

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

| I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary |  |  |       |                             |                         |                          |                          |                         |                |
|--|--|--|-------|-----------------------------|-------------------------|--------------------------|--------------------------|-------------------------|----------------|
| <b>A. Student Loan Portfolio and Fund Balance</b>                |  |  |       |                             |                         |                          |                          |                         |                |
|  |  |  |       |                             | February 29, 2020       | Change                   |                          | March 31, 2020          |                |
| 1  | Principal Balance  |  |       |                             | \$542,109,008.54        | (\$4,213,583.80)         |                          | \$537,895,424.74        |                |
| 2  | Accrued Interest   |  |       |                             | \$4,178,412.06          | \$161,395.97             |                          | \$4,339,808.03          |                |
| 3  | Accrued ISP  |  |       |                             | \$30,284.02             | \$14,960.68              |                          | \$45,244.70             |                |
| 4  | Accrued SAP  |  |       |                             | \$983,956.44            | \$193,054.55             |                          | \$1,177,010.99          |                |
| 5  | Total Principal And Accrued Interest Balance               |  |       |                             | \$547,301,661.06        | (\$3,844,172.60)         |                          | \$543,457,488.46        |                |
| 6  | Fund Accounts Balance                                      |  |       |                             | \$22,927,323.31         | (\$11,179,667.87)        |                          | \$11,747,655.44         |                |
| 7  | <b>Total Student Loans And Fund Balance</b>                |  |       |                             | <b>\$570,228,984.37</b> | <b>(\$15,023,840.47)</b> |                          | <b>\$555,205,143.90</b> |                |
| <b>B.</b>  |  |  |       |                             |                         |                          |                          |                         |                |
| 1  | Weighted Average Coupon (WAC)                              |  |       | [not including SAP]         | 2.78%                   | 0.01%                    |                          | 2.79%                   |                |
| 2  | Weighted Average Remaining Maturity (WARM)                 |  |       | [includes in-school period] | 173                     | (1)                      |                          | 172                     |                |
| 3  | Number of Loans  |  |       |                             | 31,466                  | (155)                    |                          | 31,311                  |                |
| 4  | Number of Borrowers  |  |       |                             | 15,982                  | (77)                     |                          | 15,905                  |                |
| <b>C. Notes and Certificates</b>                                 |  |  |       |                             |                         |                          |                          |                         |                |
|  |  |  |       |                             | 3/31/2020               | Balance                  |                          | Balance                 | % of           |
|  |  |  | CUSIP | Int. Rate                   | February 29, 2020       | Change                   | March 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           | 1.84100%                | \$53,400,000.00          | \$0.00                   | \$53,400,000.00         | 9.15%          |
| 4  | Student Loan Asset-Backed Notes, Senior Series 2002-1      |  |       | A-4 ARC 00432CAN1           | 1.06800%                | \$39,050,000.00          | \$0.00                   | \$39,050,000.00         | 6.69%          |
| 5  | Student Loan Asset-Backed Notes, Subordinate Series 2002-1 |  |       | B ARC 00432CAP6             | 0.96100%                | \$23,750,000.00          | \$0.00                   | \$23,750,000.00         | 4.07%          |
