



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2001 Notes

### Quarterly Servicing Report

Report Date: February 25, 2020  
Collection Period: 11/01/2019 to 01/31/2020

<b>II. Series 2001 Transactions and Accruals</b>		
		<b>January 31, 2020</b>
<b>A. Student Loan Cash Principal Activity</b>		
1	Borrower Payments - Total	(\$2,074,203.56)
2	Claim Payments	\$0.00
3	Refunds	(\$1,335.82)
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>(\$2,075,539.38)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>		
1	Capitalized Interest	\$693.93
2	New Acquisitions/Cancellations - Fees	\$0.00
3	Capitalized Guarantee Fees	\$0.00
4a	Small Balance and Other Adjustments	(\$185.80)
4b	Adjustments - Write-offs	(\$126,850.10)
4	Total Adjustments	(\$127,035.90)
5	<b>Total Non-Cash Principal Activity</b>	<b>(\$126,341.97)</b>
<b>C. Total Student Loan Principal Activity</b>		<b>(\$2,201,881.35)</b>
<b>D. Student Loan Cash Interest Activity</b>		
1	Borrower Payments - Total	(\$267,354.98)
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>(\$267,354.98)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>		
1	Borrower Accruals	\$256,472.65
2	Capitalized Interest	(\$693.93)
3a	Small Balance and Other Adjustments	\$72.70
3b	Adjustments - Write-offs	(\$2,349.78)
3	Total Adjustments	(\$2,277.08)
4	Fee Accruals	\$6,315.00
5	<b>Total Non-Cash Interest Activity</b>	<b>\$259,816.64</b>
<b>F. Total Student Loan Interest Activity</b>		<b>(\$7,538.34)</b>

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<b>III. Series 2001 Collection Fund Activity</b>				
<b>A. Collection Fund</b>	1 Beginning Balance	January 31, 2020		
	2 Transfers to Other Funds	\$2,690,653.52		
	3 Payments Received	(\$2,690,653.52)		
	4 Payments Due	\$2,331,962.49		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	\$104,680.16		
	8 Misc. Payments Received/Due	\$1,795.39		
	9 Sale Proceeds/Repurchases	(\$42.76)		
	10 Earnings	\$0.00		
	11 Recoveries	\$3,070.31		
	12 Counterparty Swap Payments	\$6,610.90		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$2,448,076.49</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$57,480.52	\$57,480.52	\$0.00
	1b Trustee Fees	\$3,750.00	\$3,750.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$97,013.77	\$97,013.77	\$0.00
	3 Payment of Guarantee Fee due to Loan Reserve Trust	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$10,896.77	\$10,896.77	\$0.00
	5a Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$2,086,216.79	\$2,086,216.79	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate note (if no trigger in effect)	\$192,718.64	\$192,718.64	\$0.00
	6 Payment to Group I to cover insufficient funding for clauses 1 thru 4	\$0.00	\$0.00	\$0.00
	7 Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	\$0.00	\$0.00	\$0.00
8 Payment to Group I to cover insufficient funding for interest due Subordinate note	\$0.00	\$0.00	\$0.00	
9 Excess to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$2,448,076.49</b>	<b>\$2,448,076.49</b>	<b>\$0.00</b>	

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<b>IV. Series 2001 Notes Waterfall for Distributions</b>					
			<b>Remaining Funds Balance</b>	<b>CAPI Account Used</b>	
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$2,448,076.49</b>	\$2,448,076.49	\$0.00
<b>B.</b>	First	Administration Funds	<b>\$61,230.52</b>	\$2,386,845.97	\$0.00
<b>C.</b>	Second	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
		1 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1 [FRN]	\$97,013.77	\$2,289,832.20	\$0.00
		2 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1A [FRN]	\$0.00	\$2,289,832.20	\$0.00
		3 <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$97,013.77</b>		
<b>D.</b>	Third	Payment of Guarantee Fees	<b>\$0.00</b>	\$2,289,832.20	\$0.00
<b>E.</b>	Fourth	<b>Payment of Interest Distribution Amount on Subordinate Note</b>			
		1 Student Loan Asset Backed Series 2001 Notes Subordinate Class IIB [FRN]	\$10,896.77	\$2,278,935.43	\$0.00
		<b>Total Interest Distribution Amount on Subordinate Note</b>	<b>\$10,896.77</b>		
<b>F.</b>	Fifth	<b>Payment of Principal Distribution Amount on Senior Notes or Other Obligations</b>			
		1 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$2,086,216.79	\$192,718.64	\$0.00
		2 Payment of Principal Distribution Amount on Subordinate Note (if no trigger in effect)	\$192,718.64	\$0.00	\$0.00
		<b>Total Principal Distribution Amount on Senior Notes or Other Obligations</b>	<b>\$2,278,935.43</b>		
<b>G.</b>	Sixth	Payment to Group I to cover insufficient funding for clauses 1 thru 4	<b>\$0.00</b>	\$0.00	\$0.00
<b>H.</b>	Seventh	Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	<b>\$0.00</b>	\$0.00	\$0.00
<b>I.</b>	Eighth	Payment to Group I to cover insufficient funding for interest due Subordinate note	<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	Ninth	Excess to Access Group, Inc.	<b>\$0.00</b>	\$0.00	\$0.00

