

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 26, 2020

Collection Period: 04/01/20 to 04/30/20

| I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary | | | | | | | | | |
|---|--|-----|-----------------------------|------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------|
| A. Student Loan Portfolio and Fund Balance | | | | | | | | | |
| | | | | | March 31, 2020 | Change | April 30, 2020 | | |
| 1 | Principal Balance | | | | \$537,895,424.74 | (\$4,581,990.25) | \$533,313,434.49 | | |
| 2 | Accrued Interest | | | | \$4,339,808.03 | \$389,957.15 | \$4,729,765.18 | | |
| 3 | Accrued ISP | | | | \$45,244.70 | \$14,808.20 | \$60,052.90 | | |
| 4 | Accrued SAP | | | | \$1,177,010.99 | \$106,326.04 | \$1,283,337.03 | | |
| 5 | Total Principal And Accrued Interest Balance | | | | \$543,457,488.46 | (\$4,070,898.86) | \$539,386,589.60 | | |
| 6 | Fund Accounts Balance | | | | \$11,747,655.44 | \$3,618,456.94 | \$15,366,112.38 | | |
| 7 | Total Student Loans And Fund Balance | | | | \$555,205,143.90 | (\$452,441.92) | \$554,752,701.98 | | |
| B. | | | | | | | | | |
| 1 | Weighted Average Coupon (WAC) | | [not including SAP] | | 2.79% | 0.00% | 2.79% | | |
| 2 | Weighted Average Remaining Maturity (WARM) | | [includes in-school period] | | 172 | (1) | 171 | | |
| 3 | Number of Loans | | | | 31,311 | (135) | 31,176 | | |
| 4 | Number of Borrowers | | | | 15,905 | (71) | 15,834 | | |
| C. Notes and Certificates | | | | | | | | | |
| | | | | 4/30/2020 | Balance | | Balance | % of | |
| | | | CUSIP | Int. Rate | March 31, 2020 | Change | April 30, 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 | 0.42300% | \$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 | 3.36100% | \$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 | 10.84100% | \$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 | 3.36400% | \$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 | 4.00900% | \$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 | 0.42500% | \$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 | 3.25700% | \$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 | 0.42500% | \$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% | \$80,284,108.55 | \$0.00 | \$80,284,108.55 | 13.76% |
| 15 | Student Loan Asset-Backed Notes, Senior Series 2004-1 | A-3 | ARC | 00432CBP5 | 3.84200% | \$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 | 0.86500% | \$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 | 0.42700% | \$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 | 0.42700% | \$22,500,000.00 | \$0.00 | \$22,500,000.00 | 3.86% |
| 20 | Total Notes and Certificates | | | | 2.25706% | \$583,634,108.55 | \$0.00 | \$583,634,108.55 | 100.00% |
| D. Fund Balances | | | | | | | | | |
| | | | | | March 31, 2020 | Change | April 30, 2020 | | |
| 1 | Acquisition Fund | | | | \$0.00 | \$0.00 | \$0.00 | | |
| 2 | Administration Fund | | | | \$511,650.78 | (\$3,589.44) | \$508,061.34 | | |
| 3 | Capitalized Interest Fund | | | | \$2,862,081.00 | \$0.00 | \$2,862,081.00 | | |
| 4 | Collection Fund | | | | \$7,677,994.54 | (\$2,095,769.45) | \$5,582,225.09 | | |
| 5 | Debt Service Fund - Interest Account | | | | \$695,929.12 | \$264,998.47 | \$960,927.59 | | |
| 6 | Debt Service Fund - Principal Account | | | | \$0.00 | \$5,452,817.36 | \$5,452,817.36 | | |
| 7 | Total Fund Accounts Balance | | | | \$11,747,655.44 | \$3,618,456.94 | \$15,366,112.38 | | |

ACCESS GROUP, INC.