| 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           | 1.06800%                | \$40,850,000.00          | \$0.00                   | \$40,850,000.00         | 7.00%          |
| 9  | Student Loan Asset-Backed Notes, Senior Series 2003-1      |  |       | A-4 ARC 00432CBA8           | 0.96100%                | \$40,850,000.00          | \$0.00                   | \$40,850,000.00         | 7.00%          |
| 10   | Student Loan Asset-Backed Notes, Senior Series 2003-1      |  |       | A-5 ARC 00432CBB6           | 2.70700%                | \$40,850,000.00          | \$0.00                   | \$40,850,000.00         | 7.00%          |
| 11   | Student Loan Asset-Backed Notes, Senior Series 2003-1      |  |       | A-6 ARC 00432CBC4           | 1.84100%                | \$40,800,000.00          | \$0.00                   | \$40,800,000.00         | 6.99%          |
| 12   | Student Loan Asset-Backed Notes, Subordinate Series 2003-1 |  |       | B ARC 00432CBE0             | 5.74600%                | \$19,700,000.00          | \$0.00                   | \$19,700,000.00         | 3.38%          |
| 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           | 1.42563%                | \$94,782,251.64          | (\$14,498,143.09)        | \$80,284,108.55         | 13.76%         |
| 15   | Student Loan Asset-Backed Notes, Senior Series 2004-1      |  |       | A-3 ARC 00432CBP5           | 0.96100%                | \$65,000,000.00          | \$0.00                   | \$65,000,000.00         | 11.14%         |
| 16   | Student Loan Asset-Backed Notes, Senior Series 2004-1      |  |       | A-4 ARC 00432CBQ3           | 2.26000%                | \$51,600,000.00          | \$0.00                   | \$51,600,000.00         | 8.84%          |
| 17   | Student Loan Asset-Backed Notes, Senior Series 2004-1      |  |       | A-5 ARC 00432CBR1           | 1.84100%                | \$65,000,000.00          | \$0.00                   | \$65,000,000.00         | 11.14%         |
| 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             | 1.84100%                | \$22,500,000.00          | \$0.00                   | \$22,500,000.00         | 3.86%          |
| 20   | <b>Total Notes and Certificates</b>                        |  |       |                             | <b>1.71210%</b>         | <b>\$598,132,251.64</b>  | <b>(\$14,498,143.09)</b> | <b>\$583,634,108.55</b> | <b>100.00%</b> |
| <b>D. Fund Balances</b>  |  |  |       |                             |                         |                          |                          |                         |                |
|  |  |  |       |                             | February 29, 2020       | Change                   |                          | March 31, 2020          |                |
| 1  | Acquisition Fund   |  |       |                             | \$0.00                  | \$0.00                   |                          | \$0.00                  |                |
| 2  | Administration Fund  |  |       |                             | \$508,530.26            | \$3,120.52               |                          | \$511,650.78            |                |
| 3  | Capitalized Interest Fund                                  |  |       |                             | \$2,862,081.00          | \$0.00                   |                          | \$2,862,081.00          |                |
| 4  | Collection Fund  |  |       |                             | \$7,683,490.87          | (\$5,496.33)             |                          | \$7,677,994.54          |                |
| 5  | Debt Service Fund - Interest Account                       |  |       |                             | \$985,577.85            | (\$289,648.73)           |                          | \$695,929.12            |                |
| 6  | Debt Service Fund - Principal Account                      |  |       |                             | \$10,887,643.33         | (\$10,887,643.33)        |                          | \$0.00                  |                |
| 7  | <b>Total Fund Accounts Balance</b>                         |  |       |                             | <b>\$22,927,323.31</b>  | <b>(\$11,179,667.87)</b> |                          | <b>\$11,747,655.44</b>  |                |