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## Student Loan Asset Backed Series 2001 Notes Quarterly Servicing Report

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### V. SERIES 2001 PORTFOLIO CHARACTERISTICS BY LOAN TYPE

		Number of Loans	Dollar \$ Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Bar Exam	707	\$1,035,174.41	4.98%
	2 Business Access	62	\$191,932.35	0.92%
	3 Continuing Education	1	\$2,294.72	0.01%
	4 Dental Access	85	\$431,783.64	2.08%
	5 Graduate Access	157	\$591,612.19	2.85%
	6 Health Access	137	\$501,187.38	2.41%
	7 International	7	\$177,066.09	0.85%
	8 Law Access	4,390	\$17,192,030.72	82.69%
	9 Medical Access	66	\$356,637.19	1.72%
	10 Residency	97	\$310,607.10	1.49%
	11 <b>Total By Loan Type Distribution</b>	5,709	\$20,790,325.79	100.00%
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	1	\$9,478.00	0.05%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	5	\$29,926.35	0.14%
	5 Repayment	5,700	\$20,722,343.83	99.67%
	6 Interim Charge-Offs	3	\$28,577.61	0.14%
7 <b>Total By Borrower Status Distribution</b>	5,709	\$20,790,325.79	100.00%	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate/First Professional	5,709	\$20,790,325.79	100.00%
	2 <b>Total By School Type Distribution</b>	5,709	\$20,790,325.79	100.00%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2001 Notes

### Quarterly Servicing Report

Report Date: February 25, 2020

Collection Period: 11/01/2019 to 01/31/2020

#### VI. SERIES 2001 NOTES TRIGGER AND STEPDOWN

##### Subordinate Note Interest Trigger

In effect from Prior Quarter? (Yes = Triggered, No = Not Triggered)

Total Notes Remaining

Add Aggregate Principal Balance Balance

Add Borrower Interest to be Capitalized

Add Prefunding Account Balance

Add Total Note Principal Payment Per Waterfall

Add Capitalized Interest Account as of Current Distribution Date

**Over / (Under) collateralization**

**Does Sub Note Trigger remain in effect after this Quarterly Distribution?**

Senior Notes Remaining

Add Aggregate Principal Balance Balance

Add Borrower Interest to be Capitalized

Add Prefunding Account Balance

Add Senior Note Principal Payment Per Waterfall

Add Capitalized Interest Account as of Current Distribution Date

**Over / (Under) collateralization**

**Is Sub Note Interest Trigger in effect?**

##### Step Down Date

If Senior Notes are \$0 (Yes = Triggered, No = Not Triggered)

Fifth Anniversary achieved? (Yes = Triggered, No = Not Triggered)

**Step Down Date in Effect? (Yes = Triggered, No = Not Triggered)**

##### Cumulative Default Ratio Trigger

Actual Cumulative Default Ratio

Cumulative default ratio trigger

**Cumulative default ratio exceeded (Yes = Triggered, No = Not Triggered)**

##### Subordinate Note Principal Trigger

Subordinate Note Interest Trigger Occurred? (Yes = Triggered, No = Not Triggered)

Cumulative Default Trigger Occurred? (Yes = Triggered, No = Not Triggered)

**Is Sub Note Principal Trigger in effect?**

Triggered? <b>NO</b>
(\$18,272,183.26)
\$20,790,325.79
\$8,598.06
\$0.00
\$2,278,935.43
\$300,000.00
\$5,105,676.02
<b>NO</b>
(\$16,726,992.32)
\$20,790,325.79
\$8,598.06
\$0.00
\$2,086,216.79
\$300,000.00
\$6,458,148.32
<b>NO</b>
Triggered? <b>NO</b>
<b>YES</b>
<b>YES</b>
13.65%
Triggered if > 17.00%
<b>NO</b>
Triggered? <b>NO</b>
<b>NO</b>
<b>NO</b>

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## Student Loan Asset Backed Series 2001 Notes