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Monthly Servicing Report

Report Date: May 26, 2020

Collection Period: 04/01/20 to 04/30/20

| II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals | | | | |
|--|--|-------------------------|-------------------------|-----------------------|
| A. | Student Loan Cash Principal Activity | Totals | CONSOLIDATION | STAFFORD |
| | | 4/30/2020 | 4/30/2020 | 4/30/2020 |
| 1 | Borrower Payments - Total | (\$3,958,325.54) | (\$3,798,758.55) | (\$159,566.99) |
| 2 | Claim Payments | (\$483,877.92) | (\$480,158.99) | (\$3,718.93) |
| 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 | \$6,768.98 | (\$79.03) | \$6,848.01 |
| 5 | New Acquisitions - Total | \$6,768.98 | (\$79.03) | \$6,848.01 |
| 6 | Total Cash Principal Activity | (\$4,435,434.48) | (\$4,278,996.57) | (\$156,437.91) |
| B. | Student Loan Non-Cash Principal Activity | | | |
| 1 | Capitalized Interest | (\$140,543.89) | (\$127,312.57) | (\$13,231.32) |
| 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 | (\$15.19) | \$0.00 | (\$15.19) |
| 4b | Adjustments - Write-offs | (\$5,996.69) | (\$5,872.29) | (\$124.40) |
| 4 | Total Adjustments | (\$6,011.88) | (\$5,872.29) | (\$139.59) |
| 5 | Total Non-Cash Principal Activity | (\$146,555.77) | (\$133,184.86) | (\$13,370.91) |
| C. | Total Student Loan Principal Activity | (\$4,581,990.25) | (\$4,412,181.43) | (\$169,808.82) |
| D. | Student Loan Cash Interest Activity | | | |
| 1 | Borrower Payments - Total | (\$944,640.86) | (\$917,599.20) | (\$27,041.66) |
| 2 | Claim Payments | (\$12,709.86) | (\$12,641.91) | (\$67.95) |
| 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 | (\$50.77) | (\$49.97) | (\$0.80) |
| 6 | Subsidized Gov't Interest Payments (ISP) | \$0.00 | \$0.00 | \$0.00 |
| 7 | Special Allowance Payments (SAP) | \$0.00 | \$0.00 | \$0.00 |
| 8 | Total Cash Interest Activity | (\$957,401.49) | (\$930,291.08) | (\$27,110.41) |
| E. | Student Loan Non-Cash Interest Activity | | | |
| 1 | Borrower Accruals | \$1,212,389.99 | \$1,163,029.48 | \$49,360.51 |
| 2 | Subsidized Gov't Interest - Accrued Interest (ISP) | \$14,808.20 | \$12,601.67 | \$2,206.53 |
| 3 | Special Allowance Payments - Accrued | \$106,326.04 | \$111,221.95 | (\$4,895.91) |
| 4 | Capitalized Interest | \$140,543.89 | \$127,312.57 | \$13,231.32 |
| 5a | Small Balance and Other Adjustments | (\$3,774.45) | (\$3,445.07) | (\$329.38) |
| 5b | Adjustments - Write-offs | \$15.28 | (\$0.58) | \$15.86 |
| 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 | (\$3,759.17) | (\$3,445.65) | (\$313.52) |
| 6 | Fee Accruals | (\$1,816.07) | (\$1,605.72) | (\$210.35) |
| 7 | Total Non-Cash Interest Activity | \$1,468,492.88 | \$1,409,114.30 | \$59,378.58 |
| F. | Total Student Loan Interest Activity | \$511,091.39 | \$478,823.22 | \$32,268.17 |

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Collection Period: 04/01/20 to 04/30/20

