

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: August 25, 2020
Collection Period: 07/01/20 to 07/31/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					June 30, 2020	Change	July 31, 2020		
1	Principal Balance				\$524,987,039.68	(\$4,158,917.01)	\$520,828,122.67		
2	Accrued Interest				\$5,136,268.50	(\$70,196.52)	\$5,066,071.98		
3	Accrued ISP				\$43,619.09	\$14,217.49	\$57,836.58		
4	Accrued SAP				\$34,785.62	(\$26,997.76)	\$7,787.85		
5	Total Principal And Accrued Interest Balance				\$530,201,712.88	(\$4,241,893.80)	\$525,959,819.08		
6	Fund Accounts Balance				\$11,333,806.59	\$3,757,116.61	\$15,090,923.20		
7	Total Student Loans And Fund Balance				\$541,535,519.47	(\$484,777.19)	\$541,050,742.28		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.79%	-0.06%	2.73%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		170	(1)	169		
3	Number of Loans				30,822	(189)	30,633		
4	Number of Borrowers				15,670	(89)	15,581		
C. Notes and Certificates									
				7/31/2020	Balance	Balance	% of		
			CUSIP	Int. Rate	June 30, 2020	Change	July 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	1.10900%	\$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	1.03300%	\$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	1.10900%	\$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	0.93000%	\$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	1.10900%	\$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	1.10900%	\$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	0.97500%	\$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	1.10900%	\$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%	\$67,108,364.82	\$0.00	\$67,108,364.82	11.76%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	1.10900%	\$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	1.10900%	\$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	0.37600%	\$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	0.37600%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.94%
20	Total Notes and Certificates				0.89813%	\$570,458,364.82	\$0.00	\$570,458,364.82	100.00%
D. Fund Balances									
					June 30, 2020	Change	July 31, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$964,156.84	(\$454,444.95)	\$509,711.89		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$6,999,038.30	(\$1,265,206.40)	\$5,733,831.90		
5	Debt Service Fund - Interest Account				\$508,530.45	(\$190,989.77)	\$317,540.68		
6	Debt Service Fund - Principal Account				\$0.00	\$5,667,757.73	\$5,667,757.73		
7	Total Fund Accounts Balance				\$11,333,806.59	\$3,757,116.61	\$15,090,923.20		

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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
		7/31/2020	7/31/2020	7/31/2020
1	Borrower Payments - Total	(\$4,196,540.76)	(\$4,081,922.47)	(\$114,618.29)
2	Claim Payments	(\$300,166.72)	(\$273,798.22)	(\$26,368.50)
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	\$64,096.91	\$51,306.42	\$12,790.49
5	New Acquisitions - Total	\$64,096.91	\$51,306.42	\$12,790.49
6	Total Cash Principal Activity	(\$4,432,610.57)	(\$4,304,414.27)	(\$128,196.30)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$281,022.22	\$241,393.83	\$39,628.39
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	(\$7,328.66)	(\$6,781.72)	(\$546.94)
4	Total Adjustments	(\$7,328.66)	(\$6,781.72)	(\$546.94)
5	Total Non-Cash Principal Activity	\$273,693.56	\$234,612.11	\$39,081.45
C.	Total Student Loan Principal Activity	(\$4,158,917.01)	(\$4,069,802.16)	(\$89,114.85)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$969,980.56)	(\$948,835.70)	(\$21,144.86)
2	Claim Payments	(\$13,791.30)	(\$13,382.90)	(\$408.40)
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	(\$32.94)	(\$31.99)	(\$0.95)
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	(\$983,804.80)	(\$962,250.59)	(\$21,554.21)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,196,878.99	\$1,172,241.89	\$24,637.11
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,217.49	\$13,312.90	\$904.59
3	Special Allowance Payments - Accrued	(\$26,997.76)	(\$28,277.66)	\$1,279.90
4	Capitalized Interest	(\$281,022.22)	(\$241,393.83)	(\$39,628.39)
5a	Small Balance and Other Adjustments	(\$2,164.94)	(\$2,119.86)	(\$45.08)
5b	Adjustments - Write-offs	(\$83.55)	(\$83.19)	(\$0.36)
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	(\$2,248.49)	(\$2,203.05)	(\$45.44)
6	Fee Accruals	\$0.00	\$0.00	\$0.00
7	Total Non-Cash Interest Activity	\$900,828.01	\$913,680.25	(\$12,852.23)
F.	Total Student Loan Interest Activity	(\$82,976.79)	(\$48,570.34)	(\$34,406.44)

