

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2020
Collection Period: 01/01/20 to 01/31/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2019	Change	January 31, 2020		
1	Principal Balance				\$551,785,068.74	(\$5,144,854.41)	\$546,640,214.33		
2	Accrued Interest				\$4,158,965.69	\$14,495.18	\$4,173,460.86		
3	Accrued ISP				\$46,481.78	\$14,970.52	\$61,452.30		
4	Accrued SAP				\$1,733,011.53	\$488,587.47	\$2,221,599.00		
5	Total Principal And Accrued Interest Balance				\$557,723,527.74	(\$4,626,801.24)	\$553,096,726.49		
6	Fund Accounts Balance				\$12,750,674.29	\$4,248,728.65	\$16,999,402.94		
7	Total Student Loans And Fund Balance				\$570,474,202.03	(\$378,072.59)	\$570,096,129.43		
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]		175	(1)	174		
3	Number of Loans				31,871	(220)	31,651		
4	Number of Borrowers				16,187	(109)	16,078		
C. Notes and Certificates									
				1/31/2020	Balance	Change	Balance	% of	
			CUSIP	Int. Rate	December 31, 2019		January 31, 2020	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	2.19900%	\$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	2.21000%	\$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	2.21000%	\$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	2.21000%	\$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	2.21000%	\$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	2.41400%	\$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	2.19900%	\$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	2.41400%	\$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%	\$94,782,251.64	\$0.00	\$94,782,251.64	15.85%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	2.21000%	\$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	2.41400%	\$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	2.19900%	\$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	2.19900%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.76%
20	Total Notes and Certificates				2.23645%	\$598,132,251.64	\$0.00	\$598,132,251.64	100.00%
D. Fund Balances									
					December 31, 2019	Change	January 31, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$511,548.67	(\$3,018.41)	\$508,530.26		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$8,045,105.98	(\$1,145,186.82)	\$6,899,919.16		
5	Debt Service Fund - Interest Account				\$1,331,938.64	(\$490,404.20)	\$841,534.44		
6	Debt Service Fund - Principal Account				\$0.00	\$5,887,338.08	\$5,887,338.08		
7	Total Fund Accounts Balance				\$12,750,674.29	\$4,248,728.65	\$16,999,402.94		

ACCESS GROUP, INC.

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

Report Date: February 25, 2020
Collection Period: 01/01/20 to 01/31/20

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		1/31/2020	1/31/2020	1/31/2020
1	Borrower Payments - Total	(\$4,837,596.39)	(\$4,688,337.70)	(\$149,258.69)
2	Claim Payments	(\$435,559.27)	(\$313,935.36)	(\$121,623.91)
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	Total Cash Principal Activity	(\$5,273,155.66)	(\$5,002,273.06)	(\$270,882.60)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$135,487.47	\$129,297.69	\$6,189.78
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	\$258.67	\$0.00	\$258.67
4b	Adjustments - Write-offs	(\$7,444.89)	(\$5,601.55)	(\$1,843.34)
4	Total Adjustments	(\$7,186.22)	(\$5,601.55)	(\$1,584.67)
5	Total Non-Cash Principal Activity	\$128,301.25	\$123,696.14	\$4,605.11
C.	Total Student Loan Principal Activity	(\$5,144,854.41)	(\$4,878,576.92)	(\$266,277.49)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,120,060.66)	(\$1,087,404.49)	(\$32,656.17)
2	Claim Payments	(\$15,303.57)	(\$10,200.87)	(\$5,102.70)
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	(\$38.77)	(\$32.39)	(\$6.38)
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	(\$1,135,403.00)	(\$1,097,637.75)	(\$37,765.25)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,279,233.21	\$1,227,374.35	\$51,858.85
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,970.52	\$12,723.63	\$2,246.89
3	Special Allowance Payments - Accrued	\$488,587.47	\$490,445.68	(\$1,858.21)
4	Capitalized Interest	(\$135,487.47)	(\$129,297.69)	(\$6,189.78)
5a	Small Balance and Other Adjustments	(\$2,908.97)	(\$1,893.81)	(\$1,015.16)
5b	Adjustments - Write-offs	(\$1,418.64)	(\$0.06)	(\$1,418.58)
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	(\$4,327.61)	(\$1,893.87)	(\$2,433.74)
6	Fee Accruals	\$10,480.05	\$9,635.49	\$844.56
7	Total Non-Cash Interest Activity	\$1,653,456.17	\$1,608,987.59	\$44,468.57
F.	Total Student Loan Interest Activity	\$518,053.17	\$511,349.84	\$6,703.32

