

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					January 31, 2020	Change	February 29, 2020		
1	Principal Balance				\$92,630,702.60	(\$1,868,197.64)	\$90,762,504.96		
2	Accrued Interest				\$373,452.48	(\$25,903.51)	\$347,548.97		
3	Total Principal And Accrued Interest Balance				\$93,004,155.08	(\$1,894,101.15)	\$91,110,053.93		
4	Fund Accounts Balance				\$10,272,870.58	(\$4,443,071.22)	\$5,829,799.36		
5	Total Student Loans And Fund Balance				\$103,277,025.66	(\$6,337,172.37)	\$96,939,853.29		
B. Student Loan Portfolio and Fund Balance									
					January 31, 2020	Change	February 29, 2020		
1	Weighted Average Coupon (WAC)				4.97%	0.00%	4.97%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		79	0	79		
3	Number of Loans				13,543	(173)	13,370		
4	Number of Borrowers				11,634	(153)	11,481		
C. Notes and Certificates									
					2/29/2020	Balance	Balance	Balance	
					Interest Rate	January 31, 2020	Change	February 29, 2020	
								% of	
								O/S Securities	
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	3.16800%	\$19,600,000.00	(\$6,250,000.00)	\$13,350,000.00	14.1%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	3.15800%	\$42,500,000.00	\$0.00	\$42,500,000.00	45.0%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	4.22900%	\$38,600,000.00	\$0.00	\$38,600,000.00	40.9%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
7	Total Notes and Certificates				3.59711%	\$100,700,000.00	(\$6,250,000.00)	\$94,450,000.00	100.0%
D. Fund Accounts Balance									
						January 31, 2020	Change	February 29, 2020	
1	Capitalized Interest Account					\$400,000.00	\$0.00	\$400,000.00	
2	Pre-Funding Account					\$0.00	\$0.00	\$0.00	
3	Admin Account					\$155,621.91	(\$121.53)	\$155,500.38	
4	Collection Account					\$3,141,643.62	(\$725,152.44)	2,416,491.18	
5	Class A-1 Interest Account					\$0.00	\$0.00	\$0.00	
6	Class A-1 Principal Account					\$0.00	\$0.00	\$0.00	
7	Class A-2 Interest Account					\$0.00	\$0.00	\$0.00	
8	Class A-2 Principal Account					\$0.00	\$0.00	\$0.00	
9	Class A-3 Interest Account					\$47,859.28	(\$15,504.22)	\$32,355.06	
10	Class A-3 Principal Account					\$6,286,438.73	(\$3,688,536.21)	\$2,597,902.52	
11	Class A-4 Interest Account					\$103,258.00	(\$586.50)	\$102,671.50	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$138,049.04	(\$13,170.32)	\$124,878.72	
14	Class B-1 Principal Account					\$0.00	\$0.00	\$0.00	
15	Class B-2 Interest Account					\$0.00	\$0.00	\$0.00	
16	Class B-2 Principal Account					\$0.00	\$0.00	\$0.00	
17	Total Fund Accounts Balance					\$10,272,870.58	(\$4,443,071.22)	\$5,829,799.36	

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	February 29, 2020	
1 Borrower Payments - Total		(\$1,766,807.37)
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 Total Cash Principal Activity		(\$1,766,807.37)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$2,043.41
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$115.64)	
4b Adjustments - Write-offs	(\$103,318.04)	
4 Total Adjustments		(\$103,433.68)
5 Total Non-Cash Principal Activity		(\$101,390.27)
C. Total Student Loan Principal Activity		(\$1,868,197.64)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$405,440.79)
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 Total Cash Interest Activity		(\$405,440.79)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$380,522.13
2 Capitalized Interest		(\$2,043.41)
3a Small Balance and Other Adjustments	(\$7.26)	
3b Adjustments - Write-offs	(\$2,459.18)	
3 Total Adjustments		(\$2,466.44)
4 Fee Accruals		\$3,525.00
5 Total Non-Cash Interest Activity		\$379,537.28
F. Total Student Loan Interest Activity		(\$25,903.51)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	February 29, 2020		
	Transfers to Other Funds	\$2,995,323.62		
	1a Amount received in the collection account related to the collection period	(\$2,995,323.62)		
	1b Earnings	\$1,724,559.26		
	1c Recoveries	\$10,528.52		
