

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 27, 2020
Collection Period: 12/01/19 to 12/31/19

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2019	Change	December 31, 2019		
1	Principal Balance				\$556,597,426.65	(\$4,812,357.91)	\$551,785,068.74		
2	Accrued Interest				\$4,064,845.62	\$94,120.07	\$4,158,965.69		
3	Accrued ISP				\$31,039.56	\$15,442.22	\$46,481.78		
4	Accrued SAP				\$1,174,081.98	\$558,929.55	\$1,733,011.53		
5	Total Principal And Accrued Interest Balance				\$561,867,393.81	(\$4,143,866.07)	\$557,723,527.74		
6	Fund Accounts Balance				\$20,345,219.11	(\$7,594,544.82)	\$12,750,674.29		
7	Total Student Loans And Fund Balance				\$582,212,612.92	(\$11,738,410.89)	\$570,474,202.03		
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	(1)	175		
3	Number of Loans				32,068	(197)	31,871		
4	Number of Borrowers				16,289	(102)	16,187		
C. Notes and Certificates									
				12/31/2019	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	November 30, 2019	Change	December 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	3.86300%	\$53,400,000.00	\$0.00	\$53,400,000.00	8.93%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	2.92900%	\$39,050,000.00	\$0.00	\$39,050,000.00	6.53%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	2.31100%	\$23,750,000.00	\$0.00	\$23,750,000.00	3.97%
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	2.96600%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.83%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	2.22000%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.83%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	3.63700%	\$40,850,000.00	\$0.00	\$40,850,000.00	6.83%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	3.78100%	\$40,800,000.00	\$0.00	\$40,800,000.00	6.82%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	2.89900%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.29%
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	2.15663%	\$104,374,809.41	(\$9,592,557.77)	\$94,782,251.64	15.85%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.22000%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.87%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	6.38700%	\$51,600,000.00	\$0.00	\$51,600,000.00	8.63%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	3.82900%	\$65,000,000.00	\$0.00	\$65,000,000.00	10.87%
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	1.14200%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.76%
20	Total Notes and Certificates				3.17689%	\$607,724,809.41	(\$9,592,557.77)	\$598,132,251.64	100.00%
D. Fund Balances									
					November 30, 2019	Change	December 31, 2019		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,424.49	\$1,124.18	\$511,548.67		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$8,744,187.27	(\$699,081.29)	\$8,045,105.98		
5	Debt Service Fund - Interest Account				\$3,122,362.46	(\$1,790,423.82)	\$1,331,938.64		
6	Debt Service Fund - Principal Account				\$5,106,163.89	(\$5,106,163.89)	\$0.00		
7	Total Fund Accounts Balance				\$20,345,219.11	(\$7,594,544.82)	\$12,750,674.29		

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		12/31/2019	12/31/2019	12/31/2019
1	Borrower Payments - Total	(\$4,570,002.31)	(\$4,385,769.77)	(\$184,232.54)
2	Claim Payments	(\$401,946.83)	(\$306,887.52)	(\$95,059.31)
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	\$73,123.07	\$73,123.07	\$0.00
5	New Acquisitions - Total	\$73,123.07	\$73,123.07	\$0.00
6	Total Cash Principal Activity	(\$4,898,826.07)	(\$4,619,534.22)	(\$279,291.85)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$90,514.58	\$76,265.41	\$14,249.17
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	\$1,683.92	\$1,708.48	(\$24.56)
4b	Adjustments - Write-offs	(\$5,730.34)	(\$4,021.04)	(\$1,709.30)
4	Total Adjustments	(\$4,046.42)	(\$2,312.56)	(\$1,733.86)
5	Total Non-Cash Principal Activity	\$86,468.16	\$73,952.85	\$12,515.31
C.	Total Student Loan Principal Activity	(\$4,812,357.91)	(\$4,545,581.37)	(\$266,776.54)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,107,012.24)	(\$1,072,099.19)	(\$34,913.05)
2	Claim Payments	(\$8,660.38)	(\$7,534.95)	(\$1,125.43)
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	(\$35.05)	(\$26.49)	(\$8.56)
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	Total Cash Interest Activity	(\$1,115,707.67)	(\$1,079,660.63)	(\$36,047.04)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,289,658.89	\$1,237,889.00	\$51,769.89
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$15,442.22	\$13,234.46	\$2,207.76
3	Special Allowance Payments - Accrued	\$558,929.55	\$560,416.01	(\$1,486.46)
4	Capitalized Interest	(\$90,514.58)	(\$76,265.41)	(\$14,249.17)
5a	Small Balance and Other Adjustments	(\$205.92)	(\$687.09)	\$481.17
5b	Adjustments - Write-offs	\$0.06	\$0.07	(\$0.01)
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	(\$205.86)	(\$687.02)	\$481.16
6	Fee Accruals	\$10,889.29	\$9,963.55	\$925.74
7	Total Non-Cash Interest Activity	\$1,784,199.51	\$1,744,550.59	\$39,648.92
F.	Total Student Loan Interest Activity	\$668,491.84	\$664,889.96	\$3,601.88

