

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2020
Collection Period: 02/01/20 to 02/29/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					January 31, 2020	Change	February 29, 2020		
1	Principal Balance				\$546,640,214.33	(\$4,531,205.79)	\$542,109,008.54		
2	Accrued Interest				\$4,173,460.86	\$4,951.20	\$4,178,412.06		
3	Accrued ISP				\$61,452.30	(\$31,168.28)	\$30,284.02		
4	Accrued SAP				\$2,221,599.00	(\$1,237,642.56)	\$983,956.44		
5	Total Principal And Accrued Interest Balance				\$553,096,726.49	(\$5,795,065.44)	\$547,301,661.06		
6	Fund Accounts Balance				\$16,999,402.94	\$5,927,920.37	\$22,927,323.31		
7	Total Student Loans And Fund Balance				\$570,096,129.43	\$132,854.93	\$570,228,984.37		
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]		174	(1)	173		
3	Number of Loans				31,651	(185)	31,466		
4	Number of Borrowers				16,078	(96)	15,982		
C. Notes and Certificates									
				2/29/2020	Balance	Balance	% of		
			CUSIP	Int. Rate	January 31, 2020	Change	February 29, 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	2.14400%	\$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	2.12900%	\$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	2.12900%	\$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	2.12900%	\$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	2.12900%	\$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	2.21800%	\$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	2.14400%	\$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	2.21800%	\$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	2.12900%	\$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	2.21800%	\$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	2.14400%	\$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	2.14400%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.76%
20	Total Notes and Certificates				2.15462%	\$598,132,251.64	\$0.00	\$598,132,251.64	100.00%
D. Fund Balances									
					January 31, 2020	Change	February 29, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$508,530.26	\$0.00	\$508,530.26		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,899,919.16	\$783,571.71	\$7,683,490.87		
5	Debt Service Fund - Interest Account				\$841,534.44	\$144,043.41	\$985,577.85		
6	Debt Service Fund - Principal Account				\$5,887,338.08	\$5,000,305.25	\$10,887,643.33		
7	Total Fund Accounts Balance				\$16,999,402.94	\$5,927,920.37	\$22,927,323.31		

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		2/29/2020	2/29/2020	2/29/2020
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,385,588.27)	(\$4,249,325.31)	(\$136,262.96)
2	Claim Payments	(\$291,334.15)	(\$281,226.72)	(\$10,107.43)
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	\$58,235.47	\$58,235.47	\$0.00
5	New Acquisitions - Total	\$58,235.47	\$58,235.47	\$0.00
6	Total Cash Principal Activity	(\$4,618,686.95)	(\$4,472,316.56)	(\$146,370.39)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$90,966.94	\$86,121.94	\$4,845.00
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	\$1,718.87	\$1,615.83	\$103.04
4b	Adjustments - Write-offs	(\$5,204.65)	(\$5,190.76)	(\$13.89)
4	Total Adjustments	(\$3,485.78)	(\$3,574.93)	\$89.15
5	Total Non-Cash Principal Activity	\$87,481.16	\$82,547.01	\$4,934.15
C.	Total Student Loan Principal Activity	(\$4,531,205.79)	(\$4,389,769.55)	(\$141,436.24)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,088,323.50)	(\$1,053,959.84)	(\$34,363.66)
2	Claim Payments	(\$11,494.81)	(\$10,736.11)	(\$758.70)
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	(\$28.59)	(\$28.59)	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	(\$46,362.49)	(\$39,042.32)	(\$7,320.17)
7	Special Allowance Payments (SAP)	(\$1,716,836.53)	(\$1,720,876.73)	\$4,040.20
8	Total Cash Interest Activity	(\$2,863,045.92)	(\$2,824,643.59)	(\$38,402.33)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,188,578.81	\$1,140,088.04	\$48,490.77
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$15,313.50	\$12,999.02	\$2,314.48
3	Special Allowance Payments - Accrued	\$495,368.97	\$497,133.60	(\$1,764.63)
4	Capitalized Interest	(\$90,966.94)	(\$86,121.94)	(\$4,845.00)
5a	Small Balance and Other Adjustments	(\$1,983.26)	(\$1,765.73)	(\$217.53)
5b	Adjustments - Write-offs	(\$857.84)	(\$0.45)	(\$857.39)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$119.29)	(\$102.54)	(\$16.75)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$16,175.00)	(\$16,280.53)	\$105.53
5	Total Adjustments	(\$19,135.39)	(\$18,149.25)	(\$986.14)
6	Fee Accruals	\$10,027.33	\$9,390.60	\$636.73
7	Total Non-Cash Interest Activity	\$1,599,186.27	\$1,555,340.07	\$43,846.21
F.	Total Student Loan Interest Activity	(\$1,263,859.65)	(\$1,269,303.52)	\$5,443.88