| III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity | | | | |
|--|---|-----------------------|-----------------------------------|---------------------------------------|
| A. Collection Fund | | April 30, 2020 | | |
| | 1 Beginning Balance | \$7,502,550.54 | | |
| | 2 Transfers to Other Funds | (\$7,502,550.54) | | |
| | 3 Amount received in the collection account related to the collection period | \$4,812,895.16 | | |
| | 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 | \$483,877.92 | | |
| | 8 Guarantee Payments of Interest | \$12,709.86 | | |
| | 9 Misc. Payments Received/Due | \$0.00 | | |
| | 10 Sale Proceeds/Repurchases | (\$6,768.98) | | |
| | 11 Interest and Other Earnings | \$13,945.12 | | |
| | 12 Counterparty Swap Payments | \$0.00 | | |
| | 13 Transfers from Other Funds | \$0.00 | | |
| | 14 Ending Balance | \$5,316,659.08 | | |
| B. Required Payments Under Waterfall | | Payment | Distribute from Collection | Transfer/Used from Other Funds |
| | 1a Administrative Allowance | \$201,710.78 | \$201,710.78 | \$0.00 |
| | 1b Broker Dealer, Auction Agent and Other Fees | \$474,289.36 | \$474,289.36 | \$0.00 |
| | 2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations | \$432,019.96 | \$432,019.96 | \$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 | \$45,054.87 | \$45,054.87 | \$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 | \$4,163,584.11 | \$4,163,584.11 | \$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 | \$5,316,659.08 | \$5,316,659.08 | \$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) | \$5,316,659.08 | \$5,316,659.08 | \$0.00 |
| B. | Administration Funds | \$676,000.14 | \$4,640,658.94 | \$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 | \$4,640,658.94 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$4,640,658.94 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$79,416.48 | \$4,561,242.46 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$13,917.42 | \$4,547,325.04 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$4,547,325.04 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$4,547,325.04 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$14,027.89 | \$4,533,297.15 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$30,996.98 | \$4,502,300.17 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$30,212.66 | \$4,472,087.51 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$13,325.28 | \$4,458,762.23 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$4,458,762.23 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$92,200.21 | \$4,366,562.02 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$68,016.00 | \$4,298,546.02 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$22,931.04 | \$4,275,614.98 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$66,976.00 | \$4,208,638.98 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | Total Interest Distribution on Senior Notes or Obligations: | \$432,019.96 | | |
| 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 | \$4,208,638.98 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1 | \$0.00 | \$4,208,638.98 | \$0.00 |
| | 16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9 | \$0.00 | \$4,208,638.98 | \$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 | \$7,300.75 | \$4,201,338.23 | \$0.00 |
| | 2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0 | \$14,570.12 | \$4,186,768.11 | \$0.00 |
| | 3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7 | \$23,184.00 | \$4,163,584.11 | \$0.00 |
| | Total Interest Distribution on Subordinate Notes or Obligations: | \$45,054.87 | | |
| F. | Payment of Principal Distribution Amount of Subordinate Notes | \$0.00 | \$4,163,584.11 | \$0.00 |
| G. | Allocation to Principal Account for scheduled Principal Payments | \$4,163,584.11 | \$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 | \$1,247,409.11 |
| | 3 Minus counterparty swap payments | \$0.00 |
| | 4 Minus administrative allowance | \$199,992.54 |
| | 5 Minus amounts required..ED..guarantee agencies | \$458,070.54 |
| | 6 Minus defaulted during the month | \$0.00 |
| | 7 Minus auction note and trustee fees | \$13,712.71 |
| | 8 Annualized Net Loan Rate based on Current ARC Notes Outstanding | 1.37% |
| | Net Loan Rate | 1.37% |
| B. | Senior Asset Percentage | |
| | 1 Student Loan Portfolio Balance | \$539,386,589.60 |
| | 2 Fund Balances | \$15,367,276.43 |
| | 3 Senior Notes Interest | \$556,339.20 |
| | 4 Senior Notes Outstanding | \$517,684,108.55 |
| | Senior Asset Percentage | 107.05% |
| C. | Subordinate Asset Percentage | |
| | 1 Student Loan Portfolio Balance | \$539,386,589.60 |
| | 2 Fund Balances | \$15,367,276.43 |
| | 3 All Notes Interest | \$664,429.99 |
| | 4 All Notes Outstanding | 583,634,108.55 |
| | Subordinate Asset Percentage | 94.94% |