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Monthly Servicing Report

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| <b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b> |  |                         |                         |                       |
|--|--|-------------------------|-------------------------|-----------------------|
| <b>A.</b>  | <b>Student Loan Cash Principal Activity</b>          | <b>Totals</b>           | <b>CONSOLIDATION</b>    | <b>STAFFORD</b>       |
|  |  | <b>3/31/2020</b>        | <b>3/31/2020</b>        | <b>3/31/2020</b>      |
| 1  | Borrower Payments - Total                            | (\$4,005,553.29)        | (\$3,890,508.55)        | (\$115,044.74)        |
| 2  | Claim Payments                                       | (\$285,486.11)          | (\$248,105.48)          | (\$37,380.63)         |
| 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                |
| <b>6</b>   | <b>Total Cash Principal Activity</b>                 | <b>(\$4,291,039.40)</b> | <b>(\$4,138,614.03)</b> | <b>(\$152,425.37)</b> |
| <b>B.</b>  | <b>Student Loan Non-Cash Principal Activity</b>      |                         |                         |                       |
| 1  | Capitalized Interest                                 | \$79,863.83             | \$53,715.13             | \$26,148.70           |
| 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                  | \$67.77                 | \$0.00                  | \$67.77               |
| 4b   | Adjustments - Write-offs                             | (\$2,476.00)            | (\$1,655.10)            | (\$820.90)            |
| 4  | Total Adjustments                                    | (\$2,408.23)            | (\$1,655.10)            | (\$753.13)            |
| <b>5</b>   | <b>Total Non-Cash Principal Activity</b>             | <b>\$77,455.60</b>      | <b>\$52,060.03</b>      | <b>\$25,395.57</b>    |
| <b>C.</b>  | <b>Total Student Loan Principal Activity</b>         | <b>(\$4,213,583.80)</b> | <b>(\$4,086,554.00)</b> | <b>(\$127,029.80)</b> |
| <b>D.</b>  | <b>Student Loan Cash Interest Activity</b>           |                         |                         |                       |
| 1  | Borrower Payments - Total                            | (\$1,021,483.72)        | (\$987,573.99)          | (\$33,909.73)         |
| 2  | Claim Payments                                       | (\$7,325.96)            | (\$6,769.00)            | (\$556.96)            |
| 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                                    | (\$66.86)               | (\$62.10)               | (\$4.76)              |
| 6  | Subsidized Gov't Interest Payments (ISP)             | \$0.00                  | \$0.00                  | \$0.00                |
| 7  | Special Allowance Payments (SAP)                     | \$0.00                  | \$0.00                  | \$0.00                |
| <b>8</b>   | <b>Total Cash Interest Activity</b>                  | <b>(\$1,028,876.54)</b> | <b>(\$994,405.09)</b>   | <b>(\$34,471.45)</b>  |
| <b>E.</b>  | <b>Student Loan Non-Cash Interest Activity</b>       |                         |                         |                       |
| 1  | Borrower Accruals                                    | \$1,259,578.36          | \$1,208,714.26          | \$50,864.10           |
| 2  | Subsidized Gov't Interest - Accrued Interest (ISP)   | \$14,960.68             | \$12,498.98             | \$2,461.70            |
| 3  | Special Allowance Payments - Accrued                 | \$193,054.55            | \$197,248.84            | (\$4,194.29)          |
| 4  | Capitalized Interest                                 | (\$79,863.83)           | (\$53,715.13)           | (\$26,148.70)         |
| 5a   | Small Balance and Other Adjustments                  | \$23.93                 | \$297.61                | (\$273.68)            |
| 5b   | Adjustments - Write-offs                             | (\$0.10)                | \$0.06                  | (\$0.16)              |
| 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                                    | \$23.83                 | \$297.67                | (\$273.84)            |
| 6  | Fee Accruals   | \$10,534.15             | \$9,706.96              | \$827.19              |
| <b>7</b>   | <b>Total Non-Cash Interest Activity</b>              | <b>\$1,398,287.74</b>   | <b>\$1,374,751.58</b>   | <b>\$23,536.16</b>    |
| <b>F.</b>  | <b>Total Student Loan Interest Activity</b>          | <b>\$369,411.20</b>     | <b>\$380,346.49</b>     | <b>(\$10,935.29)</b>  |

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| <b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b> |   |                       |                                   |                                       |
|--|---|-----------------------|-----------------------------------|---------------------------------------|
| <b>A. Collection Fund</b>  |   | <b>March 31, 2020</b> |                                   |                                       |
|  | 1 Beginning Balance   | \$5,347,386.06        |                                   |                                       |
|  | 2 Transfers to Other Funds  | (\$5,347,386.06)      |                                   |                                       |
|  | 3 Amount received in the collection account related to the collection period              | \$7,187,764.68        |                                   |                                       |
|  | 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   | \$285,486.11          |                                   |                                       |
|  | 8 Guarantee Payments of Interest  | \$7,325.96            |                                   |                                       |
|  | 9 Misc. Payments Received/Due   | \$0.00                |                                   |                                       |
|  | 10 Sale Proceeds/Repurchases  | \$0.00                |                                   |                                       |
|  | 11 Interest and Other Earnings  | \$21,973.79           |                                   |                                       |
|  | 12 Counterparty Swap Payments   | \$0.00                |                                   |                                       |
|  | 13 Transfers from Other Funds   | \$0.00                |                                   |                                       |
|  | 14 <b>Ending Balance</b>  | <b>\$7,502,550.54</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   | \$203,290.88          | \$203,290.88                      | \$0.00                                |
|  | 1b Broker Dealer, Auction Agent and Other Fees  | \$474,329.16          | \$474,329.16                      | \$0.00                                |
|  | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations           | \$1,004,299.13        | \$1,004,299.13                    | \$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                             | \$367,814.01          | \$367,814.01                      | \$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                        | \$5,452,817.36        | \$5,452,817.36                    | \$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 <b>Total Payments</b>   | <b>\$7,502,550.54</b>   | <b>\$7,502,550.54</b> | <b>\$0.00</b>                     |                                       |

