$101,310,887.90	
2 Fund Balances	\$8,633,538.25	\$1,516,661.51	
3 All Notes Interest and Fees Accrued	\$113,549.41	\$113,549.41	
4 All Notes Outstanding	\$107,200,000.00	\$100,700,000.00	
Subordinate Asset Percentage	102.45%	102.00%	

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	14,218	\$100,883,545.50	100.00%
	2 Total By Loan Type Distribution (a)	14,218	\$100,883,545.50	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	39	\$379,314.38	0.38%
	5 Repayment	14,165	\$100,354,793.93	99.48%
	6 Interim Charge-Offs	7	\$77,544.19	0.08%
	7 Total By Borrower Status Distribution	14,218	\$100,883,545.50	100.00%
C.	School Type Distribution:			
	1 Graduate	14,117	\$100,012,323.91	99.14%
	2 Undergraduate	101	\$871,221.59	0.86%
	3 Total By Loan Type Distribution	14,218	\$100,883,545.50	100.00%

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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	\$130,193.55	0.13%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	7	\$130,193.55	0.13%	
D. REPAYMENT:				
Active				
Current	12,996	\$91,063,511.83	89.89%	
1-29 Days Delinquent	794	\$6,184,421.33	6.10%	
30-59 Days Delinquent	183	\$1,591,145.94	1.57%	
60-89 Days Delinquent	80	\$713,710.89	0.70%	
90-119 Days Delinquent	39	\$369,473.45	0.36%	
120-149 Days Delinquent	42	\$389,523.63	0.38%	
150-179 Days Delinquent	31	\$401,196.92	0.40%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	39	\$389,785.11	0.38%	
G. Interim Charge-Offs	7	\$77,925.25	0.08%	
H. TOTAL REPAYMENT	14,211	\$101,180,694.35	99.87%	
I. TOTAL PORTFOLIO	14,218	\$101,310,887.90	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$107,200,000
B.	1 Total Private Principal Outstanding Balance	\$100,883,546
	2 Total Fund Accounts Balance	\$8,633,538
	3 Total Principal and Accrued Interest Balance	\$101,310,888
	4 Number of Loans	14,218
	5 Number of Borrowers	12,174
C.	1 Borrower Payments- Principal	\$2,035,377
	2 Borrower Payments- Interest	\$506,057
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$85,846
	3 Cash Release to Access Group Inc	\$257,890
E.	1 Weighted Average Coupon (WAC)	5.56%
	2 Weighted Average Remaining Maturity (WARM)	81
F.	1 Senior Notes Outstanding	\$68,600,000
	2 Subordinate Note Outstanding	\$38,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.96%
	6 Senior Asset Percentage	160.17%
	7 Subordinate Asset Percentage	102.45%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
September 30, 2019

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19
	Reporting Date	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	10/25/2019
A.	1 Asset Backed Securities	\$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	\$107,200,000	\$107,200,000
B.	1 Total Private Principal Balance	\$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	\$103,015,164	\$100,883,546
	2 Total Fund Accounts Balance	\$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	\$6,392,066	\$8,633,538
	3 Total Principal and Accrued Interest Balance	\$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	\$103,462,031	\$101,310,888
	4 Number of Loans	16,102	15,923	15,724	15,544	15,314	15,143	14,916	14,731	14,574	14,385	14,218
	5 Number of Borrowers	13,719	13,569	13,409	13,262	13,073	12,929	12,743	12,593	12,462	12,313	12,174
C.	1 Borrower Payments- Principal	\$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	\$2,074,214	\$2,035,377
	2 Borrower Payments- Interest	\$611,155	\$578,052	\$606,904	\$591,795	\$555,736	\$582,151	\$556,895	\$531,008	\$533,935	\$512,605	\$506,057
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$104,146	\$102,078	\$99,930	\$97,893	\$95,755	\$93,699	\$91,519	\$91,522	\$89,576	\$87,723	\$85,846
	3 Cash Release to Access Group	\$0	\$70,310	\$98,311	\$152,086	\$232,643	\$82,352	\$77,835	\$245,228	\$69,294	\$50,146	\$257,890
E.	1 Weighted Average Coupon (WAC)	5.38%	5.38%	5.80%	5.80%	5.80%	5.68%	5.68%	5.68%	5.56%	5.56%	5.56%
	2 Weighted Average Remaining Maturity (WARM)	90	89	89	89	86	86	86	84	84	85	81
F.	1 Senior Notes Outstanding	\$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	\$68,600,000	\$68,600,000
	2 Subordinate Note Outstanding	\$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	\$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	\$0	\$6,100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.86%	4.81%	5.30%	5.25%	5.18%	5.34%	5.07%	5.06%	4.91%	5.11%	4.96%
	6 Senior Asset Percentage	156.51%	156.36%	149.24%	150.01%	149.93%	154.41%	154.52%	154.43%	154.23%	160.06%	160.17%
	7 Subordinate Asset Percentage	102.33%	102.32%	102.48%	102.50%	102.44%	102.44%	102.51%	102.44%	102.30%	102.39%	102.45%