

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 26, 2019
Collection Period: 11/01/19 to 11/30/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					October 31, 2019	Change	November 30, 2019		
1	Principal Balance				\$561,332,072.38	(\$4,734,645.73)	\$556,597,426.65		
2	Accrued Interest				\$3,987,338.69	\$77,506.93	\$4,064,845.62		
3	Accrued ISP				\$66,985.54	(\$35,945.98)	\$31,039.56		
4	Accrued SAP				\$2,937,225.03	(\$1,763,143.05)	\$1,174,081.98		
5	Total Principal And Accrued Interest Balance				\$568,323,621.64	(\$6,456,227.83)	\$561,867,393.81		
6	Fund Accounts Balance				\$15,430,125.08	\$4,915,094.03	\$20,345,219.11		
7	Total Student Loans And Fund Balance				\$583,753,746.72	(\$1,541,133.80)	\$582,212,612.92		
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]		176	0	176		
3	Number of Loans				32,252	(184)	32,068		
4	Number of Borrowers				16,363	(74)	16,289		
C. Notes and Certificates									
					11/30/2019	Balance	Balance	% of	
			CUSIP	Int. Rate	October 31, 2019	Change	November 30, 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	9.76700%	\$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	2.88500%	\$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	4.38300%	\$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	4.34300%	\$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	4.43000%	\$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	9.97200%	\$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	9.80300%	\$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	9.61100%	\$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	3.57000%	\$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	7.22700%	\$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	9.80300%	\$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	9.54300%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.70%
20	Total Notes and Certificates				6.23963%	\$607,724,809.41	\$0.00	\$607,724,809.41	100.00%
D. Fund Balances									
					October 31, 2019	Change	November 30, 2019		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$509,351.97	\$1,072.52	\$510,424.49		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$8,812,267.19	(\$68,079.92)	\$8,744,187.27		
5	Debt Service Fund - Interest Account				\$2,293,697.98	\$828,664.48	\$3,122,362.46		
6	Debt Service Fund - Principal Account				\$952,726.94	\$4,153,436.95	\$5,106,163.89		
7	Total Fund Accounts Balance				\$15,430,125.08	\$4,915,094.03	\$20,345,219.11		

ACCESS GROUP, INC.

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

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		11/30/2019	11/30/2019	11/30/2019
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,646,820.71)	(\$4,415,423.67)	(\$231,397.04)
2	Claim Payments	(\$210,383.87)	(\$66,697.10)	(\$143,686.77)
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	\$51,420.53	\$51,420.53	\$0.00
5	New Acquisitions - Total	\$51,420.53	\$51,420.53	\$0.00
6	Total Cash Principal Activity	(\$4,805,784.05)	(\$4,430,700.24)	(\$375,083.81)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$75,415.57	\$66,678.94	\$8,736.63
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$4,277.25)	(\$1,283.67)	(\$2,993.58)
4	Total Adjustments	(\$4,277.25)	(\$1,283.67)	(\$2,993.58)
5	Total Non-Cash Principal Activity	\$71,138.32	\$65,395.27	\$5,743.05
C.	Total Student Loan Principal Activity	(\$4,734,645.73)	(\$4,365,304.97)	(\$369,340.76)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,112,474.95)	(\$1,071,252.87)	(\$41,222.08)
2	Claim Payments	(\$7,005.46)	(\$4,102.34)	(\$2,903.12)
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	(\$47.02)	(\$28.38)	(\$18.64)
6	Subsidized Gov't Interest Payments (ISP)	(\$51,257.53)	(\$43,141.52)	(\$8,116.01)
7	Special Allowance Payments (SAP)	(\$2,292,959.77)	(\$2,292,995.77)	\$36.00
8	Total Cash Interest Activity	(\$3,463,744.73)	(\$3,411,520.88)	(\$52,223.85)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,260,937.71	\$1,209,264.09	\$51,673.62
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,759.45	\$12,315.97	\$2,443.48
3	Special Allowance Payments - Accrued	\$552,222.58	\$553,809.19	(\$1,586.61)
4	Capitalized Interest	(\$75,415.57)	(\$66,678.94)	(\$8,736.63)
5a	Small Balance and Other Adjustments	\$1,048.02	\$1,132.29	(\$84.27)
5b	Adjustments - Write-offs	(\$0.14)	(\$0.14)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$552.10	\$470.08	\$82.02
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$22,405.86)	(\$22,498.69)	\$92.83
5	Total Adjustments	(\$20,805.88)	(\$20,896.46)	\$90.58
6	Fee Accruals	\$10,464.34	\$9,489.51	\$974.83
7	Total Non-Cash Interest Activity	\$1,742,162.63	\$1,697,303.36	\$44,859.27
F.	Total Student Loan Interest Activity	(\$1,721,582.10)	(\$1,714,217.52)	(\$7,364.58)