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		July 31, 2020		
	1 Beginning Balance	\$6,681,777.29		
	2 Transfers to Other Funds	(\$6,681,777.29)		
	3 Amount received in the collection account related to the collection period	\$5,334,889.79		
	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	\$300,166.72		
	8 Guarantee Payments of Interest	\$13,791.30		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$64,096.91)		
	11 Interest and Other Earnings	\$155.52		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$5,584,906.42		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$196,870.14	\$196,870.14	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$544,926.41	\$544,926.41	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$351,868.25	\$351,868.25	\$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	\$26,421.23	\$26,421.23	\$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	\$4,464,820.39	\$4,464,820.39	\$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	\$5,584,906.42	\$5,584,906.42	\$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)	\$5,584,906.42	\$5,584,906.42	\$0.00
B.	Administration Funds	\$741,796.55	\$4,843,109.87	\$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	\$4,843,109.87	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,843,109.87	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$39,249.00	\$4,803,860.87	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$59,652.78	\$4,744,208.09	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,744,208.09	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,744,208.09	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$49,779.81	\$4,694,428.28	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$31,993.72	\$4,662,434.56	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$30,400.57	\$4,632,033.99	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$9,139.20	\$4,622,894.79	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,622,894.79	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$27,401.69	\$4,595,493.10	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$51,363.00	\$4,544,130.10	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$38,328.48	\$4,505,801.62	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$14,560.00	\$4,491,241.62	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,491,241.62	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$351,868.25		
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	\$4,491,241.62	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,491,241.62	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,491,241.62	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,491,241.62	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,491,241.62	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,491,241.62	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,491,241.62	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,491,241.62	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,491,241.62	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,491,241.62	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,491,241.62	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,491,241.62	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,491,241.62	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,491,241.62	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,491,241.62	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,491,241.62	\$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	\$15,223.75	\$4,476,017.87	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$11,197.48	\$4,464,820.39	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00	\$4,464,820.39	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$26,421.23		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,464,820.39	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$4,464,820.39	\$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	\$1,162,684.19
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$195,310.55
	5 Minus amounts required..ED..guarantee agencies	\$447,752.99
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$94,485.84
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.01%
	Net Loan Rate	1.01%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$525,959,819.08
	2 Fund Balances	\$15,091,025.64
	3 Senior Notes Interest	\$193,577.13
	4 Senior Notes Outstanding	\$504,508,364.82
	Senior Asset Percentage	107.20%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$525,959,819.08
	2 Fund Balances	\$15,091,025.64
	3 All Notes Interest	\$223,064.36
	4 All Notes Outstanding	570,458,364.82
	Subordinate Asset Percentage	94.81%