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| IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions |   |                       |                            |                       |
|--|---|-----------------------|----------------------------|-----------------------|
|  |   |                       | Remaining<br>Funds Balance | CAP I Account<br>Used |
| <b>A.</b>  | Total Available Funds (Collection Fund Account)   | <b>\$7,502,550.54</b> | \$7,502,550.54             | \$0.00                |
| <b>B.</b>  | <b>Administration Funds</b>   | <b>\$677,620.04</b>   | \$6,824,930.50             | \$0.00                |
| <b>C.</b>  | <b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>           |                       |                            |                       |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7                   | \$0.00                | \$6,824,930.50             | \$0.00                |
|  | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5                   | \$0.00                | \$6,824,930.50             | \$0.00                |
|  | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3                   | \$131,054.28          | \$6,693,876.22             | \$0.00                |
|  | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1                   | \$100,405.36          | \$6,593,470.86             | \$0.00                |
|  | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9                   | \$0.00                | \$6,593,470.86             | \$0.00                |
|  | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7                   | \$0.00                | \$6,593,470.86             | \$0.00                |
|  | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4                   | \$93,865.13           | \$6,499,605.73             | \$0.00                |
|  | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8                   | \$92,803.03           | \$6,406,802.70             | \$0.00                |
|  | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6                   | \$35,367.93           | \$6,371,434.77             | \$0.00                |
|  | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4                  | \$101,657.28          | \$6,269,777.49             | \$0.00                |
|  | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2                  | \$0.00                | \$6,269,777.49             | \$0.00                |
|  | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0                  | \$104,917.48          | \$6,164,860.01             | \$0.00                |
|  | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5                  | \$139,373.00          | \$6,025,487.01             | \$0.00                |
|  | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3                  | \$44,396.64           | \$5,981,090.37             | \$0.00                |
|  | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1                  | \$160,459.00          | \$5,820,631.37             | \$0.00                |
|  | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | <b>Total Interest Distribution on Senior Notes or Obligations:</b>                              | <b>\$1,004,299.13</b> |                            |                       |
| <b>D.</b>  | <b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b> |                       |                            |                       |
|  | 1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6                   | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9                  | \$0.00                | \$5,820,631.37             | \$0.00                |
|  | <b>Total Principal Distribution on Senior Notes or Obligations:</b>                             | <b>\$0.00</b>         |                            |                       |
| <b>E.</b>  | <b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>             |                       |                            |                       |
|  | 1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6                | \$170,387.25          | \$5,650,244.12             | \$0.00                |
|  | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0                | \$62,858.76           | \$5,587,385.36             | \$0.00                |
|  | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7                | \$134,568.00          | \$5,452,817.36             | \$0.00                |
|  | <b>Total Interest Distribution on Subordinate Notes or Obligations:</b>                         | <b>\$367,814.01</b>   |                            |                       |
| <b>F.</b>  | <b>Payment of Principal Distribution Amount of Subordinate Notes</b>                            | <b>\$0.00</b>         | \$5,452,817.36             | \$0.00                |
| <b>G.</b>  | <b>Allocation to Principal Account for scheduled Principal Payments</b>                         | <b>\$5,452,817.36</b> | \$0.00                     | \$0.00                |
| <b>H.</b>  | <b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>         | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>I.</b>  | <b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>              | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>J.</b>  | <b>Allocate to Principal Account, after prior allocations</b>                                   | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>K.</b>  | <b>Interest Account Payments on Senior and Subordinate Carry-Over</b>                           | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>L.</b>  | <b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>                      | <b>\$0.00</b>         | \$0.00                     | \$0.00                |
| <b>M.</b>  | <b>Access Group, Inc</b>  | <b>\$0.00</b>         | \$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: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