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		November 30, 2019		
	1 Beginning Balance	\$8,355,350.39		
	2 Transfers to Other Funds	(\$8,355,350.39)		
	3 Amount received in the collection account related to the collection period	\$4,207,227.59		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$51,257.53		
	6 Federal Special Allowance Payments	\$2,292,959.77		
	7 Guarantee Payments of Principal	\$210,383.87		
	8 Guarantee Payments of Interest	\$7,005.46		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$51,420.53)		
	11 Interest and Other Earnings	\$17,741.69		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$6,735,155.38		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$210,499.53	\$210,499.53	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$490,950.79	\$490,950.79	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,468,803.07	\$1,468,803.07	\$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	\$78,508.11	\$78,508.11	\$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	\$4,486,393.88	\$4,486,393.88	\$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 Total Payments	\$6,735,155.38	\$6,735,155.38	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$6,735,155.38	\$6,735,155.38	\$0.00
B.	Administration Funds	\$701,450.32	\$6,033,705.06	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$6,033,705.06	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,033,705.06	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$157,807.68	\$5,875,897.38	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$87,495.43	\$5,788,401.95	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,788,401.95	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,788,401.95	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$14,109.59	\$5,774,292.36	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$210,687.96	\$5,563,604.40	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$113,971.50	\$5,449,632.90	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$118,009.92	\$5,331,622.98	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,331,622.98	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$208,180.63	\$5,123,442.35	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$115,323.00	\$5,008,119.35	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$252,819.36	\$4,755,299.99	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$190,398.00	\$4,564,901.99	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,564,901.99	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,468,803.07		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$4,564,901.99	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,564,901.99	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,564,901.99	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,564,901.99	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,564,901.99	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,564,901.99	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,564,901.99	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,564,901.99	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,564,901.99	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,564,901.99	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,564,901.99	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,564,901.99	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,564,901.99	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,564,901.99	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,564,901.99	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,564,901.99	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$15,043.25	\$4,549,858.74	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBEO	\$43,808.86	\$4,506,049.88	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$19,656.00	\$4,486,393.88	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$78,508.11		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,486,393.88	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,486,393.88	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$0.00	\$0.00

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,659,690.35
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$208,724.03
	5 Minus amounts required..ED..guarantee agencies	\$477,056.72
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$13,712.71
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.29%
	Net Loan Rate	2.29%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$561,867,393.81
	2 Fund Balances	\$20,366,759.46
	3 Senior Notes Interest	\$1,785,368.60
	4 Senior Notes Outstanding	\$541,774,809.41
	Senior Asset Percentage	107.14%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$561,867,393.81
	2 Fund Balances	\$20,366,759.46
	3 All Notes Interest	\$2,016,637.88
	4 All Notes Outstanding	607,724,809.41
	Subordinate Asset Percentage	95.47%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	1,250	\$5,919,625.69	1.06%
	2 UnSubsidized Stafford	1,221	\$9,172,597.28	1.65%
	3 Consolidation	29,597	\$541,505,203.68	97.29%
	4 Total By Loan Type Distribution	32,068	\$556,597,426.65	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$45,184.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	400	\$6,141,414.53	1.10%
	4 Forbearance	362	\$8,000,725.75	1.44%
	5 Repayment	31,255	\$541,498,366.57	97.29%
	6 Claims	45	\$911,735.75	0.16%
7 Total By Borrower Status Distribution	32,068	\$556,597,426.65	100.00%	
C.	School Type Distribution:			
	1 Graduate	31,817	\$555,934,795.73	99.88%
	2 Undergraduate	251	\$662,630.92	0.12%
	3 Total By School Type Distribution	32,068	\$556,597,426.65	100.00%

