

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 26, 2019  
Collection Period: 09/01/19 to 11/30/19

<b>I. Series 2002-A Asset and Liability Summary</b>										
<b>A. Student Loan Portfolio and Fund Balance</b>										
						<b>August 31, 2019</b>	<b>Change</b>	<b>November 30, 2019</b>		
1	Principal Balance					\$33,268,693.66	(\$2,511,916.14)	\$30,756,777.52		
2	Accrued Interest					\$117,138.98	(\$8,287.75)	\$108,851.23		
3	Total Principal And Accrued Interest Balance					<b>\$33,385,832.64</b>	<b>(\$2,520,203.89)</b>	<b>\$30,865,628.75</b>		
4	Fund Accounts Balance					<b>\$3,132,011.01</b>	<b>(\$110,278.43)</b>	<b>\$3,021,732.58</b>		
5	<b>Total Student Loans And Fund Balance</b>					<b>\$36,517,843.65</b>	<b>(\$2,630,482.32)</b>	<b>\$33,887,361.33</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>										
						<b>August 31, 2019</b>	<b>Change</b>	<b>November 30, 2019</b>		
1	Loan Reserve Trust Balance					\$111,616.44	(\$45,669.38)	\$65,947.06		
2	Weighted Average Coupon (WAC)					5.06%	-0.35%	4.71%		
3	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		60	(3)	57		
4	Number of Loans					6,369	(225)	6,144		
5	Number of Borrowers					5,949	(195)	5,754		
<b>C. Notes and Certificates</b>										
						<b>11/30/2019</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>		<b>Interest Rate</b>		<b>August 31, 2019</b>	<b>Change</b>	<b>November 30, 2019</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	3.61300%		\$20,550,000.00	(\$2,600,000.00)	\$17,950,000.00	54.3%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.27000%		\$15,100,000.00	\$0.00	\$15,100,000.00	45.7%
4	<b>Total Notes and Certificates</b>				<b>3.45629%</b>		<b>\$35,650,000.00</b>	<b>(\$2,600,000.00)</b>	<b>\$33,050,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>										
						<b>August 31, 2019</b>	<b>Change</b>	<b>November 30, 2019</b>		
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00		
2	Collection Account					\$3,132,011.01	(\$110,278.43)	3,021,732.58		
3	<b>Total Fund Accounts Balance</b>					<b>\$3,132,011.01</b>	<b>(\$110,278.43)</b>	<b>\$3,021,732.58</b>		

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II. Series 2002-A Transactions and Accruals			
<b>A. Student Loan Cash Principal Activity</b>		<b>November 30, 2019</b>	
1	Borrower Payments - Total		(\$2,372,854.15)
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>(\$2,372,854.15)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$2,520.60
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$454.18)	
4b	Adjustments - Write-offs	(\$141,128.41)	
4	Total Adjustments		(\$141,582.59)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$139,061.99)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$2,511,916.14)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$394,531.52)
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>(\$394,531.52)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		384,780.86
2	Capitalized Interest		(\$2,520.60)
3a	Small Balance and Other Adjustments	\$313.10	
3b	Adjustments - Write-offs	(\$2,589.59)	
3	Total Adjustments		(\$2,276.49)
4	Fee Accruals		\$6,260.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$386,243.77</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$8,287.75)</b>