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2020

Collection Period: 01/01/20 to 01/31/20

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		January 31, 2020		
	1 Beginning Balance	\$7,573,882.29		
	2 Transfers to Other Funds	(\$7,573,882.29)		
	3 Amount received in the collection account related to the collection period	\$6,228,892.04		
	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	\$435,559.27		
	8 Guarantee Payments of Interest	\$15,303.57		
	9 Misc. Payments Received/Due	(\$2,242.00)		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$22,378.81		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$6,699,891.69		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$206,919.40	\$206,919.40	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$481,691.00	\$481,691.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$899,014.27	\$899,014.27	\$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	\$111,961.77	\$111,961.77	\$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	\$5,000,305.25	\$5,000,305.25	\$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	\$6,699,891.69	\$6,699,891.69	\$0.00	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2020

Collection Period: 01/01/20 to 01/31/20

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)	\$6,699,891.69	\$6,699,891.69	\$0.00
B.	Administration Funds	\$688,610.40	\$6,011,281.29	\$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	\$6,011,281.29	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,011,281.29	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$87,586.68	\$5,923,694.61	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$63,596.83	\$5,860,097.78	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,860,097.78	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,860,097.78	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$66,528.31	\$5,793,569.47	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$66,528.31	\$5,727,041.16	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$75,433.61	\$5,651,607.55	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$66,920.16	\$5,584,687.39	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,584,687.39	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$164,663.81	\$5,420,023.58	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$105,859.00	\$5,314,164.58	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$95,284.56	\$5,218,880.02	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$106,613.00	\$5,112,267.02	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,112,267.02	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$899,014.27		
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	\$5,112,267.02	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,112,267.02	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,112,267.02	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,112,267.02	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,112,267.02	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,112,267.02	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,112,267.02	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,112,267.02	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,112,267.02	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,112,267.02	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,112,267.02	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,112,267.02	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,112,267.02	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,112,267.02	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,112,267.02	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,112,267.02	\$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	\$38,679.25	\$5,073,587.77	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$36,378.02	\$5,037,209.75	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$36,904.50	\$5,000,305.25	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$111,961.77		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,000,305.25	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,000,305.25	\$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

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2020

Collection Period: 01/01/20 to 01/31/20

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	\$1,635,990.56
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$204,990.08
	5 Minus amounts required..ED..guarantee agencies	\$468,892.46
	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	2.26%
	Net Loan Rate	2.26%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$553,096,726.49
	2 Fund Balances	\$17,015,577.05
	3 Senior Notes Interest	\$579,935.73
	4 Senior Notes Outstanding	\$532,182,251.64
	Senior Asset Percentage	107.02%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$553,096,726.49
	2 Fund Balances	\$17,015,577.05
	3 All Notes Interest	\$627,655.50
	4 All Notes Outstanding	598,132,251.64
	Subordinate Asset Percentage	95.21%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2020

Collection Period: 01/01/20 to 01/31/20

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	1,209	\$5,698,587.94	1.04%
	2 UnSubsidized Stafford	1,192	\$8,860,581.00	1.62%
	3 Consolidation	29,250	\$532,081,045.39	97.34%
	4 Total By Loan Type Distribution	31,651	\$546,640,214.33	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	389	\$6,088,427.93	1.11%
	4 Forbearance	368	\$8,035,378.77	1.47%
	5 Repayment	30,842	\$531,522,531.36	97.23%
	6 Claims	46	\$948,692.22	0.17%
7 Total By Borrower Status Distribution	31,651	\$546,640,214.33	100.00%	
C.	School Type Distribution:			
	1 Graduate	31,411	\$546,010,226.61	99.88%
	2 Undergraduate	240	\$629,987.72	0.12%
	3 Total By School Type Distribution	31,651	\$546,640,214.33	100.00%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2020

