

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Quarterly Servicing Report

Report Date: March 25, 2020

Collection Period: 12/01/19 to 02/29/20

<b>I. Series 2002-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>November 30, 2019</b>	<b>Change</b>	<b>February 29, 2020</b>	
1	Principal Balance					\$30,756,777.52	(\$2,413,070.33)	\$28,343,707.19	
2	Accrued Interest					\$108,851.23	(\$13,767.92)	\$95,083.31	
3	Total Principal And Accrued Interest Balance					<b>\$30,865,628.75</b>	<b>(\$2,426,838.25)</b>	<b>\$28,438,790.50</b>	
4	Fund Accounts Balance					<b>\$3,021,732.58</b>	<b>\$57,439.71</b>	<b>\$3,079,172.29</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$33,887,361.33</b>	<b>(\$2,369,398.54)</b>	<b>\$31,517,962.79</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>November 30, 2019</b>	<b>Change</b>	<b>February 29, 2020</b>	
1	Loan Reserve Trust Balance					\$65,947.06	(\$10,192.89)	\$55,754.17	
2	Weighted Average Coupon (WAC)					4.71%	-0.25%	4.46%	
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			57	(3)	55	
4	Number of Loans					6,144	(234)	5,910	
5	Number of Borrowers					5,754	(215)	5,539	
<b>C. Notes and Certificates</b>									
						<b>2/29/2020</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>
			<b>CUSIP</b>	<b>Interest Rate</b>		<b>November 30, 2019</b>	<b>Change</b>	<b>February 29, 2020</b>	<b>% of 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	3.46100%	\$17,950,000.00	(\$2,350,000.00)	\$15,600,000.00	50.8%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.46100%	\$15,100,000.00	\$0.00	\$15,100,000.00	49.2%
4	<b>Total Notes and Certificates</b>				<b>3.46100%</b>	<b>\$33,050,000.00</b>	<b>(\$2,350,000.00)</b>	<b>\$30,700,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>November 30, 2019</b>	<b>Change</b>	<b>February 29, 2020</b>	
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00	
2	Collection Account					\$3,021,732.58	\$57,439.71	3,079,172.29	
3	<b>Total Fund Accounts Balance</b>					<b>\$3,021,732.58</b>	<b>\$57,439.71</b>	<b>\$3,079,172.29</b>	

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<b>II. Series 2002-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>	<b>February 29, 2020</b>		
1	Borrower Payments - Total		(\$2,305,137.14)
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>(\$2,305,137.14)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$5,222.05
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$445.48)	
4b	Adjustments - Write-offs	(\$112,709.76)	
4	Total Adjustments		(\$113,155.24)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$107,933.19)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$2,413,070.33)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$346,831.39)
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>(\$346,831.39)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		335,427.65
2	Capitalized Interest		(\$5,222.05)
3a	Small Balance and Other Adjustments	\$387.54	
3b	Adjustments - Write-offs	(\$3,429.67)	
3	Total Adjustments		(\$3,042.13)
4	Fee Accruals		\$5,900.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$333,063.47</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$13,767.92)</b>