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<b>III. Series 2002-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	1 Beginning Balance	November 30, 2019		
	2 Transfers to Other Funds	\$3,077,446.58		
	3 Amount received in the collection account related to the collection period	(\$3,049,351.84)		
	4 Earnings	\$2,571,992.24		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$11,237.49		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	130,076.76		
	8 Recoveries	2,183.60		
	9 Misc. Payments Received/Due	\$28,189.89		
	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 <b>Ending Balance</b>	<b>\$2,771,774.72</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$83,171.73	\$83,171.73	\$0.00
1b <b>Broker Dealers, Auction Agent and Other Fees</b>		2,111.53	\$2,111.53	\$0.00
2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$163,463.47	\$163,463.47	\$0.00
3a <b>Payment of Principal Amount on Maturing Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
3b <b>Payment of Principal Amount on Maturing Senior Notes; Class A-2</b>		\$0.00	\$0.00	\$0.00
4 <b>Payment of Guarantee Fees (Privately Guaranteed Loans)</b>		\$0.00	\$0.00	\$0.00
5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>		124,454.20	\$124,454.20	\$0.00
6 <b>Payment of Principal Distribution Amount</b>		\$2,398,573.79	\$2,350,000.00	\$0.00
7 <b>Payment of interest due on the class B (If Subordinate note interest trigger is in effect)</b>		\$0.00	\$0.00	\$0.00
8 <b>Payment of Principal amount of class B notes due on the final maturity date set forth</b>		\$0.00	\$0.00	\$0.00
9 <b>Payment of any carry-over amounts due with respect to the class A-2 notes</b>		\$0.00	\$0.00	\$0.00
10 <b>Payment of any carry-over amounts due with respect to the class B notes</b>	\$0.00	\$0.00	\$0.00	
11 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$0.00	\$0.00	\$0.00	
12 <b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$2,771,774.72</b>	<b>\$2,723,200.93</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)	\$2,771,774.72	<b>\$2,771,774.72</b>	
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$85,283.26	<b>\$2,686,491.46</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	\$2,686,491.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$163,463.47	\$2,523,027.99	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$163,463.47</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	\$2,523,027.99	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,523,027.99	\$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	\$2,523,027.99	\$0.00
<b>F.</b>	<b>Fifth</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$124,454.20	\$2,398,573.79	\$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	\$2,398,573.79	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$2,350,000.00	\$48,573.79	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$48,573.79	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,350,000.00</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	\$48,573.79	\$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	\$48,573.79	\$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	\$48,573.79	\$0.00
<b>K.</b>	<b>Tenth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$48,573.79	\$0.00
<b>L.</b>	<b>Eleventh</b>	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$48,573.79	\$0.00
<b>M.</b>	<b>Twelfth</b>	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$48,573.79	\$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>November 30, 2019</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$33,050,000.00	
	3 Amount of Accrued Interest	\$362,413.57	
	4 Plus investment earnings and late fees	\$16,269.46	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$34,601.37	
	7 Minus Notes fees expected during current Interest Period	\$2,111.53	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.14%	
		<b>4.14%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$30,865,628.75	\$30,865,628.75
	2 Fund Balances	\$3,024,780.81	\$301,579.88
	3 Senior Notes Interest and Fees Accrued	\$121,254.57	\$121,254.57
	4 Senior Notes Outstanding	\$17,950,000.00	\$15,600,000.00
		<b>188.13%</b>	<b>199.01%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$30,865,628.75	\$30,865,628.75
	2 Fund Balances	\$3,024,780.81	\$301,579.88
	3 All Notes Interest and Fees Accrued	\$213,968.38	\$213,968.38
	4 All Notes Outstanding	\$33,050,000.00	\$30,700,000.00
		<b>101.90%</b>	<b>100.82%</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	6,144	\$30,756,777.52	100.00%
	2 <b>Total By Loan Type Distribution</b>	<b>6,144</b>	<b>\$30,756,777.52</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,000.00	0.07%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	11	\$80,406.56	0.26%
	5 Repayment	6,127	\$30,618,412.23	99.55%
	6 Interim Charge-Offs	4	\$37,958.73	0.12%
7 <b>Total By Borrower Status Distribution</b>	<b>6,144</b>	<b>\$30,756,777.52</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	6,142	\$30,744,855.23	99.96%
	2 Undergraduate	2	\$11,922.29	0.04%
3 <b>Total By Loan Type Distribution</b>	<b>6,144</b>	<b>\$30,756,777.52</b>	<b>100.00%</b>	

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## Student Loan Asset Backed Series 2002-A Notes

