

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: June 25, 2020

Collection Period: 05/01/20 to 05/31/20

<b>I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>April 30, 2020</b>	<b>Change</b>	<b>May 31, 2020</b>		
1	Principal Balance				\$533,313,434.49	(\$4,198,619.36)	\$529,114,815.13		
2	Accrued Interest				\$4,729,765.18	\$215,219.96	\$4,944,985.14		
3	Accrued ISP				\$60,052.90	(\$30,423.72)	\$29,629.18		
4	Accrued SAP				\$1,283,337.03	(\$1,212,779.16)	\$70,557.87		
5	Total Principal And Accrued Interest Balance				\$539,386,589.60	(\$5,226,602.28)	\$534,159,987.32		
6	Fund Accounts Balance				\$15,366,112.38	\$4,856,556.07	\$20,222,668.45		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$554,752,701.98</b>	<b>(\$370,046.21)</b>	<b>\$554,382,655.77</b>		
<b>B.</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]		171	0	171		
3	Number of Loans				31,176	(174)	31,002		
4	Number of Borrowers				15,834	(79)	15,755		
<b>C. Notes and Certificates</b>									
					<b>5/31/2020</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
			<b>CUSIP</b>	<b>Int. Rate</b>	<b>April 30, 2020</b>	<b>Change</b>	<b>May 31, 2020</b>	<b>O/S Securities</b>	
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	0.89600%	\$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	0.46600%	\$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	0.40200%	\$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	0.44900%	\$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	0.99200%	\$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	0.96700%	\$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	0.92000%	\$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	0.96700%	\$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	1.36800%	\$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	0.58100%	\$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	0.92000%	\$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	0.90000%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.86%
20	<b>Total Notes and Certificates</b>				<b>0.93200%</b>	<b>\$583,634,108.55</b>	<b>\$0.00</b>	<b>\$583,634,108.55</b>	<b>100.00%</b>
<b>D. Fund Balances</b>									
					<b>April 30, 2020</b>	<b>Change</b>	<b>May 31, 2020</b>		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$508,061.34	\$2,411.23	\$510,472.57		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$5,582,225.09	\$1,128,679.03	\$6,710,904.12		
5	Debt Service Fund - Interest Account				\$960,927.59	(\$438,118.30)	\$522,809.29		
6	Debt Service Fund - Principal Account				\$5,452,817.36	\$4,163,584.11	\$9,616,401.47		
7	<b>Total Fund Accounts Balance</b>				<b>\$15,366,112.38</b>	<b>\$4,856,556.07</b>	<b>\$20,222,668.45</b>		

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Monthly Servicing Report

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Collection Period: 05/01/20 to 05/31/20

<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>5/31/2020</b>	<b>5/31/2020</b>	<b>5/31/2020</b>
1	Borrower Payments - Total	(\$4,153,486.88)	(\$4,011,366.38)	(\$142,120.50)
2	Claim Payments	(\$300,148.38)	(\$286,664.72)	(\$13,483.66)
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	\$156,023.62	\$156,023.62	\$0.00
5	New Acquisitions - Total	\$156,023.62	\$156,023.62	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$4,297,611.64)</b>	<b>(\$4,142,007.48)</b>	<b>(\$155,604.16)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$104,242.87	\$91,197.36	\$13,045.51
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$5,250.59)	(\$4,971.77)	(\$278.82)
4	Total Adjustments	(\$5,250.59)	(\$4,971.77)	(\$278.82)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$98,992.28</b>	<b>\$86,225.59</b>	<b>\$12,766.69</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,198,619.36)</b>	<b>(\$4,055,781.89)</b>	<b>(\$142,837.47)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$907,668.74)	(\$882,863.06)	(\$24,805.68)
2	Claim Payments	(\$9,280.59)	(\$9,101.50)	(\$179.09)
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	(\$32.92)	(\$31.21)	(\$1.71)
6	Subsidized Gov't Interest Payments (ISP)	(\$44,654.10)	(\$37,790.51)	(\$6,863.59)
7	Special Allowance Payments (SAP)	(\$1,184,926.07)	(\$1,192,490.29)	\$7,564.22
8	<b>Total Cash Interest Activity</b>	<b>(\$2,146,562.42)</b>	<b>(\$2,122,276.57)</b>	<b>(\$24,285.85)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,244,116.60	\$1,193,582.72	\$50,533.88
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,820.98	\$12,704.10	\$2,116.88
3	Special Allowance Payments - Accrued	(\$35,768.17)	(\$29,169.94)	(\$6,598.23)
4	Capitalized Interest	(\$104,242.87)	(\$91,197.36)	(\$13,045.51)
5a	Small Balance and Other Adjustments	(\$401.75)	(\$472.69)	\$70.94
5b	Adjustments - Write-offs	(\$1.24)	(\$1.24)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$590.60)	(\$431.12)	(\$159.48)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$7,915.08	\$7,662.17	\$252.91
5	Total Adjustments	\$6,921.49	\$6,757.12	\$164.37
6	Fee Accruals	(\$7,268.53)	(\$6,791.27)	(\$477.26)
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,118,579.50</b>	<b>\$1,085,885.37</b>	<b>\$32,694.13</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$1,027,982.92)</b>	<b>(\$1,036,391.20)</b>	<b>\$8,408.28</b>