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<b>III. Series 2002-A Collection Fund Activity</b>			
<b>A. Collection Fund</b>	1 Beginning Balance	February 29, 2020	
	2 Transfers to Other Funds		
	3 Amount received in the collection account related to the collection period		
	4 Earnings		
	5 Guarantee Fee Payment to Loan Reserve Trust		
	6 Guarantee Payments of Principal		
	7 Guarantee Payments of Interest		
	8 Recoveries		
	9 Misc. Payments Received/Due		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement		
	11 Amount in the capitalized interest account after application of funds in the collection account		
	12 Amount received in the collection account after last date of related to the collection period		
	13 <b>Ending Balance</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
	1a <b>Administrative Allowance</b>		<b>Transfer from Capitalized Fund</b>
	1b <b>Broker Dealers, Auction Agent and Other Fees</b>		
	2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		
	2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		
	3a <b>Payment of Principal Amount on Maturing Senior Notes; Class A-1</b>		
	3b <b>Payment of Principal Amount on Maturing Senior Notes; Class A-2</b>		
	4 <b>Payment of Guarantee Fees (Privately Guaranteed Loans)</b>		
	5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>		
	6 <b>Payment of Principal Distribution Amount</b>		
	7 <b>Payment of interest due on the class B (If Subordinate note interest trigger is in effect)</b>		
	8 <b>Payment of Principal amount of class B notes due on the final maturity date set forth</b>		
	9 <b>Payment of any carry-over amounts due with respect to the class A-2 notes</b>		
10 <b>Payment of any carry-over amounts due with respect to the class B notes</b>			
11 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>			
12 <b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>			
<b>Total Payments</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)	\$2,816,913.35	<b>\$2,816,913.35</b>	
<b>B.</b>	First	Administrative Allowance	\$78,810.69	<b>\$2,738,102.66</b>	<b>\$0.00</b>
<b>C.</b>	Second	<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	\$2,738,102.66	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$132,787.20	\$2,605,315.46	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$132,787.20</b>		
<b>D.</b>	Third	<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	\$2,605,315.46	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,605,315.46	\$0.00
	(c)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	Fourth	Payment of Guarantee Fees	\$0.00	\$2,605,315.46	\$0.00
<b>F.</b>	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$128,531.20	\$2,476,784.26	\$0.00
<b>G.</b>	Sixth	<b>Payment of Principal Distribution Amount</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,476,784.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$2,450,000.00	\$26,784.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$26,784.26	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,450,000.00</b>		
<b>H.</b>	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$26,784.26	\$0.00
<b>I.</b>	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$26,784.26	\$0.00
<b>J.</b>	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$26,784.26	\$0.00
<b>K.</b>	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$26,784.26	\$0.00
<b>L.</b>	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$26,784.26	\$0.00
<b>M.</b>	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$26,784.26	\$0.00

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### Quarterly Servicing Report

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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>February 29, 2020</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$30,700,000.00	
	3 Amount of Accrued Interest	\$316,512.61	
	4 Plus investment earnings and late fees	\$13,953.32	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$31,886.67	
	7 Minus Notes fees expected during current Interest Period	\$1,918.75	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.87%	
		<b>3.87%</b>	
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$28,438,790.50	\$28,438,790.50
	2 Fund Balances	\$3,082,023.49	\$291,894.40
	3 Senior Notes Interest and Fees Accrued	\$99,449.60	\$99,449.60
	4 Senior Notes Outstanding	\$15,600,000.00	\$13,150,000.00
		<b>201.42%</b>	<b>217.73%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$28,438,790.50	\$28,438,790.50
	2 Fund Balances	\$3,082,023.49	\$291,894.40
	3 All Notes Interest and Fees Accrued	\$195,755.78	\$195,755.78
	4 All Notes Outstanding	\$30,700,000.00	\$28,250,000.00

**Subordinate Asset Percentage**

102.04%

101.01%

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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	5,910	\$28,343,707.19	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>5,910</b>	<b>\$28,343,707.19</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	7	\$59,511.07	0.21%
	5 Repayment	5,898	\$28,240,018.16	99.63%
	6 Interim Charge-Offs	3	\$24,177.96	0.09%
	<b>7 Total By Borrower Status Distribution</b>	<b>5,910</b>	<b>\$28,343,707.19</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	5,908	\$28,332,275.95	99.96%
	2 Undergraduate	2	\$11,431.24	0.04%
	<b>3 Total By Loan Type Distribution</b>	<b>5,910</b>	<b>\$28,343,707.19</b>	<b>100.00%</b>