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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	2	Includes Accrued Int. \$34,692.66	0.11%	
<b>B.</b> Grace Current	0	\$0.00	0.00%	
<b>C.</b> TOTAL INTERIM	2	\$34,692.66	0.11%	
<b>D.</b> REPAYMENT: Active				
Current	5503	\$27,110,615.29	87.83%	
1-29 Days Delinquent	421	\$2,319,667.84	7.52%	
30-59 Days Delinquent	112	\$696,197.50	2.26%	
60-89 Days Delinquent	33	\$211,324.88	0.68%	
90-119 Days Delinquent	24	\$135,698.03	0.44%	
120-149 Days Delinquent	22	\$150,076.46	0.49%	
150-179 Days Delinquent	12	\$86,265.60	0.28%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment: Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance: Current	11	\$83,080.55	0.27%	
<b>G.</b> Interim Charge-Offs	4	\$38,009.94	0.12%	
<b>H.</b> TOTAL REPAYMENT	6,142	\$30,830,936.09	99.89%	
<b>I.</b> TOTAL PORTFOLIO	6,144	\$30,865,628.75	100.00%	

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

<b>A.</b>	<b>1 ABS Notes Outstanding</b>	<b>\$33,050,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$30,756,778
	2 Total Fund Accounts Balance	\$3,021,733
	3 Total Principal and Accrued Interest Balance	\$30,865,629
	4 Number of Loans	6,144
	5 Number of Borrowers	5,754
<b>C.</b>	1 Borrower Payments- Principal	\$2,372,854
	2 Borrower Payments- Interest	\$394,532
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$83,172
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$65,947
	2 Weighted Average Coupon (WAC)	4.71%
	3 Weighted Average Remaining Maturity (WARM)	57
<b>F.</b>	1 Senior Notes Outstanding	\$17,950,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$2,600,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	4.14%
	6 Senior Asset Percentage	188.13%
	7 Subordinate Asset Percentage	101.90%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2002-A Notes**  
**Portfolio Trend Analysis Report**  
**November 30, 2019**

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	November-18	February-19	May-19	August-19	November-19
	Reporting Date	12/26/2018	3/25/2019	6/25/2019	9/25/2019	12/26/2019
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$44,400,000</b>	<b>\$41,550,000</b>	<b>\$38,800,000</b>	<b>\$35,650,000</b>	<b>\$33,050,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$41,698,993	\$38,758,825	\$35,840,969	\$33,268,694	\$30,756,778
	2 Total Fund Accounts Balance	\$3,434,312	\$3,615,544	\$3,792,898	\$3,132,011	\$3,021,733
	3 Total Principal and Accrued Interest Balance	\$41,835,243	\$38,878,102	\$35,968,221	\$33,385,833	\$30,865,629
	4 Number of Loans	7,144	6,873	6,613	6,369	6,144
	5 Number of Borrowers	6,648	6,402	6,168	5,949	5,754
<b>C.</b>	1 Borrower Payments- Principal	\$2,733,057	\$2,818,900	\$2,874,299	\$2,491,744	\$2,372,854
	2 Borrower Payments- Interest	\$535,899	\$518,656	\$493,471	\$450,066	\$394,532
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$114,355	\$104,247	\$96,897	\$89,602	\$83,172
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$153,741	\$57,378	\$81,047	\$111,616	\$65,947
	2 Weighted Average Coupon (WAC)	4.92%	5.31%	5.20%	5.06%	4.71%
	3 Weighted Average Remaining Maturity (WARM)	66	65	62	60	57
<b>F.</b>	1 Senior Notes Outstanding	\$29,300,000	\$26,450,000	\$23,700,000	\$20,550,000	\$17,950,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$3,200,000	\$2,850,000	\$2,750,000	\$3,150,000	\$2,600,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.34%	4.69%	4.59%	4.35%	4.14%
	6 Senior Asset Percentage	153.89%	159.90%	167.02%	177.00%	188.13%
	7 Subordinate Asset Percentage	101.34%	101.50%	101.68%	101.72%	101.90%