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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	1,136	\$5,407,463.52	1.04%
	2 UnSubsidized Stafford	1,126	\$8,383,116.09	1.61%
	3 Consolidation	28,371	\$507,037,543.06	97.35%
	4 Total By Loan Type Distribution	30,633	\$520,828,122.67	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	382	\$6,518,049.72	1.25%
	4 Forbearance	1,022	\$21,010,793.04	4.03%
	5 Repayment	29,208	\$492,936,770.28	94.64%
	6 Claims	19	\$345,335.58	0.07%
7 Total By Borrower Status Distribution	30,633	\$520,828,122.67	100.00%	
C.	School Type Distribution:			
	1 Graduate	30,406	\$520,232,530.18	99.89%
	2 Undergraduate	227	\$595,592.49	0.11%
	3 Total By School Type Distribution	30,633	\$520,828,122.67	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:									
	In-School									
	Current	1	\$6,901.00	0.12%	1	\$15,309.49	0.18%	197	\$4,003,592.81	0.78%
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	\$15,309.49	0.18%	197	\$4,003,592.81	0.78%
D.	REPAYMENT:									
	Active									
	Current	906	\$4,212,371.68	76.23%	905	\$6,739,027.56	78.31%	26,608	\$470,890,763.10	92.01%
	1-29 Days Delinquent	37	\$175,309.36	3.17%	37	\$262,667.53	3.05%	630	\$13,161,639.24	2.57%
	30-59 Days Delinquent	10	\$44,238.71	0.80%	12	\$97,427.71	1.13%	60	\$1,587,414.96	0.31%
	60-89 Days Delinquent	1	\$697.15	0.01%	1	\$854.26	0.01%	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	\$937.81	0.01%	0	\$0.00	0.00%
E.	Deferment:									
	Current	63	\$329,706.64	5.97%	52	\$422,756.09	4.91%	70	\$2,020,023.30	0.39%
F.	Forbearance:									
	Current	118	\$756,645.82	13.69%	117	\$1,067,048.47	12.40%	787	\$19,748,547.55	3.86%
G.	Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	19	\$350,314.41	0.07%
H.	TOTAL REPAYMENT	1,135	\$5,518,969.36	99.88%	1,125	\$8,590,719.43	99.82%	28,174	\$507,758,702.56	99.22%
I.	TOTAL PORTFOLIO	1,136	\$5,525,870.36	100.00%	1,126	\$8,606,028.92	100.00%	28,371	\$511,762,295.37	100.00%
J.	GRAND TOTAL					\$525,894,194.65				

ACCESS GROUP, INC.

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

Report Date: August 25, 2020

Collection Period: 07/01/20 to 07/31/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/20 to 07/31/20 08/25/20
A.	1 ABS Notes Outstanding	\$570,458,365
B.	1 Total Principal Balance	\$520,828,123
	2 Total Fund Accounts Balance	\$15,090,923
	3 Total Principal and Accrued Interest Balance	\$525,959,819
	4 Number of Loans	30,633
	5 Number of Borrowers	15,581
C.	1 Borrower Payments- Principal	\$4,196,541
	2 Borrower Payments- Interest	\$969,981
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$196,870
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	169
F.	1 Senior Notes Outstanding	\$504,508,365
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.01%
	6 Senior Asset Percentage	107.20%
	7 Subordinate Asset Percentage	94.81%

ACCESS GROUP, INC.

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

Trend Analysis Report

July 31, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		September-19	October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20
Reporting Date		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	8/25/2020
A.	1 Asset Backed Securities	\$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	\$570,458,365
B.	1 Total Principal Balance	\$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	\$520,828,123
	2 Total Fund Accounts Balance	\$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	\$15,090,923
	3 Total Principal and Accrued Interest Balance	\$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	\$525,959,819
	4 Number of Loans	32,450	32,252	32,068	31,871	31,651	31,466	31,311	31,176	31,002	30,822	30,633
	5 Number of Borrowers	16,458	16,363	16,289	16,187	16,078	15,982	15,905	15,834	15,755	15,670	15,581
C.	1 Borrower Payments- Principal	\$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	\$4,196,541
	2 Borrower Payments- Interest	\$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	\$969,981
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$214,360	\$212,612	\$210,500	\$208,724	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870
	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%	2.79%	2.79%	2.79%	2.79%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	177	176	176	175	174	173	172	171	171	170	169
F.	1 Senior Notes Outstanding	\$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	\$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	\$14,537,888	\$0	\$0	\$9,592,558	\$0	\$0	\$14,498,143	\$0	\$0	\$13,175,744	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.65%	2.55%	2.29%	2.41%	2.26%	2.10%	0.89%	1.37%	1.11%	1.03%	1.01%
	6 Senior Asset Percentage	107.66%	107.52%	107.14%	107.04%	107.02%	107.01%	107.17%	107.05%	107.02%	107.30%	107.20%
	7 Subordinate Asset Percentage	95.97%	95.84%	95.47%	95.23%	95.21%	95.20%	95.05%	94.94%	94.93%	94.89%	94.81%