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2019		
	1 Beginning Balance	\$6,735,155.38		
	2 Transfers to Other Funds	(\$6,735,155.38)		
	3 Amount received in the collection account related to the collection period	\$7,214,857.80		
	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	\$401,946.83		
	8 Guarantee Payments of Interest	\$8,660.38		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$73,123.07)		
	11 Interest and Other Earnings	\$21,540.35		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$7,573,882.29		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$208,724.03	\$208,724.03	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$485,963.24	\$485,963.24	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$910,105.50	\$910,105.50	\$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	\$81,751.44	\$81,751.44	\$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	\$5,887,338.08	\$5,887,338.08	\$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	\$7,573,882.29	\$7,573,882.29	\$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)	\$7,573,882.29	\$7,573,882.29	\$0.00
B.	Administration Funds	\$694,687.27	\$6,879,195.02	\$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	\$6,879,195.02	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,879,195.02	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$89,829.48	\$6,789,365.54	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$66,017.93	\$6,723,347.61	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,723,347.61	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,723,347.61	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$69,061.01	\$6,654,286.60	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$66,560.99	\$6,587,725.61	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$67,002.17	\$6,520,723.44	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$68,633.76	\$6,452,089.68	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,452,089.68	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$181,698.00	\$6,270,391.68	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$105,911.00	\$6,164,480.68	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$86,048.16	\$6,078,432.52	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$109,343.00	\$5,969,089.52	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,969,089.52	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$910,105.50		
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	\$5,969,089.52	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,969,089.52	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,969,089.52	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,969,089.52	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,969,089.52	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,969,089.52	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,969,089.52	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,969,089.52	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,969,089.52	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,969,089.52	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,969,089.52	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,969,089.52	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,969,089.52	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,969,089.52	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,969,089.52	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,969,089.52	\$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	\$11,590.00	\$5,957,499.52	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$32,311.94	\$5,925,187.58	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$37,849.50	\$5,887,338.08	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$81,751.44		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,887,338.08	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,887,338.08	\$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	\$1,706,882.82
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$206,919.40
	5 Minus amounts required..ED..guarantee agencies	\$473,164.70
	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	2.41%
	Net Loan Rate	2.41%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$557,723,527.74
	2 Fund Balances	\$12,773,053.10
	3 Senior Notes Interest	\$845,468.87
	4 Senior Notes Outstanding	\$532,182,251.64
	Senior Asset Percentage	107.04%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$557,723,527.74
	2 Fund Balances	\$12,773,053.10
	3 All Notes Interest	\$910,411.59
	4 All Notes Outstanding	598,132,251.64
	Subordinate Asset Percentage	95.23%