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		February 29, 2020		
	1 Beginning Balance	\$6,699,891.69		
	2 Transfers to Other Funds	(\$6,699,891.69)		
	3 Amount received in the collection account related to the collection period	\$3,337,863.02		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$46,362.49		
	6 Federal Special Allowance Payments	\$1,716,836.53		
	7 Guarantee Payments of Principal	\$291,334.15		
	8 Guarantee Payments of Interest	\$11,494.81		
	9 Misc. Payments Received/Due	(\$14,443.58)		
	10 Sale Proceeds/Repurchases	(\$58,235.47)		
	11 Interest and Other Earnings	\$16,174.11		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$5,347,386.06		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$204,990.08	\$204,990.08	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$481,007.17	\$481,007.17	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$917,997.84	\$917,997.84	\$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	\$132,891.21	\$132,891.21	\$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	\$3,610,499.76	\$3,610,499.76	\$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	\$5,347,386.06	\$5,347,386.06	\$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)	\$5,347,386.06	\$5,347,386.06	\$0.00
B.	Administration Funds	\$685,997.25	\$4,661,388.81	\$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	\$4,661,388.81	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,661,388.81	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$75,208.56	\$4,586,180.25	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$31,903.85	\$4,554,276.40	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,554,276.40	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,554,276.40	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$36,944.74	\$4,517,331.66	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$62,500.50	\$4,454,831.16	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$131,814.78	\$4,323,016.38	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$57,462.72	\$4,265,553.66	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,265,553.66	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$164,663.81	\$4,100,889.85	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$99,450.00	\$4,001,439.85	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$166,502.88	\$3,834,936.97	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$91,546.00	\$3,743,390.97	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,743,390.97	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$917,997.84		
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	\$3,743,390.97	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,743,390.97	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,743,390.97	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,743,390.97	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,743,390.97	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,743,390.97	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,743,390.97	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,743,390.97	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,743,390.97	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,743,390.97	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,743,390.97	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,743,390.97	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,743,390.97	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,743,390.97	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,743,390.97	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,743,390.97	\$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	\$37,634.25	\$3,705,756.72	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$63,567.96	\$3,642,188.76	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$31,689.00	\$3,610,499.76	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$132,891.21		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$3,610,499.76	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$3,610,499.76	\$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	\$1,563,893.46
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$203,290.88
	5 Minus amounts required..ED..guarantee agencies	\$465,054.07
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$13,255.62
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.10%
	Net Loan Rate	2.10%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$547,301,661.06
	2 Fund Balances	\$22,949,297.10
	3 Senior Notes Interest	\$765,282.43
	4 Senior Notes Outstanding	\$532,182,251.64
	Senior Asset Percentage	107.01%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$547,301,661.06
	2 Fund Balances	\$22,949,297.10
	3 All Notes Interest	\$815,546.10
	4 All Notes Outstanding	598,132,251.64
	Subordinate Asset Percentage	95.20%