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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 | 1,171 | \$5,540,482.55 | 1.04% |
| | 2 UnSubsidized Stafford | 1,158 | \$8,580,411.53 | 1.61% |
| | 3 Consolidation | 28,847 | \$519,192,540.41 | 97.35% |
| | 4 Total By Loan Type Distribution | 31,176 | \$533,313,434.49 | 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 | 391 | \$6,307,616.47 | 1.18% |
| | 4 Forbearance | 2,749 | \$61,957,344.37 | 11.62% |
| | 5 Repayment | 27,988 | \$464,064,881.53 | 87.02% |
| | 6 Claims | 42 | \$938,408.07 | 0.18% |
| 7 Total By Borrower Status Distribution | 31,176 | \$533,313,434.49 | 100.00% | |
| C. | School Type Distribution: | | | |
| | 1 Graduate | 30,945 | \$532,708,804.61 | 99.89% |
| | 2 Undergraduate | 231 | \$604,629.88 | 0.11% |
| | 3 Total By School Type Distribution | 31,176 | \$533,313,434.49 | 100.00% |
| | | | | |
| | | | | |

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 26, 2020

Collection Period: 04/01/20 to 04/30/20

| VII. Series 2002-1, 2003-1, and 2004-1 Notes | | | | Portfolio Status By Loan Type | | | Consolidations | | | |
|--|------------------------|--------------|-----------------------|-------------------------------|--------------|-------------------------|----------------|---------------|-------------------------|----------------|
| Status | Subsidized Stafford | | | Unsubsidized Stafford | | | # of Loans | Amount (\$) | Percentage (%) | |
| | # of Loans | Amount (\$) | Percentage (%) | # of Loans | Amount (\$) | Percentage (%) | | | | |
| A. | INTERIM: | | | | | | | | | |
| | In-School | | | | | | | | | |
| | Current | 1 | \$6,901.00 | 0.12% | 1 | \$15,223.88 | 0.17% | 196 | \$4,111,078.96 | 0.79% |
| B. | Grace | | | | | | | | | |
| | Current | 2 | \$17,000.00 | 0.30% | 2 | \$16,853.30 | 0.19% | 0 | \$0.00 | 0.00% |
| C. | TOTAL INTERIM | 3 | \$23,901.00 | 0.42% | 3 | \$32,077.18 | 0.36% | 196 | \$4,111,078.96 | 0.79% |
| D. | REPAYMENT: | | | | | | | | | |
| | Active | | | | | | | | | |
| | Current | 801 | \$3,578,085.92 | 63.24% | 776 | \$5,636,783.88 | 63.92% | 25,389 | \$438,400,992.17 | 83.73% |
| | 1-29 Days Delinquent | 52 | \$238,449.75 | 4.21% | 51 | \$304,396.30 | 3.45% | 817 | \$16,761,930.50 | 3.20% |
| | 30-59 Days Delinquent | 8 | \$41,487.17 | 0.73% | 5 | \$36,781.30 | 0.42% | 86 | \$2,415,595.16 | 0.46% |
| | 60-89 Days Delinquent | 0 | \$0.00 | 0.00% | 0 | \$0.00 | 0.00% | 0 | \$0.00 | 0.00% |
| | 90-119 Days Delinquent | 0 | \$0.00 | 0.00% | 0 | \$0.00 | 0.00% | 0 | \$0.00 | 0.00% |
| | ≥ 120 Days Delinquent | 0 | \$0.00 | 0.00% | 1 | \$929.65 | 0.01% | 2 | \$66,408.07 | 0.01% |
| E. | Deferment: | | | | | | | | | |
| | Current | 73 | \$373,170.47 | 6.60% | 63 | \$540,022.17 | 6.12% | 59 | \$1,532,080.72 | 0.29% |
| F. | Forbearance: | | | | | | | | | |
| | Current | 230 | \$1,376,266.65 | 24.32% | 257 | \$2,253,422.72 | 25.55% | 2,262 | \$59,347,886.08 | 11.34% |
| G. | Claims | 4 | \$26,793.52 | 0.47% | 2 | \$14,447.07 | 0.16% | 36 | \$930,213.26 | 0.18% |
| H. | TOTAL REPAYMENT | 1,168 | \$5,634,253.48 | 99.58% | 1,155 | \$8,786,783.09 | 99.64% | 28,651 | \$519,455,105.96 | 99.21% |
| I. | TOTAL PORTFOLIO | 1,171 | \$5,658,154.48 | 100.00% | 1,158 | \$8,818,860.27 | 100.00% | 28,847 | \$523,566,184.92 | 100.00% |
| J. | GRAND TOTAL | | | | | \$538,043,199.67 | | | | |

ACCESS GROUP, INC.