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Collection Period: 05/01/20 to 05/31/20

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>May 31, 2020</b>		
	1 Beginning Balance	\$5,316,659.08		
	2 Transfers to Other Funds	(\$5,316,659.08)		
	3 Amount received in the collection account related to the collection period	\$3,450,598.18		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$44,654.10		
	6 Federal Special Allowance Payments	\$1,184,926.07		
	7 Guarantee Payments of Principal	\$300,148.38		
	8 Guarantee Payments of Interest	\$9,280.59		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$156,023.62)		
	11 Interest and Other Earnings	\$1,164.05		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$4,834,747.75</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	\$199,992.54	\$199,992.54	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$468,670.31	\$468,670.31	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$543,662.77	\$543,662.77	\$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	\$63,079.87	\$63,079.87	\$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	\$3,559,342.26	\$3,559,342.26	\$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>\$4,834,747.75</b>	<b>\$4,834,747.75</b>	<b>\$0.00</b>	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)	<b>\$4,834,747.75</b>	\$4,834,747.75	\$0.00
<b>B.</b>	<b>Administration Funds</b>	<b>\$668,662.85</b>	\$4,166,084.90	\$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	\$4,166,084.90	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,166,084.90	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$70,744.32	\$4,095,340.58	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$27,866.08	\$4,067,474.50	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,067,474.50	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,067,474.50	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$32,238.82	\$4,035,235.68	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$30,278.02	\$4,004,957.66	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$30,621.16	\$3,974,336.50	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$83,493.12	\$3,890,843.38	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,890,843.38	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$95,379.53	\$3,795,463.85	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$48,178.00	\$3,747,285.85	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$38,400.72	\$3,708,885.13	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$86,463.00	\$3,622,422.13	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,622,422.13	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$543,662.77</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	\$3,622,422.13	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,622,422.13	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,622,422.13	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,622,422.13	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,622,422.13	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,622,422.13	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,622,422.13	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,622,422.13	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,622,422.13	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,622,422.13	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,622,422.13	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,622,422.13	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,622,422.13	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,622,422.13	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,622,422.13	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,622,422.13	\$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	\$17,456.25	\$3,604,965.88	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$14,767.12	\$3,590,198.76	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$30,856.50	\$3,559,342.26	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$63,079.87</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	<b>\$0.00</b>	\$3,559,342.26	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	<b>\$3,559,342.26</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

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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	\$1,132,367.96
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$198,418.06
	5 Minus amounts required..ED..guarantee agencies	\$454,710.05
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.11%
	<b>Net Loan Rate</b>	<b>1.11%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$534,159,987.32
	2 Fund Balances	\$20,222,873.37
	3 Senior Notes Interest	\$353,327.97
	4 Senior Notes Outstanding	\$517,684,108.55
	<b>Senior Asset Percentage</b>	<b>107.02%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$534,159,987.32
	2 Fund Balances	\$20,222,873.37
	3 All Notes Interest	\$366,594.41
	4 All Notes Outstanding	583,634,108.55
	<b>Subordinate Asset Percentage</b>	<b>94.93%</b>

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<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	1,162	\$5,484,179.06	1.04%
	2 UnSubsidized Stafford	1,151	\$8,493,877.55	1.61%
	3 Consolidation	28,689	\$515,136,758.52	97.36%
	<b>4 Total By Loan Type Distribution</b>	<b>31,002</b>	<b>\$529,114,815.13</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	360	\$5,898,505.30	1.11%
	4 Forbearance	3,148	\$70,704,176.15	13.36%
	5 Repayment	27,454	\$451,768,087.69	85.38%
	6 Claims	34	\$698,861.94	0.13%
<b>7 Total By Borrower Status Distribution</b>	<b>31,002</b>	<b>\$529,114,815.13</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	30,771	\$528,512,881.86	99.89%
	2 Undergraduate	231	\$601,933.27	0.11%
	<b>3 Total By School Type Distribution</b>	<b>31,002</b>	<b>\$529,114,815.13</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: June 25, 2020