| V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages |   |                  |
|--|---|------------------|
| <b>A.</b>  | <b>Net Loan Rate</b>  |                  |
|  | 1 ARC outstanding aggregate principal                             | \$503,350,000.00 |
|  | 2 Interest net of FRN allocation                                  | \$1,048,376.64   |
|  | 3 Minus counterparty swap payments                                | \$0.00           |
|  | 4 Minus administrative allowance                                  | \$201,710.78     |
|  | 5 Minus amounts required..ED..guarantee agencies                  | \$461,632.23     |
|  | 6 Minus defaulted during the month                                | \$0.00           |
|  | 7 Minus auction note and trustee fees                             | \$10,970.17      |
|  | 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 0.89%            |
|  | <b>Net Loan Rate</b>  | <b>0.89%</b>     |
| <b>B.</b>  | <b>Senior Asset Percentage</b>                                    |                  |
|  | 1 Student Loan Portfolio Balance                                  | \$543,457,488.46 |
|  | 2 Fund Balances   | \$11,761,600.56  |
|  | 3 Senior Notes Interest   | \$398,237.07     |
|  | 4 Senior Notes Outstanding  | \$517,684,108.55 |
|  | <b>Senior Asset Percentage</b>                                    | <b>107.17%</b>   |
| <b>C.</b>  | <b>Subordinate Asset Percentage</b>                               |                  |
|  | 1 Student Loan Portfolio Balance                                  | \$543,457,488.46 |
|  | 2 Fund Balances   | \$11,761,600.56  |
|  | 3 All Notes Interest  | \$469,661.78     |
|  | 4 All Notes Outstanding   | 583,634,108.55   |
|  | <b>Subordinate Asset Percentage</b>                               | <b>95.05%</b>    |

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

| <b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b> |  |                            |                          |                           |
|--|--|----------------------------|--------------------------|---------------------------|
|  |  | <b>Number<br/>of Loans</b> | <b>Dollar<br/>Amount</b> | <b>% of<br/>Portfolio</b> |
| <b>A.</b>  | <b>Loan Type Distribution:</b>             |                            |                          |                           |
|  | 1 Subsidized Stafford                      | 1,183                      | \$5,600,016.43           | 1.04%                     |
|  | 2 UnSubsidized Stafford                    | 1,167                      | \$8,690,686.47           | 1.62%                     |
|  | 3 Consolidation                            | 28,961                     | \$523,604,721.84         | 97.34%                    |
|  | <b>4 Total By Loan Type Distribution</b>   | <b>31,311</b>              | <b>\$537,895,424.74</b>  | <b>100.00%</b>            |
| <b>B.</b>  | <b>Borrower Status Distribution:</b>       |                            |                          |                           |
|  | 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                                | 401                        | \$6,450,329.34           | 1.20%                     |
|  | 4 Forbearance                              | 1,122                      | \$26,161,539.08          | 4.86%                     |
|  | 5 Repayment                                | 29,742                     | \$504,175,767.51         | 93.73%                    |
|  | 6 Claims                                   | 40                         | \$1,062,604.76           | 0.20%                     |
| <b>7 Total By Borrower Status Distribution</b>                         | <b>31,311</b>                              | <b>\$537,895,424.74</b>    | <b>100.00%</b>           |                           |
| <b>C.</b>  | <b>School Type Distribution:</b>           |                            |                          |                           |
|  | 1 Graduate                                 | 31,077                     | \$537,282,341.91         | 99.89%                    |
|  | 2 Undergraduate                            | 234                        | \$613,082.83             | 0.11%                     |
|  | <b>3 Total By School Type Distribution</b> | <b>31,311</b>              | <b>\$537,895,424.74</b>  | <b>100.00%</b>            |
|  |  |                            |                          |                           |
|  |  |                            |                          |                           |

