

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: July 27, 2020

Collection Period: 06/01/20 to 06/30/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					May 31, 2020	Change	June 30, 2020		
1	Principal Balance				\$529,114,815.13	(\$4,127,775.45)	\$524,987,039.68		
2	Accrued Interest				\$4,944,985.14	\$191,283.35	\$5,136,268.50		
3	Accrued ISP				\$29,629.18	\$13,989.91	\$43,619.09		
4	Accrued SAP				\$70,557.87	(\$35,772.25)	\$34,785.62		
5	Total Principal And Accrued Interest Balance				\$534,159,987.32	(\$3,958,274.44)	\$530,201,712.88		
6	Fund Accounts Balance				\$20,222,668.45	(\$8,888,861.86)	\$11,333,806.59		
7	Total Student Loans And Fund Balance				\$554,382,655.77	(\$12,847,136.30)	\$541,535,519.47		
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	(1)	170		
3	Number of Loans				31,002	(180)	30,822		
4	Number of Borrowers				15,755	(85)	15,670		
C. Notes and Certificates									
				6/30/2020	Balance	Balance	Balance	% of	
			CUSIP	Int. Rate	May 31, 2020	Change	June 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	1.68600%	\$53,400,000.00	\$0.00	\$53,400,000.00	9.36%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	0.93300%	\$39,050,000.00	\$0.00	\$39,050,000.00	6.85%
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	4.16%
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	0.93200%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.16%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	0.96900%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.16%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	0.98000%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.16%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	1.70900%	\$40,800,000.00	\$0.00	\$40,800,000.00	7.15%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	0.98000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.45%
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	0.50688%	\$80,284,108.55	(\$13,175,743.73)	\$67,108,364.82	11.76%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	0.96900%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.39%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	0.97300%	\$51,600,000.00	\$0.00	\$51,600,000.00	9.05%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	1.69300%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.39%
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	1.74700%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.94%
20	Total Notes and Certificates				1.14394%	\$583,634,108.55	(\$13,175,743.73)	\$570,458,364.82	100.00%
D. Fund Balances									
					May 31, 2020	Change	June 30, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$510,472.57	\$453,684.27	\$964,156.84		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,710,904.12	\$288,134.18	\$6,999,038.30		
5	Debt Service Fund - Interest Account				\$522,809.29	(\$14,278.84)	\$508,530.45		
6	Debt Service Fund - Principal Account				\$9,616,401.47	(\$9,616,401.47)	\$0.00		
7	Total Fund Accounts Balance				\$20,222,668.45	(\$8,888,861.86)	\$11,333,806.59		

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		6/30/2020	6/30/2020	6/30/2020
1	Borrower Payments - Total	(\$3,974,004.26)	(\$3,862,902.39)	(\$111,101.87)
2	Claim Payments	(\$270,082.29)	(\$270,082.29)	\$0.00
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	\$64,142.23	\$64,142.23	\$0.00
5	New Acquisitions - Total	\$64,142.23	\$64,142.23	\$0.00
6	Total Cash Principal Activity	(\$4,179,944.32)	(\$4,068,842.45)	(\$111,101.87)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$56,446.81	\$43,702.75	\$12,744.06
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	(\$4,277.94)	(\$4,273.60)	(\$4.34)
4	Total Adjustments	(\$4,277.94)	(\$4,273.60)	(\$4.34)
5	Total Non-Cash Principal Activity	\$52,168.87	\$39,429.15	\$12,739.72
C.	Total Student Loan Principal Activity	(\$4,127,775.45)	(\$4,029,413.30)	(\$98,362.15)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$937,605.30)	(\$911,634.06)	(\$25,971.24)
2	Claim Payments	(\$5,105.99)	(\$5,105.99)	\$0.00
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	(\$21.40)	(\$21.16)	(\$0.24)
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	(\$942,732.69)	(\$916,761.21)	(\$25,971.48)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,191,578.75	\$1,143,105.51	\$48,473.24
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$13,989.91	\$12,022.98	\$1,966.93
3	Special Allowance Payments - Accrued	(\$35,772.25)	(\$29,166.86)	(\$6,605.39)
4	Capitalized Interest	(\$56,446.81)	(\$43,702.75)	(\$12,744.06)
5a	Small Balance and Other Adjustments	(\$1,091.61)	(\$872.50)	(\$219.11)
5b	Adjustments - Write-offs	(\$0.01)	(\$0.01)	\$0.00
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	(\$1,091.62)	(\$872.51)	(\$219.11)
6	Fee Accruals	(\$24.28)	(\$24.28)	\$0.00
7	Total Non-Cash Interest Activity	\$1,112,233.70	\$1,081,362.09	\$30,871.60
F.	Total Student Loan Interest Activity	\$169,501.01	\$164,600.88	\$4,900.12