Collection Period: 01/01/20 to 01/31/20

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									
	Current	3	\$23,901.00	0.41%	3	\$31,864.26	0.35%	206	\$4,062,778.56	0.76%
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	0.41%	3	\$31,864.26	0.35%	206	\$4,062,778.56	0.76%
D.	REPAYMENT:									
	Active									
	Current	947	\$4,358,697.82	75.14%	925	\$6,838,238.01	75.31%	27,222	\$485,534,095.46	90.60%
	1-29 Days Delinquent	64	\$247,009.25	4.26%	60	\$409,673.70	4.51%	1,009	\$23,041,306.72	4.30%
	30-59 Days Delinquent	23	\$121,757.75	2.10%	21	\$114,661.85	1.26%	172	\$4,476,149.86	0.84%
	60-89 Days Delinquent	18	\$92,623.09	1.60%	19	\$136,446.14	1.50%	86	\$2,619,918.82	0.49%
	90-119 Days Delinquent	4	\$15,479.31	0.27%	6	\$29,335.16	0.32%	64	\$1,917,198.45	0.36%
	≥ 120 Days Delinquent	23	\$150,845.10	2.60%	19	\$192,815.78	2.12%	160	\$4,879,525.18	0.91%
E.	Deferment:									
	Current	68	\$356,000.45	6.14%	66	\$564,969.09	6.22%	49	\$1,322,706.33	0.25%
F.	Forbearance:									
	Current	54	\$395,579.79	6.82%	67	\$693,929.51	7.64%	247	\$7,205,299.17	1.34%
G.	Claims	5	\$38,700.39	0.67%	6	\$68,107.48	0.75%	35	\$874,061.71	0.16%
H.	TOTAL REPAYMENT	1,206	\$5,776,692.95	99.59%	1,189	\$9,048,176.72	99.65%	29,044	\$531,870,261.70	99.24%
I.	TOTAL PORTFOLIO	1,209	\$5,800,593.95	100.00%	1,192	\$9,080,040.98	100.00%	29,250	\$535,933,040.26	100.00%
J.	GRAND TOTAL					\$550,813,675.19				

ACCESS GROUP, INC.

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

Report Date: February 25, 2020

Collection Period: 01/01/20 to 01/31/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/20 to 01/31/20 02/25/20
A.	1 ABS Notes Outstanding	\$598,132,252
B.	1 Total Principal Balance	\$546,640,214
	2 Total Fund Accounts Balance	\$16,999,403
	3 Total Principal and Accrued Interest Balance	\$553,096,726
	4 Number of Loans	31,651
	5 Number of Borrowers	16,078
C.	1 Borrower Payments- Principal	\$4,837,596
	2 Borrower Payments- Interest	\$1,120,061
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$206,919
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	174
F.	1 Senior Notes Outstanding	\$532,182,252
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.26%
	6 Senior Asset Percentage	107.02%
	7 Subordinate Asset Percentage	95.21%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
January 31, 2020

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

Collection Period		March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19	January-20
Reporting Date		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	2/25/2020
A.	1 Asset Backed Securities	\$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	\$598,132,252
B.	1 Total Principal Balance	\$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	\$546,640,214
	2 Total Fund Accounts Balance	\$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	\$16,999,403
	3 Total Principal and Accrued Interest Balance	\$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	\$553,096,726
	4 Number of Loans	33,537	33,340	33,154	32,997	32,826	32,631	32,450	32,252	32,068	31,871	31,651
	5 Number of Borrowers	16,992	16,901	16,802	16,732	16,653	16,556	16,458	16,363	16,289	16,187	16,078
C.	1 Borrower Payments- Principal	\$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	\$4,837,596
	2 Borrower Payments- Interest	\$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	\$1,120,061
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$223,421	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223	\$214,360	\$212,612	\$210,500	\$208,724	\$206,919
	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%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	183	181	181	180	179	178	177	176	176	175	174
F.	1 Senior Notes Outstanding	\$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	\$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	\$13,636,985	\$0	\$0	\$15,484,409	\$0	\$0	\$14,537,888	\$0	\$0	\$9,592,558	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.16%	3.07%	3.08%	3.02%	2.99%	2.77%	2.65%	2.55%	2.29%	2.41%	2.26%
	6 Senior Asset Percentage	107.52%	107.39%	107.30%	107.49%	107.45%	107.45%	107.66%	107.52%	107.14%	107.04%	107.02%
	7 Subordinate Asset Percentage	96.39%	96.24%	96.20%	96.09%	96.05%	96.05%	95.97%	95.84%	95.47%	95.23%	95.21%