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

| 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 (%) |                |                  |                |
| <b>A.</b> INTERIM:                           |                     |                |                |                               |                  |                |                |                  |                |
| <b>A.</b> In-School                          |                     |                |                |                               |                  |                |                |                  |                |
| Current                                      | 1                   | \$6,901.00     | 0.12%          | 1                             | \$15,189.62      | 0.17%          | 207            | \$4,322,796.39   | 0.82%          |
| <b>B.</b> Grace                              |                     |                |                |                               |                  |                |                |                  |                |
| Current                                      | 2                   | \$17,000.00    | 0.30%          | 2                             | \$16,816.58      | 0.19%          | 0              | \$0.00           | 0.00%          |
| <b>C.</b> TOTAL INTERIM                      | 3                   | \$23,901.00    | 0.42%          | 3                             | \$32,006.20      | 0.36%          | 207            | \$4,322,796.39   | 0.82%          |
| <b>D.</b> REPAYMENT:                         |                     |                |                |                               |                  |                |                |                  |                |
| Active                                       |                     |                |                |                               |                  |                |                |                  |                |
| Current                                      | 867                 | \$3,935,120.11 | 68.98%         | 845                           | \$6,154,977.28   | 69.10%         | 26,365         | \$462,034,503.34 | 87.57%         |
| 1-29 Days Delinquent                         | 79                  | \$406,775.70   | 7.13%          | 76                            | \$603,120.64     | 6.77%          | 935            | \$20,655,717.37  | 3.91%          |
| 30-59 Days Delinquent                        | 23                  | \$113,298.61   | 1.99%          | 24                            | \$165,662.86     | 1.86%          | 190            | \$5,009,354.25   | 0.95%          |
| 60-89 Days Delinquent                        | 5                   | \$22,529.81    | 0.39%          | 5                             | \$75,966.36      | 0.85%          | 89             | \$2,724,030.57   | 0.52%          |
| 90-119 Days Delinquent                       | 5                   | \$43,117.65    | 0.76%          | 5                             | \$54,136.89      | 0.61%          | 53             | \$1,464,916.18   | 0.28%          |
| ≥ 120 Days Delinquent                        | 21                  | \$97,796.99    | 1.71%          | 17                            | \$101,338.22     | 1.14%          | 138            | \$4,146,674.48   | 0.79%          |
| <b>E.</b> Deferment:                         |                     |                |                |                               |                  |                |                |                  |                |
| Current                                      | 73                  | \$378,743.18   | 6.64%          | 64                            | \$555,129.37     | 6.23%          | 57             | \$1,439,057.87   | 0.27%          |
| <b>F.</b> Forbearance:                       |                     |                |                |                               |                  |                |                |                  |                |
| Current                                      | 107                 | \$683,338.08   | 11.98%         | 127                           | \$1,161,024.86   | 13.03%         | 888            | \$24,733,473.81  | 4.69%          |
| <b>G.</b> Claims                             | 0                   | \$0.00         | 0.00%          | 1                             | \$3,876.03       | 0.04%          | 39             | \$1,092,848.66   | 0.21%          |
| <b>H.</b> TOTAL REPAYMENT                    | 1,180               | \$5,680,720.13 | 99.58%         | 1,164                         | \$8,875,232.51   | 99.64%         | 28,754         | \$523,300,576.53 | 99.18%         |
| <b>I.</b> TOTAL PORTFOLIO                    | 1,183               | \$5,704,621.13 | 100.00%        | 1,167                         | \$8,907,238.71   | 100.00%        | 28,961         | \$527,623,372.92 | 100.00%        |
| <b>J.</b> GRAND TOTAL                        |                     |                |                |                               | \$542,235,232.76 |                |                |                  |                |

# ACCESS GROUP, INC.

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

Report Date: April 27, 2020

Collection Period: 03/01/20 to 03/31/20

| <b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b> |  |  |
|---|--|--|
|   | <b>Collection Period<br/>Reporting Date</b>    | <b>03/01/20 to 03/31/20<br/>04/27/20</b> |
| <b>A.</b>   | 1 ABS Notes Outstanding                        | \$583,634,109                            |
| <b>B.</b>   | 1 Total Principal Balance                      | \$537,895,425                            |
|   | 2 Total Fund Accounts Balance                  | \$11,747,655                             |
|   | 3 Total Principal and Accrued Interest Balance | \$543,457,488                            |
|   | 4 Number of Loans                              | 31,311                                   |
|   | 5 Number of Borrowers                          | 15,905                                   |
| <b>C.</b>   | 1 Borrower Payments- Principal                 | \$4,005,553                              |
|   | 2 Borrower Payments- Interest                  | \$1,021,484                              |
| <b>D.</b>   | 1 Necessary Funds Transfer to Meet Obligations | \$0                                      |
|   | 2 Administrative Allowance                     | \$203,291                                |
|   | 3 Cash Release to Access Group, Inc.           | \$0                                      |
| <b>E.</b>   | 1 Weighted Average Coupon (WAC)                | 2.79%                                    |
|   | 2 Weighted Average Remaining Maturity (WARM)   | 172                                      |
| <b>F.</b>   | 1 Senior Notes Outstanding                     | \$517,684,109                            |
|   | 2 Subordinate Note Outstanding                 | \$65,950,000                             |
|   | 3 Senior Notes Principal Distribution          | \$14,498,143                             |
|   | 4 Subordinate Note Principal Distribution      | \$0                                      |
|   | 5 Net Loan Rate                                | 0.89%                                    |
|   | 6 Senior Asset Percentage                      | 107.17%                                  |
|   | 7 Subordinate Asset Percentage                 | 95.05%                                   |