	1d Misc. Payments Received/Due	\$87,934.28		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$539.78)		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$1,822,482.28		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$77,192.25	\$77,192.25	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$2,571.14	\$2,571.14	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$29,167.08	\$29,167.08	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$72,335.00	\$72,335.00	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3d Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
	4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$84,657.52	\$84,657.52	\$0.00
	4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$0.00	\$0.00	\$0.00
	5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00	
7 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00	
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00	
10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,508,529.35	\$1,508,529.35	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$48,029.94	\$48,029.94	\$0.00	
Total Payments	\$1,822,482.28	\$1,822,482.28	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$1,822,482.28	\$1,822,482.28	\$0.00
B.	First	Administration Allowance	\$79,763.39	\$1,742,718.89	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$1,742,718.89	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,742,718.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$29,167.08	\$1,713,551.81	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$72,335.00	\$1,641,216.81	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$101,502.08		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$1,641,216.81	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,641,216.81	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,641,216.81	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,641,216.81	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$84,657.52	\$1,556,559.29	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,556,559.29	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,556,559.29	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,556,559.29	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,556,559.29	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,556,559.29	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$1,556,559.29	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,556,559.29	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,508,529.35	\$48,029.94	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$48,029.94	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance		\$0.00	
2 ARC Notes outstanding Balance		\$94,450,000.00	
3 Amount of Accrued Interest		\$376,202.44	
4 Plus investment earnings and late fees		\$9,150.99	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$34,035.94	
7 Minus Notes fees expected during current Interest Period		\$2,571.14	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		4.43%	
Net Loan Rate		4.43%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$91,110,053.93		\$91,110,053.93
2 Fund Balances	\$5,829,799.36		\$5,447,726.74
3 Senior Notes Interest and Fees Accrued	\$101,387.42		\$101,387.42
4 Senior Notes Outstanding	\$55,850,000.00		\$55,850,000.00
Senior Asset Percentage	173.39%		172.71%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$91,110,053.93		\$91,110,053.93
2 Fund Balances	\$5,829,799.36		\$5,447,726.74
3 All Notes Interest and Fees Accrued	\$218,780.67		\$218,780.67
4 All Notes Outstanding	\$94,450,000.00		\$94,450,000.00
Subordinate Asset Percentage	102.40%		102.00%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	13,370	\$90,762,504.96	100.00%
	2 Total By Loan Type Distribution (a)	13,370	\$90,762,504.96	100.00%
B.	Borrower Status Distribution:			
	1 In-School	7	\$71,893.00	0.08%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	30	\$311,105.33	0.34%
	5 Repayment	13,324	\$90,291,299.63	99.48%
	6 Interim Charge-Offs	9	\$88,207.00	0.10%
	7 Total By Borrower Status Distribution	13,370	\$90,762,504.96	100.00%
C.	School Type Distribution:			
	1 Graduate	13,277	\$89,971,101.22	99.13%