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<b>VII. Series 2001 Notes Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$18,272,183</b>
<b>B.</b>	1 Total Principal Balance	\$20,790,326
	2 Total Fund Accounts Balance	\$2,790,531
	3 Total Principal and Accrued Interest Balance	\$20,865,976
	4 Number of Loans	5,709
	5 Number of Borrowers	5,079
<b>C.</b>	1 Borrower Payments- Principal	\$2,074,204
	2 Borrower Payments- Interest	\$267,355
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$57,481
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Loan Reserve Trust	\$18,791
	2 Weighted Average Coupon (WAC)	4.47%
	3 Weighted Average Remaining Maturity (WARM)	44
<b>F.</b>	1 Senior Notes Outstanding	\$16,726,992
	2 Subordinate Notes Outstanding	\$1,545,191
	3 Senior Notes Principal Distribution	\$2,280,009
	4 Subordinate Notes Principal Distribution	\$210,621
	5 Senior Asset Percentage	141.43%
	6 Senior Subordinate Asset Percentage	129.47%

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Quarterly Servicing Report

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<b>VIII. Series 2001 Portfolio Status By Loan Type</b>				
	<b>Status</b>	<b># of Loans</b>	<b>Amount (\$)</b>	<b>Percentage (%)</b>
<b>A.</b>	<b>INTERIM:</b>		<b>Includes Accrued Int.</b>	
	<b>In-School</b>			
	Current	1	\$17,847.66	0.09%
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>1</b>	<b>\$17,847.66</b>	<b>0.09%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	5,155	\$18,405,235.71	88.21%
	1-29 Days Delinquent	352	\$1,419,273.02	6.80%
	30-59 Days Delinquent	88	\$369,250.90	1.77%
	60-89 Days Delinquent	32	\$141,856.74	0.68%
	90-119 Days Delinquent	21	\$89,788.55	0.43%
	120-149 Days Delinquent	29	\$158,470.37	0.76%
	150-179 Days Delinquent	23	\$205,449.76	0.98%
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b>	<b>Deferment:</b>			
	Current	0	\$0.00	0.00%
<b>F.</b>	<b>Forbearance:</b>			
	Current	5	\$30,154.75	0.14%
<b>G.</b>	<b>Interim Charge-Offs</b>	<b>3</b>	<b>\$28,648.96</b>	<b>0.14%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>5,708</b>	<b>\$20,848,128.76</b>	<b>99.91%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>5,709</b>	<b>\$20,865,976.42</b>	<b>100.00%</b>



**ACCESS GROUP, INC.**  
**Student Loan Asset-Backed Notes Series 2001**  
**Quarterly Portfolio Trend Analysis Report**  
**January 31, 2020**

<b>X. STUDENT LOAN ASSET-BACKED NOTES SERIES 2001 - PORTFOLIO TREND ANALYSIS REPORT</b>						
	Collection Period	January-19	April-19	July-19	October-19	January-20
	Reporting Date	2/25/19	5/28/19	8/26/19	11/25/19	2/25/20
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$28,771,348</b>	<b>\$26,088,659</b>	<b>\$23,632,212</b>	<b>\$20,762,813</b>	<b>\$18,272,183</b>
<b>B.</b>	1 Total Private Principal Balance	\$30,425,345	\$27,838,479	\$25,318,618	\$22,992,207	\$20,790,326
	2 Total Fund Accounts Balance	\$3,355,999	\$3,324,912	\$3,459,308	\$3,022,176	\$2,790,531
	3 Total Principal and Accrued Interest Balance	\$30,528,414	\$27,938,344	\$25,410,380	\$23,075,396	\$20,865,976
	4 Number of Loans	6,776	6,487	6,219	5,962	5,709
	5 Number of Borrowers	5,961	5,718	5,494	5,284	5,079
<b>C.</b>	1 Borrower Payments- Principal	\$2,433,244	\$2,491,066	\$2,430,097	\$2,200,055	\$2,074,204
	2 Borrower Payments- Interest	\$406,872	\$383,151	\$353,185	\$309,486	\$267,355
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$76,063	\$69,596	\$69,596	\$63,297	\$57,481
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust	\$65,165	\$102,677	\$131,542	\$48,607	\$18,791
	2 Weighted Average Coupon (WAC)	5.31%	5.21%	5.07%	4.72%	4.47%
	3 Weighted Average Remaining Maturity (WARM)	54	51	49	47	44
<b>F.</b>	1 Senior Notes Outstanding	\$26,338,293	\$23,882,466	\$21,633,749	\$19,007,001	\$16,726,992
	2 Subordinate Notes Outstanding	\$2,433,055	\$2,206,193	\$1,998,463	\$1,755,812	\$1,545,191
	3 Senior Notes Principal Distribution	\$2,908,196	\$2,455,827	\$2,248,717	\$2,626,748	\$2,280,009
	4 Subordinate Notes Principal Distribution	\$268,651	\$226,862	\$207,730	\$242,651	\$210,621
	5 Senior Asset Percentage	128.09%	130.36%	133.45%	137.31%	141.43%
	6 Senior Subordinate Asset Percentage	117.20%	119.29%	122.17%	125.69%	129.47%