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<b>VII. Series 2002-A Notes</b>		<b>Portfolio Status By Loan Type</b>		
	<b>Status</b>	<b># of Loans</b>	<b>Amount (\$)</b>	<b>Percentage (%)</b>
	<b>INTERIM:</b>		<b>Includes Accrued Int.</b>	
<b>A.</b>	<b>In-School</b>			
	Current	2	\$34,931.78	0.12%
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>2</b>	<b>\$34,931.78</b>	<b>0.12%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	5619	\$26,610,640.53	93.57%
	1-29 Days Delinquent	92	\$473,958.44	1.67%
	30-59 Days Delinquent	93	\$574,138.95	2.02%
	60-89 Days Delinquent	36	\$236,248.90	0.83%
	90-119 Days Delinquent	21	\$105,342.22	0.37%
	120-149 Days Delinquent	30	\$262,195.03	0.92%
	150-179 Days Delinquent	7	\$55,093.17	0.19%
	> 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	7	\$61,821.92	0.22%
<b>G.</b>	<b>Interim Charge-Offs</b>	<b>3</b>	<b>\$24,419.56</b>	<b>0.09%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>5,908</b>	<b>\$28,403,858.72</b>	<b>99.88%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>5,910</b>	<b>\$28,438,790.50</b>	<b>100.00%</b>



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## Student Loan Asset Backed Series 2002-A Notes

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

<b>A.</b>	1 ABS Notes Outstanding	<b>\$30,700,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$28,343,707
	2 Total Fund Accounts Balance	\$3,079,172
	3 Total Principal and Accrued Interest Balance	\$28,438,791
	4 Number of Loans	5,910
	5 Number of Borrowers	5,539
<b>C.</b>	1 Borrower Payments- Principal	\$2,305,137
	2 Borrower Payments- Interest	\$346,831
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$76,892
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$55,754
	2 Weighted Average Coupon (WAC)	4.46%
	3 Weighted Average Remaining Maturity (WARM)	55
<b>F.</b>	1 Senior Notes Outstanding	\$15,600,000
	2 Subordinate Note Outstanding	\$15,100,000
	3 Senior Principal Distribution Amount	\$2,350,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	3.87%
	6 Senior Asset Percentage	201.42%
	7 Subordinate Asset Percentage	102.04%

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Portfolio Trend Analysis Report

February 29, 2020

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	February-19	May-19	August-19	November-19	February-20
	Reporting Date	3/25/2019	6/25/2019	9/25/2019	12/26/2019	3/25/2020
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$41,550,000</b>	<b>\$38,800,000</b>	<b>\$35,650,000</b>	<b>\$33,050,000</b>	<b>\$30,700,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$38,758,825	\$35,840,969	\$33,268,694	\$30,756,778	\$28,343,707
	2 Total Fund Accounts Balance	\$3,615,544	\$3,792,898	\$3,132,011	\$3,021,733	\$3,079,172
	3 Total Principal and Accrued Interest Balance	\$38,878,102	\$35,968,221	\$33,385,833	\$30,865,629	\$28,438,791
	4 Number of Loans	6,873	6,613	6,369	6,144	5,910
	5 Number of Borrowers	6,402	6,168	5,949	5,754	5,539
<b>C.</b>	1 Borrower Payments- Principal	\$2,818,900	\$2,874,299	\$2,491,744	\$2,372,854	\$2,305,137
	2 Borrower Payments- Interest	\$518,656	\$493,471	\$450,066	\$394,532	\$346,831
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$104,247	\$96,897	\$89,602	\$83,172	\$76,892
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$57,378	\$81,047	\$111,616	\$65,947	\$55,754
	2 Weighted Average Coupon (WAC)	5.31%	5.20%	5.06%	4.71%	4.46%
	3 Weighted Average Remaining Maturity (WARM)	65	62	60	57	55
<b>F.</b>	1 Senior Notes Outstanding	\$26,450,000	\$23,700,000	\$20,550,000	\$17,950,000	\$15,600,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000
	3 Senior Principal Distribution Amount	\$2,850,000	\$2,750,000	\$3,150,000	\$2,600,000	\$2,350,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.69%	4.59%	4.35%	4.14%	3.87%
	6 Senior Asset Percentage	159.90%	167.02%	177.00%	188.13%	201.42%
	7 Subordinate Asset Percentage	101.50%	101.68%	101.72%	101.90%	102.04%