	2 Undergraduate	93	\$791,403.74	0.87%
	3 Total By Loan Type Distribution	13,370	\$90,762,504.96	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	7	\$131,835.79	0.14%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	7	\$131,835.79	0.14%	
D. REPAYMENT:				
Active				
Current	12,783	\$85,859,179.69	94.24%	
1-29 Days Delinquent	214	\$1,732,521.38	1.90%	
30-59 Days Delinquent	157	\$1,391,856.84	1.53%	
60-89 Days Delinquent	60	\$518,383.94	0.57%	
90-119 Days Delinquent	42	\$421,138.62	0.46%	
120-149 Days Delinquent	36	\$284,161.08	0.31%	
150-179 Days Delinquent	32	\$361,573.17	0.40%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	30	\$321,128.85	0.35%	
G. Interim Charge-Offs	9	\$88,274.57	0.10%	
H. TOTAL REPAYMENT	13,363	\$90,978,218.14	99.86%	
I. TOTAL PORTFOLIO	13,370	\$91,110,053.93	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$94,450,000
B.	1 Total Private Principal Outstanding Balance	\$90,762,505
	2 Total Fund Accounts Balance	\$5,829,799
	3 Total Principal and Accrued Interest Balance	\$91,110,054
	4 Number of Loans	13,370
	5 Number of Borrowers	11,481
C.	1 Borrower Payments- Principal	\$1,766,807
	2 Borrower Payments- Interest	\$405,441
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$77,192
	3 Cash Release to Access Group Inc	\$48,030
E.	1 Weighted Average Coupon (WAC)	4.97%
	2 Weighted Average Remaining Maturity (WARM)	79
F.	1 Senior Notes Outstanding	\$55,850,000
	2 Subordinate Note Outstanding	\$38,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.43%
	6 Senior Asset Percentage	173.39%
	7 Subordinate Asset Percentage	102.40%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
February 29, 2020

IX. Asset-Backed Securities Notes Series 2004-A												
	Collection Periods	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	\$114,700,000	\$114,700,000	\$114,700,000	\$114,700,000	\$107,200,000	\$107,200,000	\$107,200,000	\$100,700,000	\$100,700,000	\$100,700,000	\$94,450,000
B.	1 Total Private Principal Balance	\$112,443,191	\$109,826,922	\$107,490,996	\$105,268,112	\$103,015,164	\$100,883,546	\$98,725,740	\$96,724,149	\$94,709,233	\$92,630,703	\$90,762,505
	2 Total Fund Accounts Balance	\$4,691,748	\$7,419,836	\$9,708,772	\$11,691,114	\$6,392,066	\$8,633,538	\$10,604,489	\$6,093,388	\$8,186,045	\$10,272,871	\$5,829,799
	3 Total Principal and Accrued Interest Balance	\$112,921,328	\$110,305,014	\$107,962,068	\$105,721,155	\$103,462,031	\$101,310,888	\$99,145,353	\$97,130,608	\$95,105,899	\$93,004,155	\$91,110,054
	4 Number of Loans	15,143	14,916	14,731	14,574	14,385	14,218	14,038	13,886	13,731	13,543	13,370
	5 Number of Borrowers	12,929	12,743	12,593	12,462	12,313	12,174	12,033	11,913	11,787	11,634	11,481
C.	1 Borrower Payments- Principal	\$2,358,294	\$2,541,182	\$2,192,735	\$2,151,299	\$2,074,214	\$2,035,377	\$2,041,679	\$1,857,787	\$1,930,536	\$1,954,145	\$1,766,807
	2 Borrower Payments- Interest	\$582,151	\$556,895	\$531,008	\$533,935	\$512,605	\$506,057	\$464,974	\$447,147	\$444,541	\$436,413	\$405,441
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$93,699	\$91,519	\$91,522	\$89,576	\$87,723	\$85,846	\$84,070	\$82,271	\$80,603	\$78,924	\$77,192
	3 Cash Release to Access Group	\$82,352	\$77,835	\$245,228	\$69,294	\$50,146	\$257,890	\$61,958	\$0	\$11,985	\$92,459	\$48,030
E.	1 Weighted Average Coupon (WAC)	5.68%	5.68%	5.68%	5.56%	5.56%	5.56%	5.20%	5.20%	5.20%	4.97%	4.97%
	2 Weighted Average Remaining Maturity (WARM)	86	86	84	84	85	81	82	82	79	79	79
F.	1 Senior Notes Outstanding	\$76,100,000	\$76,100,000	\$76,100,000	\$76,100,000	\$68,600,000	\$68,600,000	\$68,600,000	\$62,100,000	\$62,100,000	\$62,100,000	\$55,850,000
	2 Subordinate Note Outstanding	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	5.34%	5.07%	5.06%	4.91%	5.11%	4.96%	4.55%	4.67%	4.59%	4.31%	4.43%
	6 Senior Asset Percentage	154.41%	154.52%	154.43%	154.23%	160.06%	160.17%	159.87%	166.09%	166.18%	184.72%	173.39%
	7 Subordinate Asset Percentage	102.44%	102.51%	102.44%	102.30%	102.39%	102.45%	102.25%	102.33%	102.37%	109.10%	102.40%