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

Report Date: May 26, 2020

Collection Period: 04/01/20 to 04/30/20

| VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report | | |
|---|--|--|
| | Collection Period Reporting Date | 04/01/20 to 04/30/20 05/26/20 |
| A. | 1 ABS Notes Outstanding | \$583,634,109 |
| B. | 1 Total Principal Balance | \$533,313,434 |
| | 2 Total Fund Accounts Balance | \$15,366,112 |
| | 3 Total Principal and Accrued Interest Balance | \$539,386,590 |
| | 4 Number of Loans | 31,176 |
| | 5 Number of Borrowers | 15,834 |
| C. | 1 Borrower Payments- Principal | \$3,958,326 |
| | 2 Borrower Payments- Interest | \$944,641 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$201,711 |
| | 3 Cash Release to Access Group, Inc. | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 2.79% |
| | 2 Weighted Average Remaining Maturity (WARM) | 171 |
| F. | 1 Senior Notes Outstanding | \$517,684,109 |
| | 2 Subordinate Note Outstanding | \$65,950,000 |
| | 3 Senior Notes Principal Distribution | \$0 |
| | 4 Subordinate Note Principal Distribution | \$0 |
| | 5 Net Loan Rate | 1.37% |
| | 6 Senior Asset Percentage | 107.05% |
| | 7 Subordinate Asset Percentage | 94.94% |

ACCESS GROUP, INC.

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

Trend Analysis Report

April 30, 2020

| IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT | | | | | | | | | | | | |
|---|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Collection Period | | June-19 | July-19 | August-19 | September-19 | October-19 | November-19 | December-19 | January-20 | February-20 | March-20 | April-20 |
| Reporting Date | | 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 | 5/26/2020 |
| A. | 1 Asset Backed Securities | \$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 | \$583,634,109 |
| B. | 1 Total Principal Balance | \$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 | \$533,313,434 |
| | 2 Total Fund Accounts Balance | \$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 | \$15,366,112 |
| | 3 Total Principal and Accrued Interest Balance | \$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 | \$539,386,590 |
| | 4 Number of Loans | 32,997 | 32,826 | 32,631 | 32,450 | 32,252 | 32,068 | 31,871 | 31,651 | 31,466 | 31,311 | 31,176 |
| | 5 Number of Borrowers | 16,732 | 16,653 | 16,556 | 16,458 | 16,363 | 16,289 | 16,187 | 16,078 | 15,982 | 15,905 | 15,834 |
| C. | 1 Borrower Payments- Principal | \$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 | \$3,958,326 |
| | 2 Borrower Payments- Interest | \$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 | \$944,641 |
| D. | 1 Funds Transferred | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administration Fees | \$219,765 | \$218,102 | \$216,223 | \$214,360 | \$212,612 | \$210,500 | \$208,724 | \$206,919 | \$204,990 | \$203,291 | \$201,711 |
| | 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% | 2.78% | 2.78% | 2.78% | 2.78% | 2.78% | 2.78% | 2.78% | 2.78% | 2.79% | 2.79% |
| | 2 Weighted Average Remaining Maturity (WARM) | 180 | 179 | 178 | 177 | 176 | 176 | 175 | 174 | 173 | 172 | 171 |
| F. | 1 Senior Notes Outstanding | \$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 | \$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 | \$15,484,409 | \$0 | \$0 | \$14,537,888 | \$0 | \$0 | \$9,592,558 | \$0 | \$0 | \$14,498,143 | \$0 |
| | 4 Subordinate Notes Principal Distribution | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 5 Net Loan Rate | 3.02% | 2.99% | 2.77% | 2.65% | 2.55% | 2.29% | 2.41% | 2.26% | 2.10% | 0.89% | 1.37% |
| | 6 Senior Asset Percentage | 107.49% | 107.45% | 107.45% | 107.66% | 107.52% | 107.14% | 107.04% | 107.02% | 107.01% | 107.17% | 107.05% |
| | 7 Subordinate Asset Percentage | 96.09% | 96.05% | 96.05% | 95.97% | 95.84% | 95.47% | 95.23% | 95.21% | 95.20% | 95.05% | 94.94% |