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		June 30, 2020		
	1 Beginning Balance	\$4,834,747.75		
	2 Transfers to Other Funds	(\$4,834,747.75)		
	3 Amount received in the collection account related to the collection period	\$6,470,526.32		
	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	\$270,082.29		
	8 Guarantee Payments of Interest	\$5,105.99		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$64,142.23)		
	11 Interest and Other Earnings	\$204.92		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$6,681,777.29		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$198,418.06	\$198,418.06	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$466,254.05	\$466,254.05	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$307,147.47	\$307,147.47	\$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	\$42,199.98	\$42,199.98	\$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	\$5,667,757.73	\$5,667,757.73	\$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	\$6,681,777.29	\$6,681,777.29	\$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)	\$6,681,777.29	\$6,681,777.29	\$0.00
B.	Administration Funds	\$664,672.11	\$6,017,105.18	\$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	\$6,017,105.18	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,017,105.18	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$17,899.68	\$5,999,205.50	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$33,130.02	\$5,966,075.48	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,966,075.48	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,966,075.48	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$30,939.79	\$5,935,135.69	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$34,657.14	\$5,900,478.55	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$34,657.14	\$5,865,821.41	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$10,297.92	\$5,855,523.49	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,855,523.49	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$30,236.34	\$5,825,287.15	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$55,146.00	\$5,770,141.15	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$43,777.44	\$5,726,363.71	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$16,406.00	\$5,709,957.71	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,709,957.71	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$307,147.47		
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	\$5,709,957.71	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,709,957.71	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$5,709,957.71	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$5,709,957.71	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$5,709,957.71	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$5,709,957.71	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$5,709,957.71	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$5,709,957.71	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$5,709,957.71	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$5,709,957.71	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$5,709,957.71	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$5,709,957.71	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$5,709,957.71	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$5,709,957.71	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$5,709,957.71	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$5,709,957.71	\$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	\$20,149.50	\$5,689,808.21	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$16,713.48	\$5,673,094.73	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$5,337.00	\$5,667,757.73	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$42,199.98		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,667,757.73	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$5,667,757.73	\$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	\$1,095,316.31
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$196,870.14
	5 Minus amounts required..ED..guarantee agencies	\$451,353.12
	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	1.03%
	Net Loan Rate	1.03%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$530,201,712.88
	2 Fund Balances	\$11,333,962.11
	3 Senior Notes Interest	\$199,231.14
	4 Senior Notes Outstanding	\$504,508,364.82
	Senior Asset Percentage	107.30%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$530,201,712.88
	2 Fund Balances	\$11,333,962.11
	3 All Notes Interest	\$226,102.26
	4 All Notes Outstanding	570,458,364.82
	Subordinate Asset Percentage	94.89%

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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	1,146	\$5,443,585.93	1.04%
	2 UnSubsidized Stafford	1,138	\$8,436,108.53	1.61%
	3 Consolidation	28,538	\$511,107,345.22	97.36%
	4 Total By Loan Type Distribution	30,822	\$524,987,039.68	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	0	\$0.00	0.00%
	3 Deferment	367	\$5,941,845.10	1.13%
	4 Forbearance	2,545	\$55,587,165.19	10.59%
	5 Repayment	27,888	\$463,027,095.26	88.20%
	6 Claims	20	\$413,760.08	0.08%
7 Total By Borrower Status Distribution	30,822	\$524,987,039.68	100.00%	
C.	School Type Distribution:			
	1 Graduate	30,593	\$524,389,493.57	99.89%
	2 Undergraduate	229	\$597,546.11	0.11%
	3 Total By School Type Distribution	30,822	\$524,987,039.68	100.00%