Collection Period: 05/01/20 to 05/31/20

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>	<b>INTERIM:</b>									
	<b>In-School</b>									
	Current	1	\$6,901.00	0.12%	1	\$15,259.28	0.17%	175	\$3,529,669.42	0.68%
<b>B.</b>	<b>Grace</b>									
	Current	2	\$17,000.00	0.30%	2	\$16,891.23	0.19%	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>3</b>	<b>\$23,901.00</b>	<b>0.43%</b>	<b>3</b>	<b>\$32,150.51</b>	<b>0.37%</b>	<b>175</b>	<b>\$3,529,669.42</b>	<b>0.68%</b>
<b>D.</b>	<b>REPAYMENT:</b>									
	<b>Active</b>									
	Current	788	\$3,479,758.62	62.05%	765	\$5,506,691.23	63.02%	24,989	\$429,141,506.38	82.57%
	1-29 Days Delinquent	47	\$220,132.92	3.93%	46	\$309,109.52	3.54%	813	\$16,396,306.13	3.15%
	30-59 Days Delinquent	1	\$4,150.71	0.07%	-	\$0.00	0.00%	4	\$88,422.39	0.02%
	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	\$932.68	0.01%	-	\$0.00	0.00%
<b>E.</b>	<b>Deferment:</b>									
	Current	67	\$353,000.89	6.29%	55	\$467,850.29	5.35%	63	\$1,791,875.96	0.34%
<b>F.</b>	<b>Forbearance:</b>									
	Current	254	\$1,514,182.90	27.00%	279	\$2,407,027.09	27.55%	2,615	\$68,067,951.96	13.10%
<b>G.</b>	<b>Claims</b>	2	\$12,892.40	0.23%	2	\$14,492.44	0.17%	30	\$697,794.83	0.13%
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>1,159</b>	<b>\$5,584,118.44</b>	<b>99.57%</b>	<b>1,148</b>	<b>\$8,706,103.25</b>	<b>99.63%</b>	<b>28,514</b>	<b>\$516,183,857.65</b>	<b>99.32%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>1,162</b>	<b>\$5,608,019.44</b>	<b>100.00%</b>	<b>1,151</b>	<b>\$8,738,253.76</b>	<b>100.00%</b>	<b>28,689</b>	<b>\$519,713,527.07</b>	<b>100.00%</b>
<b>J.</b>	<b>GRAND TOTAL</b>					<b>\$534,059,800.27</b>				

# ACCESS GROUP, INC.

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

Report Date: June 25, 2020

Collection Period: 05/01/20 to 05/31/20

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>05/01/20 to 05/31/20 06/25/20</b>
<b>A.</b>	1 ABS Notes Outstanding	<b>\$583,634,109</b>
<b>B.</b>	1 Total Principal Balance	\$529,114,815
	2 Total Fund Accounts Balance	\$20,222,668
	3 Total Principal and Accrued Interest Balance	\$534,159,987
	4 Number of Loans	31,002
	5 Number of Borrowers	15,755
<b>C.</b>	1 Borrower Payments- Principal	\$4,153,487
	2 Borrower Payments- Interest	\$907,669
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$199,993
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.79%
	2 Weighted Average Remaining Maturity (WARM)	171
<b>F.</b>	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	1.11%
	6 Senior Asset Percentage	107.02%
	7 Subordinate Asset Percentage	94.93%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

May 31, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	July-19	August-19	September-19	October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20
	Reporting Date	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	6/25/2020
<b>A.</b>	1 Asset Backed Securities	\$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	\$583,634,109
<b>B.</b>	1 Total Principal Balance	\$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	\$529,114,815
	2 Total Fund Accounts Balance	\$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	\$20,222,668
	3 Total Principal and Accrued Interest Balance	\$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	\$534,159,987
	4 Number of Loans	32,826	32,631	32,450	32,252	32,068	31,871	31,651	31,466	31,311	31,176	31,002
	5 Number of Borrowers	16,653	16,556	16,458	16,363	16,289	16,187	16,078	15,982	15,905	15,834	15,755
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,153,487
	2 Borrower Payments- Interest	\$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	\$907,669
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$218,102	\$216,223	\$214,360	\$212,612	\$210,500	\$208,724	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993
	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)	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.79%	2.79%	2.79%
	2 Weighted Average Remaining Maturity (WARM)	179	178	177	176	176	175	174	173	172	171	171
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$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	\$0	\$14,537,888	\$0	\$0	\$9,592,558	\$0	\$0	\$14,498,143	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.99%	2.77%	2.65%	2.55%	2.29%	2.41%	2.26%	2.10%	0.89%	1.37%	1.11%
	6 Senior Asset Percentage	107.45%	107.45%	107.66%	107.52%	107.14%	107.04%	107.02%	107.01%	107.17%	107.05%	107.02%
	7 Subordinate Asset Percentage	96.05%	96.05%	95.97%	95.84%	95.47%	95.23%	95.21%	95.20%	95.05%	94.94%	94.93%