

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2019  
Collection Period: 10/01/19 to 10/31/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					September 30, 2019	Change	October 31, 2019		
1	Principal Balance				\$566,965,844.20	(\$5,633,771.82)	\$561,332,072.38		
2	Accrued Interest				\$3,865,656.81	\$121,681.89	\$3,987,338.69		
3	Accrued ISP				\$50,705.43	\$16,280.11	\$66,985.54		
4	Accrued SAP				\$2,315,365.63	\$621,859.40	\$2,937,225.03		
5	Total Principal And Accrued Interest Balance				\$573,197,572.07	(\$4,873,950.42)	\$568,323,621.64		
6	Fund Accounts Balance				\$10,580,339.52	\$4,849,785.56	\$15,430,125.08		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$583,777,911.59</b>	<b>(\$24,164.86)</b>	<b>\$583,753,746.72</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]		177	(1)	176		
3	Number of Loans				32,450	(198)	32,252		
4	Number of Borrowers				16,458	(95)	16,363		
<b>C. Notes and Certificates</b>									
				10/31/2019	Balance	Balance	% of		
			CUSIP	Int. Rate	September 30, 2019	Change	October 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	3.38900%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.79%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	12.35800%	\$39,050,000.00	\$0.00	\$39,050,000.00	6.43%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	4.67900%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.91%
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	9.98500%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.72%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	6.48600%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.72%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	4.89800%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.72%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	5.36600%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.71%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	3.18800%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.24%
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	2.31625%	\$104,374,809.41	\$0.00	\$104,374,809.41	17.17%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	8.43000%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.70%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	5.29500%	\$51,600,000.00	\$0.00	\$51,600,000.00	8.49%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	5.36400%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.70%
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	3.66600%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.70%
20	<b>Total Notes and Certificates</b>				<b>5.63316%</b>	<b>\$607,724,809.41</b>	<b>\$0.00</b>	<b>\$607,724,809.41</b>	<b>100.00%</b>
<b>D. Fund Balances</b>									
					September 30, 2019	Change	October 31, 2019		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$511,583.23	(\$2,231.26)	\$509,351.97		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,209,247.94	\$2,603,019.25	\$8,812,267.19		
5	Debt Service Fund - Interest Account				\$997,427.35	\$1,296,270.63	\$2,293,697.98		
6	Debt Service Fund - Principal Account				\$0.00	\$952,726.94	\$952,726.94		
7	<b>Total Fund Accounts Balance</b>				<b>\$10,580,339.52</b>	<b>\$4,849,785.56</b>	<b>\$15,430,125.08</b>		

# ACCESS GROUP, INC.

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

Report Date: November 25, 2019  
Collection Period: 10/01/19 to 10/31/19

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>Totals</b>	<b>CONSOLIDATION</b>	<b>STAFFORD</b>
		<b>10/31/2019</b>	<b>10/31/2019</b>	<b>10/31/2019</b>
1	Borrower Payments - Total	(\$4,566,963.02)	(\$4,398,360.53)	(\$168,602.49)
2	Claim Payments	(\$1,119,825.04)	(\$1,006,026.89)	(\$113,798.15)
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$5,686,788.06)</b>	<b>(\$5,404,387.42)</b>	<b>(\$282,400.64)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$66,296.39	\$56,921.68	\$9,374.71
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	\$2,626.07	\$0.00	\$2,626.07
4b	Adjustments - Write-offs	(\$15,906.22)	(\$13,542.66)	(\$2,363.56)
4	Total Adjustments	(\$13,280.15)	(\$13,542.66)	\$262.51
5	<b>Total Non-Cash Principal Activity</b>	<b>\$53,016.24</b>	<b>\$43,379.02</b>	<b>\$9,637.22</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,633,771.82)</b>	<b>(\$5,361,008.40)</b>	<b>(\$272,763.42)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$1,106,158.68)	(\$1,071,791.42)	(\$34,367.26)
2	Claim Payments	(\$29,852.46)	(\$28,360.19)	(\$1,492.27)
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	(\$113.09)	(\$99.60)	(\$13.49)
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	<b>Total Cash Interest Activity</b>	<b>(\$1,136,124.23)</b>	<b>(\$1,100,251.21)</b>	<b>(\$35,873.02)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,312,336.21	\$1,257,609.16	\$54,727.05
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$16,280.11	\$13,594.43	\$2,685.68
3	Special Allowance Payments - Accrued	\$621,859.40	\$622,932.06	(\$1,072.66)
4	Capitalized Interest	(\$66,296.39)	(\$56,921.68)	(\$9,374.71)
5a	Small Balance and Other Adjustments	\$777.69	\$734.01	\$43.68
5b	Adjustments - Write-offs	(\$0.06)	(\$0.03)	(\$0.03)
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	\$777.63	\$733.98	\$43.65
6	Fee Accruals	\$10,988.67	\$9,991.20	\$997.47
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,895,945.63</b>	<b>\$1,847,939.15</b>	<b>\$48,006.48</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$759,821.40</b>	<b>\$747,687.94</b>	<b>\$12,133.46</b>