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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:									
A. In-School									
Current	1	\$6,901.00	0.12%	1	\$15,293.53	0.18%	185	\$3,668,087.30	0.71%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.12%	1	\$15,293.53	0.18%	185	\$3,668,087.30	0.71%
D. REPAYMENT:									
D. Active									
Current	823	\$3,733,318.02	66.97%	815	\$5,941,734.60	68.43%	25,450	\$441,750,718.23	85.63%
1-29 Days Delinquent	41	\$181,311.65	3.25%	40	\$293,316.07	3.38%	718	\$14,739,133.01	2.86%
30-59 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
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	\$936.02	0.01%	0	\$0.00	0.00%
E. Deferment:									
Current	66	\$350,197.49	6.28%	56	\$467,007.10	5.38%	60	\$1,708,013.51	0.33%
F. Forbearance:									
Current	213	\$1,289,602.17	23.13%	223	\$1,950,504.91	22.46%	2,109	\$53,596,023.19	10.39%
G. Claims	2	\$12,940.86	0.23%	2	\$14,546.99	0.17%	16	\$403,722.52	0.08%
H. TOTAL REPAYMENT	1,145	\$5,567,370.19	99.88%	1,137	\$8,668,045.69	99.82%	28,353	\$512,197,610.46	99.29%
I. TOTAL PORTFOLIO	1,146	\$5,574,271.19	100.00%	1,138	\$8,683,339.22	100.00%	28,538	\$515,865,697.76	100.00%
J. GRAND TOTAL					\$530,123,308.17				

ACCESS GROUP, INC.

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

Report Date: July 27, 2020

Collection Period: 06/01/20 to 06/30/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/20 to 06/30/20 07/27/20
A.	1 ABS Notes Outstanding	\$570,458,365
B.	1 Total Principal Balance	\$524,987,040
	2 Total Fund Accounts Balance	\$11,333,807
	3 Total Principal and Accrued Interest Balance	\$530,201,713
	4 Number of Loans	30,822
	5 Number of Borrowers	15,670
C.	1 Borrower Payments- Principal	\$3,974,004
	2 Borrower Payments- Interest	\$937,605
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$198,418
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.79%
	2 Weighted Average Remaining Maturity (WARM)	170
F.	1 Senior Notes Outstanding	\$504,508,365
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$13,175,744
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.03%
	6 Senior Asset Percentage	107.30%
	7 Subordinate Asset Percentage	94.89%

ACCESS GROUP, INC.

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

Trend Analysis Report

June 30, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		August-19	September-19	October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20
Reporting Date		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	7/27/2020
A.	1 Asset Backed Securities	\$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	\$570,458,365
B.	1 Total Principal Balance	\$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	\$524,987,040
	2 Total Fund Accounts Balance	\$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	\$11,333,807
	3 Total Principal and Accrued Interest Balance	\$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	\$530,201,713
	4 Number of Loans	32,631	32,450	32,252	32,068	31,871	31,651	31,466	31,311	31,176	31,002	30,822
	5 Number of Borrowers	16,556	16,458	16,363	16,289	16,187	16,078	15,982	15,905	15,834	15,755	15,670
C.	1 Borrower Payments- Principal	\$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	\$3,974,004
	2 Borrower Payments- Interest	\$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	\$937,605
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$216,223	\$214,360	\$212,612	\$210,500	\$208,724	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.79%	2.79%	2.79%	2.79%
	2 Weighted Average Remaining Maturity (WARM)	178	177	176	176	175	174	173	172	171	171	170
F.	1 Senior Notes Outstanding	\$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	\$504,508,365
	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	\$14,537,888	\$0	\$0	\$9,592,558	\$0	\$0	\$14,498,143	\$0	\$0	\$13,175,744
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.77%	2.65%	2.55%	2.29%	2.41%	2.26%	2.10%	0.89%	1.37%	1.11%	1.03%
	6 Senior Asset Percentage	107.45%	107.66%	107.52%	107.14%	107.04%	107.02%	107.01%	107.17%	107.05%	107.02%	107.30%
	7 Subordinate Asset Percentage	96.05%	95.97%	95.84%	95.47%	95.23%	95.21%	95.20%	95.05%	94.94%	94.93%	94.89%