# ACCESS GROUP, INC.

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

### Trend Analysis Report

March 31, 2020

| IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT |  |               |               |               |               |               |               |               |               |               |               |               |
|---|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|   | Collection Period                              | May-19        | June-19       | July-19       | August-19     | September-19  | October-19    | November-19   | December-19   | January-20    | February-20   | March-20      |
|   | Reporting Date                                 | 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     | 4/27/2020     |
| <b>A.</b>   | 1 Asset Backed Securities                      | \$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 | \$583,634,109 |
| <b>B.</b>   | 1 Total Principal Balance                      | \$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 | \$537,895,425 |
|   | 2 Total Fund Accounts Balance                  | \$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  | \$11,747,655  |
|   | 3 Total Principal and Accrued Interest Balance | \$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 | \$543,457,488 |
|   | 4 Number of Loans                              | 33,154        | 32,997        | 32,826        | 32,631        | 32,450        | 32,252        | 32,068        | 31,871        | 31,651        | 31,466        | 31,311        |
|   | 5 Number of Borrowers                          | 16,802        | 16,732        | 16,653        | 16,556        | 16,458        | 16,363        | 16,289        | 16,187        | 16,078        | 15,982        | 15,905        |
| <b>C.</b>   | 1 Borrower Payments- Principal                 | \$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   | \$4,005,553   |
|   | 2 Borrower Payments- Interest                  | \$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   | \$1,021,484   |
| <b>D.</b>   | 1 Funds Transferred                            | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
|   | 2 Administration Fees                          | \$219,765     | \$219,765     | \$218,102     | \$216,223     | \$214,360     | \$212,612     | \$210,500     | \$208,724     | \$206,919     | \$204,990     | \$203,291     |
|   | 3 Cash Release to Access Group, Inc.           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
| <b>E.</b>   | 1 Weighted Average Coupon (WAC)                | 2.77%         | 2.77%         | 2.78%         | 2.78%         | 2.78%         | 2.78%         | 2.78%         | 2.78%         | 2.78%         | 2.78%         | 2.79%         |
|   | 2 Weighted Average Remaining Maturity (WARM)   | 181           | 180           | 179           | 178           | 177           | 176           | 176           | 175           | 174           | 173           | 172           |
| <b>F.</b>   | 1 Senior Notes Outstanding                     | \$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 | \$517,684,109 |
|   | 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           | \$15,484,409  | \$0           | \$0           | \$14,537,888  | \$0           | \$0           | \$9,592,558   | \$0           | \$0           | \$14,498,143  |
|   | 4 Subordinate Notes Principal Distribution     | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           | \$0           |
|   | 5 Net Loan Rate                                | 3.08%         | 3.02%         | 2.99%         | 2.77%         | 2.65%         | 2.55%         | 2.29%         | 2.41%         | 2.26%         | 2.10%         | 0.89%         |
|   | 6 Senior Asset Percentage                      | 107.30%       | 107.49%       | 107.45%       | 107.45%       | 107.66%       | 107.52%       | 107.14%       | 107.04%       | 107.02%       | 107.01%       | 107.17%       |
|   | 7 Subordinate Asset Percentage                 | 96.20%        | 96.09%        | 96.05%        | 96.05%        | 95.97%        | 95.84%        | 95.47%        | 95.23%        | 95.21%        | 95.20%        | 95.05%        |