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>October 31, 2019</b>		
	1 Beginning Balance	\$4,252,846.45		
	2 Transfers to Other Funds	(\$4,252,846.45)		
	3 Amount received in the collection account related to the collection period	\$7,172,719.48		
	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	\$1,119,825.04		
	8 Guarantee Payments of Interest	\$29,852.46		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$32,953.41		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$8,355,350.39</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	
	1a Administrative Allowance	\$212,612.19	\$212,612.19	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$495,850.39	\$495,850.39	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$2,961,539.95	\$2,961,539.95	\$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	\$531,910.91	\$531,910.91	\$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	\$4,153,436.95	\$4,153,436.95	\$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>\$8,355,350.39</b>	<b>\$8,355,350.39</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: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)	<b>\$8,355,350.39</b>	\$8,355,350.39	\$0.00
<b>B.</b>	Administration Funds	<b>\$708,462.58</b>	\$7,646,887.81	\$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	\$7,646,887.81	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,646,887.81	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$400,094.16	\$7,246,793.65	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$86,417.65	\$7,160,376.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,160,376.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,160,376.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$57,516.80	\$7,102,859.20	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$209,111.15	\$6,893,748.05	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$312,486.16	\$6,581,261.89	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$306,816.00	\$6,274,445.89	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,274,445.89	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$208,180.63	\$6,066,265.26	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$606,047.00	\$5,460,218.26	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$286,070.40	\$5,174,147.86	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$488,800.00	\$4,685,347.86	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,685,347.86	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$2,961,539.95</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	\$4,685,347.86	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,685,347.86	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,685,347.86	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,685,347.86	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,685,347.86	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,685,347.86	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,685,347.86	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,685,347.86	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,685,347.86	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,685,347.86	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,685,347.86	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,685,347.86	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,685,347.86	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,685,347.86	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,685,347.86	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,685,347.86	\$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	\$221,953.25	\$4,463,394.61	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$145,244.16	\$4,318,150.45	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$164,713.50	\$4,153,436.95	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$531,910.91</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$4,153,436.95	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$4,153,436.95</b>	\$0.00	\$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	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>	<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

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	\$1,774,841.98
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$210,499.53
	5 Minus amounts required..ED..guarantee agencies	\$480,804.11
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.55%
	<b>Net Loan Rate</b>	<b>2.55%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$568,323,621.64
	2 Fund Balances	\$15,447,866.77
	3 Senior Notes Interest	\$1,258,202.96
	4 Senior Notes Outstanding	\$541,774,809.41
	<b>Senior Asset Percentage</b>	<b>107.52%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$568,323,621.64
	2 Fund Balances	\$15,447,866.77
	3 All Notes Interest	\$1,335,380.39
	4 All Notes Outstanding	607,724,809.41
	<b>Subordinate Asset Percentage</b>	<b>95.84%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