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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	1,224	\$5,808,242.11	1.05%
	2 UnSubsidized Stafford	1,204	\$9,017,204.32	1.63%
	3 Consolidation	29,443	\$536,959,622.31	97.31%
	4 Total By Loan Type Distribution	31,871	\$551,785,068.74	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	369	\$5,791,576.08	1.05%
	4 Forbearance	350	\$7,959,717.15	1.44%
	5 Repayment	31,098	\$536,810,924.44	97.29%
	6 Claims	48	\$1,177,667.02	0.21%
7 Total By Borrower Status Distribution	31,871	\$551,785,068.74	100.00%	
C.	School Type Distribution:			
	1 Graduate	31,626	\$551,143,862.50	99.88%
	2 Undergraduate	245	\$641,206.24	0.12%
	3 Total By School Type Distribution	31,871	\$551,785,068.74	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	\$31,790.92	0.34%	201	\$3,901,763.03	0.72%
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	\$31,790.92	0.34%	201	\$3,901,763.03	0.72%
D. REPAYMENT:									
Active									
Current	954	\$4,337,956.84	73.41%	915	\$6,751,768.83	73.13%	27,336	\$488,571,483.14	90.34%
1-29 Days Delinquent	74	\$381,320.10	6.45%	85	\$581,806.17	6.30%	1,029	\$22,908,157.76	4.24%
30-59 Days Delinquent	29	\$124,587.13	2.11%	33	\$188,845.88	2.05%	214	\$5,794,601.15	1.07%
60-89 Days Delinquent	11	\$75,559.01	1.28%	10	\$86,489.82	0.94%	110	\$2,963,300.53	0.55%
90-119 Days Delinquent	11	\$73,703.42	1.25%	10	\$94,233.97	1.02%	54	\$1,845,956.55	0.34%
≥ 120 Days Delinquent	25	\$158,525.25	2.68%	25	\$252,321.01	2.73%	173	\$5,207,924.94	0.96%
E. Deferment:									
Current	65	\$339,550.59	5.75%	60	\$520,006.76	5.63%	43	\$1,237,868.02	0.23%
F. Forbearance:									
Current	48	\$360,767.62	6.10%	59	\$648,782.16	7.03%	243	\$7,260,315.98	1.34%
G. Claims	4	\$33,610.42	0.57%	4	\$75,889.81	0.82%	40	\$1,111,246.62	0.21%
H. TOTAL REPAYMENT	1,221	\$5,885,580.38	99.60%	1,201	\$9,200,144.41	99.66%	29,242	\$536,900,854.69	99.28%
I. TOTAL PORTFOLIO	1,224	\$5,909,481.38	100.00%	1,204	\$9,231,935.33	100.00%	29,443	\$540,802,617.72	100.00%
J. GRAND TOTAL					\$555,944,034.43				

ACCESS GROUP, INC.

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

Report Date: January 27, 2020

Collection Period: 12/01/19 to 12/31/19

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/19 to 12/31/19 01/27/20
A.	1 ABS Notes Outstanding	\$598,132,252
B.	1 Total Principal Balance	\$551,785,069
	2 Total Fund Accounts Balance	\$12,750,674
	3 Total Principal and Accrued Interest Balance	\$557,723,528
	4 Number of Loans	31,871
	5 Number of Borrowers	16,187
C.	1 Borrower Payments- Principal	\$4,570,002
	2 Borrower Payments- Interest	\$1,107,012
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$208,724
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	175
F.	1 Senior Notes Outstanding	\$532,182,252
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$9,592,558
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.41%
	6 Senior Asset Percentage	107.04%
	7 Subordinate Asset Percentage	95.23%

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

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

Collection Period		February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19
Reporting Date		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	1/27/2020
A.	1 Asset Backed Securities	\$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	\$598,132,252
B.	1 Total Principal Balance	\$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	\$551,785,069
	2 Total Fund Accounts Balance	\$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	\$12,750,674
	3 Total Principal and Accrued Interest Balance	\$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	\$557,723,528
	4 Number of Loans	33,733	33,537	33,340	33,154	32,997	32,826	32,631	32,450	32,252	32,068	31,871
	5 Number of Borrowers	17,082	16,992	16,901	16,802	16,732	16,653	16,556	16,458	16,363	16,289	16,187
C.	1 Borrower Payments- Principal	\$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	\$4,570,002
	2 Borrower Payments- Interest	\$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	\$1,107,012
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$225,299	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223	\$214,360	\$212,612	\$210,500	\$208,724
	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%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	184	183	181	181	180	179	178	177	176	176	175
F.	1 Senior Notes Outstanding	\$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	\$532,182,252
	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	\$13,636,985	\$0	\$0	\$15,484,409	\$0	\$0	\$14,537,888	\$0	\$0	\$9,592,558
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.88%	3.16%	3.07%	3.08%	3.02%	2.99%	2.77%	2.65%	2.55%	2.29%	2.41%
	6 Senior Asset Percentage	107.35%	107.52%	107.39%	107.30%	107.49%	107.45%	107.45%	107.66%	107.52%	107.14%	107.04%
	7 Subordinate Asset Percentage	96.47%	96.39%	96.24%	96.20%	96.09%	96.05%	96.05%	95.97%	95.84%	95.47%	95.23%