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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	1,194	\$5,647,221.91	1.04%
	2 UnSubsidized Stafford	1,178	\$8,770,510.79	1.62%
	3 Consolidation	29,094	\$527,691,275.84	97.34%
	4 Total By Loan Type Distribution	31,466	\$542,109,008.54	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.00%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	4	\$28,010.00	0.01%
	3 Deferment	406	\$6,269,816.39	1.16%
	4 Forbearance	345	\$7,508,978.39	1.39%
	5 Repayment	30,661	\$527,249,750.48	97.26%
	6 Claims	48	\$1,035,279.23	0.19%
7 Total By Borrower Status Distribution	31,466	\$542,109,008.54	100.00%	
C.	School Type Distribution:			
	1 Graduate	31,230	\$541,491,486.44	99.89%
	2 Undergraduate	236	\$617,522.10	0.11%
	3 Total By School Type Distribution	31,466	\$542,109,008.54	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type						
Subsidized Stafford				Unsubsidized Stafford			Consolidations			
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:									
	In-School									
	Current	1	\$6,901.00	0.12%	1	\$15,154.22	0.17%	221	\$4,256,161.36	0.80%
B.	Grace									
	Current	2	\$17,000.00	0.30%	2	\$16,778.64	0.19%	0	\$0.00	0.00%
C.	TOTAL INTERIM	3	\$23,901.00	0.42%	3	\$31,932.86	0.36%	221	\$4,256,161.36	0.80%
D.	REPAYMENT:									
	Active									
	Current	926	\$4,231,263.51	73.54%	909	\$6,720,332.92	74.72%	26,832	\$476,740,274.85	89.69%
	1-29 Days Delinquent	82	\$409,255.22	7.11%	80	\$581,369.77	6.46%	1,236	\$27,622,360.41	5.20%
	30-59 Days Delinquent	16	\$52,036.32	0.90%	13	\$102,336.99	1.14%	193	\$5,127,992.10	0.96%
	60-89 Days Delinquent	14	\$108,189.66	1.88%	16	\$121,973.07	1.36%	96	\$2,714,035.53	0.51%
	90-119 Days Delinquent	6	\$25,042.15	0.44%	7	\$44,041.10	0.49%	43	\$1,271,898.22	0.24%
	≥ 120 Days Delinquent	21	\$121,331.66	2.11%	17	\$159,048.06	1.77%	154	\$4,741,257.95	0.89%
E.	Deferment:									
	Current	69	\$376,699.37	6.55%	65	\$570,507.60	6.34%	51	\$1,292,915.71	0.24%
F.	Forbearance:									
	Current	53	\$372,454.48	6.47%	62	\$596,277.72	6.63%	230	\$6,810,428.66	1.28%
G.	Claims	4	\$33,809.89	0.59%	6	\$66,286.96	0.74%	38	\$962,005.50	0.18%
H.	TOTAL REPAYMENT	1,191	\$5,730,082.26	99.58%	1,175	\$8,962,174.19	99.64%	28,873	\$527,283,168.93	99.20%
I.	TOTAL PORTFOLIO	1,194	\$5,753,983.26	100.00%	1,178	\$8,994,107.05	100.00%	29,094	\$531,539,330.29	100.00%
J.	GRAND TOTAL					\$546,287,420.60				

ACCESS GROUP, INC.

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

Report Date: March 25, 2020

Collection Period: 02/01/20 to 02/29/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/20 to 02/29/20 03/25/20
A.	1 ABS Notes Outstanding	\$598,132,252
B.	1 Total Principal Balance	\$542,109,009
	2 Total Fund Accounts Balance	\$22,927,323
	3 Total Principal and Accrued Interest Balance	\$547,301,661
	4 Number of Loans	31,466
	5 Number of Borrowers	15,982
C.	1 Borrower Payments- Principal	\$4,385,588
	2 Borrower Payments- Interest	\$1,088,324
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$204,990
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%
	2 Weighted Average Remaining Maturity (WARM)	173
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	2.10%
	6 Senior Asset Percentage	107.01%
	7 Subordinate Asset Percentage	95.20%

ACCESS GROUP, INC.
Student Loan Asset Backed Series 2002-1, 2003-1, 2004-1 Notes
Trend Analysis Report
February 29, 2020

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

Collection Period		April-19	May-19	June-19	July-19	August-19	September-19	October-19	November-19	December-19	January-20	February-20
Reporting Date		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	3/25/2020
A.	1 Asset Backed Securities	\$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	\$598,132,252
B.	1 Total Principal Balance	\$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	\$542,109,009
	2 Total Fund Accounts Balance	\$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	\$22,927,323
	3 Total Principal and Accrued Interest Balance	\$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	\$547,301,661
	4 Number of Loans	33,340	33,154	32,997	32,826	32,631	32,450	32,252	32,068	31,871	31,651	31,466
	5 Number of Borrowers	16,901	16,802	16,732	16,653	16,556	16,458	16,363	16,289	16,187	16,078	15,982
C.	1 Borrower Payments- Principal	\$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	\$4,385,588
	2 Borrower Payments- Interest	\$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	\$1,088,324
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$221,568	\$219,765	\$219,765	\$218,102	\$216,223	\$214,360	\$212,612	\$210,500	\$208,724	\$206,919	\$204,990
	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%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%
	2 Weighted Average Remaining Maturity (WARM)	181	181	180	179	178	177	176	176	175	174	173
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$15,484,409	\$0	\$0	\$14,537,888	\$0	\$0	\$9,592,558	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.07%	3.08%	3.02%	2.99%	2.77%	2.65%	2.55%	2.29%	2.41%	2.26%	2.10%
	6 Senior Asset Percentage	107.39%	107.30%	107.49%	107.45%	107.45%	107.66%	107.52%	107.14%	107.04%	107.02%	107.01%
	7 Subordinate Asset Percentage	96.24%	96.20%	96.09%	96.05%	96.05%	95.97%	95.84%	95.47%	95.23%	95.21%	95.20%