<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	1,278	\$6,075,907.90	1.08%
	2 UnSubsidized Stafford	1,245	\$9,385,655.83	1.67%
	3 Consolidation	29,729	\$545,870,508.65	97.25%
	<b>4 Total By Loan Type Distribution</b>	<b>32,252</b>	<b>\$561,332,072.38</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	\$0.00	0.00%
	2 Grace	1	\$5,500.00	0.00%
	3 Deferment	413	\$6,156,551.25	1.10%
	4 Forbearance	406	\$9,145,033.34	1.63%
	5 Repayment	31,383	\$545,336,868.27	97.15%
	6 Claims	43	\$642,935.47	0.11%
<b>7 Total By Borrower Status Distribution</b>	<b>32,252</b>	<b>\$561,332,072.38</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	32,001	\$560,663,801.62	99.88%
	2 Undergraduate	251	\$668,270.76	0.12%
	<b>3 Total By School Type Distribution</b>	<b>32,252</b>	<b>\$561,332,072.38</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: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations			
Subsidized Stafford				Unsubsidized Stafford						
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b>	<b>INTERIM:</b>									
	<b>In-School</b>									
	Current	3	\$23,901.00	0.39%	3	\$31,646.61	0.33%	220	\$4,099,411.99	0.75%
<b>B.</b>	<b>Grace</b>									
	Current	1	\$5,500.00	0.09%	-	\$0.00	0.00%	-	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>4</b>	<b>\$29,401.00</b>	<b>0.48%</b>	<b>3</b>	<b>\$31,646.61</b>	<b>0.33%</b>	<b>220</b>	<b>\$4,099,411.99</b>	<b>0.75%</b>
<b>D.</b>	<b>REPAYMENT:</b>									
	<b>Active</b>									
	Current	973	\$4,319,379.68	69.92%	933	\$6,703,607.05	69.85%	27,551	\$496,118,910.13	90.28%
	1-29 Days Delinquent	67	\$352,721.85	5.71%	79	\$622,614.33	6.49%	1,071	\$23,810,684.29	4.33%
	30-59 Days Delinquent	26	\$155,059.34	2.51%	22	\$190,413.52	1.98%	232	\$6,051,090.37	1.10%
	60-89 Days Delinquent	17	\$122,567.22	1.98%	15	\$166,097.39	1.73%	93	\$2,331,025.97	0.42%
	90-119 Days Delinquent	8	\$49,134.48	0.80%	7	\$52,626.69	0.55%	58	\$1,967,971.68	0.36%
	≥ 120 Days Delinquent	25	\$175,322.79	2.84%	25	\$252,286.19	2.63%	181	\$5,294,623.30	0.96%
<b>E.</b>	<b>Deferment:</b>									
	Current	84	\$417,538.06	6.76%	71	\$609,868.91	6.35%	38	\$1,238,945.76	0.23%
<b>F.</b>	<b>Forbearance:</b>									
	Current	65	\$471,028.99	7.62%	80	\$809,596.23	8.44%	261	\$8,208,611.35	1.49%
<b>G.</b>	<b>Claims</b>	9	\$85,512.57	1.38%	10	\$158,508.38	1.65%	24	\$423,204.95	0.08%
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>1,274</b>	<b>\$6,148,264.98</b>	<b>99.52%</b>	<b>1,242</b>	<b>\$9,565,618.69</b>	<b>99.67%</b>	<b>29,509</b>	<b>\$545,445,067.80</b>	<b>99.25%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>1,278</b>	<b>\$6,177,665.98</b>	<b>100.00%</b>	<b>1,245</b>	<b>\$9,597,265.30</b>	<b>100.00%</b>	<b>29,729</b>	<b>\$549,544,479.79</b>	<b>100.00%</b>
<b>J.</b>	<b>GRAND TOTAL</b>					<b>\$565,319,411.07</b>				

# ACCESS GROUP, INC.

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

Report Date: November 25, 2019

Collection Period: 10/01/19 to 10/31/19

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>10/01/19 to 10/31/19 11/25/19</b>
<b>A.</b>	1 ABS Notes Outstanding	<b>\$607,724,809</b>
<b>B.</b>	1 Total Principal Balance	\$561,332,072
	2 Total Fund Accounts Balance	\$15,430,125
	3 Total Principal and Accrued Interest Balance	\$568,323,622
	4 Number of Loans	32,252
	5 Number of Borrowers	16,363
<b>C.</b>	1 Borrower Payments- Principal	\$4,566,963
	2 Borrower Payments- Interest	\$1,106,159
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$212,612
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	176
<b>F.</b>	1 Senior Notes Outstanding	\$541,774,809
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.55%
	6 Senior Asset Percentage	107.52%
	7 Subordinate Asset Percentage	95.84%



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

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

Collection Period		December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19
Reporting Date		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	11/25/2019
<b>A.</b>	<b>1 Asset Backed Securities</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>\$607,724,809</b>	<b>\$607,724,809</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$566,965,844	\$561,332,072
	2 Total Fund Accounts Balance	\$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	\$10,580,340	\$15,430,125
	3 Total Principal and Accrued Interest Balance	\$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	\$573,197,572	\$568,323,622
	4 Number of Loans	34,134	33,937	33,733	33,537	33,340	33,154	32,997	32,826	32,631	32,450	32,252
	5 Number of Borrowers	17,274	17,182	17,082	16,992	16,901	16,802	16,732	16,653	16,556	16,458	16,363
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,570,413	\$4,566,963
	2 Borrower Payments- Interest	\$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	\$1,137,338	\$1,106,159
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$229,407	\$227,296	\$225,299	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223	\$214,360	\$212,612
	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)	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.78%	2.78%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	186	185	184	183	181	181	180	179	178	177	176
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$541,774,809	\$541,774,809
	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	\$9,523,497	\$0	\$0	\$13,636,985	\$0	\$0	\$15,484,409	\$0	\$0	\$14,537,888	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.99%	3.13%	2.88%	3.16%	3.07%	3.08%	3.02%	2.99%	2.77%	2.65%	2.55%
	6 Senior Asset Percentage	107.37%	107.36%	107.35%	107.52%	107.39%	107.30%	107.49%	107.45%	107.45%	107.66%	107.52%
	7 Subordinate Asset Percentage	96.49%	96.47%	96.47%	96.39%	96.24%	96.20%	96.09%	96.05%	96.05%	95.97%	95.84%