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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 (%)			
A. INTERIM:									
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	3	\$23,901.00	0.40%	3	\$31,717.58	0.34%	209	\$3,966,052.47	0.73%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	3	\$23,901.00	0.40%	3	\$31,717.58	0.34%	209	\$3,966,052.47	0.73%
D. REPAYMENT:									
Active									
Current	959	\$4,318,586.65	71.73%	928	\$6,770,359.73	72.14%	27,363	\$490,657,271.15	89.99%
1-29 Days Delinquent	71	\$321,269.91	5.34%	70	\$480,967.18	5.13%	1,139	\$25,609,753.92	4.70%
30-59 Days Delinquent	26	\$145,481.19	2.42%	30	\$224,988.16	2.40%	243	\$6,020,781.47	1.10%
60-89 Days Delinquent	18	\$120,597.70	2.00%	14	\$154,198.43	1.64%	92	\$2,793,287.55	0.51%
90-119 Days Delinquent	9	\$76,616.43	1.27%	9	\$116,401.13	1.24%	54	\$1,549,014.59	0.28%
≥ 120 Days Delinquent	25	\$169,507.89	2.82%	25	\$238,777.73	2.54%	180	\$5,211,126.15	0.96%
E. Deferment:									
Current	77	\$398,363.90	6.62%	68	\$597,131.70	6.36%	46	\$1,397,500.58	0.26%
F. Forbearance:									
Current	55	\$375,110.92	6.23%	66	\$655,525.71	6.99%	241	\$7,294,690.67	1.34%
G. Claims	7	\$71,196.23	1.18%	8	\$114,591.81	1.22%	30	\$757,502.74	0.14%
H. TOTAL REPAYMENT	1,247	\$5,996,730.82	99.60%	1,218	\$9,352,941.58	99.66%	29,388	\$541,290,928.82	99.27%
I. TOTAL PORTFOLIO	1,250	\$6,020,631.82	100.00%	1,221	\$9,384,659.16	100.00%	29,597	\$545,256,981.29	100.00%
J. GRAND TOTAL					\$560,662,272.27				

ACCESS GROUP, INC.

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

Report Date: December 26, 2019

Collection Period: 11/01/19 to 11/30/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/19 to 11/30/19 12/26/19
A.	1 ABS Notes Outstanding	\$607,724,809
B.	1 Total Principal Balance	\$556,597,427
	2 Total Fund Accounts Balance	\$20,345,219
	3 Total Principal and Accrued Interest Balance	\$561,867,394
	4 Number of Loans	32,068
	5 Number of Borrowers	16,289
C.	1 Borrower Payments- Principal	\$4,646,821
	2 Borrower Payments- Interest	\$1,112,475
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$210,500
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	176
F.	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	2.29%
	6 Senior Asset Percentage	107.14%
	7 Subordinate Asset Percentage	95.47%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
November 30, 2019

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

Collection Period		January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19
Reporting Date		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	12/26/2019
A.	1 Asset Backed Securities	\$651,384,091	\$651,384,091	\$637,747,106	\$637,747,106	\$637,747,106	\$622,262,697	\$622,262,697	\$622,262,697	\$607,724,809	\$607,724,809	\$607,724,809
B.	1 Total Principal Balance	\$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	\$556,597,427
	2 Total Fund Accounts Balance	\$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	\$20,345,219
	3 Total Principal and Accrued Interest Balance	\$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	\$561,867,394
	4 Number of Loans	33,937	33,733	33,537	33,340	33,154	32,997	32,826	32,631	32,450	32,252	32,068
	5 Number of Borrowers	17,182	17,082	16,992	16,901	16,802	16,732	16,653	16,556	16,458	16,363	16,289
C.	1 Borrower Payments- Principal	\$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	\$4,646,821
	2 Borrower Payments- Interest	\$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	\$1,112,475
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$227,296	\$225,299	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223	\$214,360	\$212,612	\$210,500
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.78%	2.78%	2.78%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	185	184	183	181	181	180	179	178	177	176	176
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$0	\$13,636,985	\$0	\$0	\$15,484,409	\$0	\$0	\$14,537,888	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.13%	2.88%	3.16%	3.07%	3.08%	3.02%	2.99%	2.77%	2.65%	2.55%	2.29%
	6 Senior Asset Percentage	107.36%	107.35%	107.52%	107.39%	107.30%	107.49%	107.45%	107.45%	107.66%	107.52%	107.14%
	7 Subordinate Asset Percentage	96.47%	96.47%	96.39%	96.24%	96.20%	96.09%	96.05%	96.05%	95.97%	95.84%	95.47%