

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					July 31, 2020	Change	August 31, 2020		
1	Principal Balance				\$520,828,122.67	(\$4,200,023.75)	\$516,628,098.92		
2	Accrued Interest				\$5,066,071.98	\$6,012.34	\$5,072,084.32		
3	Accrued ISP				\$57,836.58	(\$28,985.51)	\$28,851.07		
4	Accrued SAP				\$7,787.85	(\$62,217.60)	(\$54,429.75)		
5	Total Principal And Accrued Interest Balance				\$525,959,819.08	(\$4,285,214.52)	\$521,674,604.56		
6	Fund Accounts Balance				\$15,090,923.20	\$4,320,210.57	\$19,411,133.77		
7	Total Student Loans And Fund Balance				\$541,050,742.28	\$34,996.05	\$541,085,738.33		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.73%	0.00%	2.73%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		169	0	169		
3	Number of Loans				30,633	(184)	30,449		
4	Number of Borrowers				15,581	(97)	15,484		
C. Notes and Certificates									
					8/31/2020	Balance	Balance	% of	
			CUSIP	Int. Rate	July 31, 2020	Change	August 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	0.96100%	\$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	0.93600%	\$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	0.83800%	\$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	0.63500%	\$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	1.02400%	\$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	0.97300%	\$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	0.29300%	\$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	0.74300%	\$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	1.03300%	\$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	0.97100%	\$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	0.29300%	\$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	0.00000%	\$22,500,000.00	\$0.00	\$22,500,000.00	3.94%
20	Total Notes and Certificates				0.72256%	\$570,458,364.82	\$0.00	\$570,458,364.82	100.00%
D. Fund Balances									
					July 31, 2020	Change	August 31, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$509,711.89	\$4,058.84	\$513,770.73		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$5,733,831.90	(\$161,041.24)	\$5,572,790.66		
5	Debt Service Fund - Interest Account				\$317,540.68	\$12,372.58	\$329,913.26		
6	Debt Service Fund - Principal Account				\$5,667,757.73	\$4,464,820.39	\$10,132,578.12		
7	Total Fund Accounts Balance				\$15,090,923.20	\$4,320,210.57	\$19,411,133.77		

ACCESS GROUP, INC.

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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
		8/31/2020	8/31/2020	8/31/2020
1	Borrower Payments - Total	(\$4,440,539.94)	(\$4,306,376.95)	(\$134,162.99)
2	Claim Payments	(\$53,888.48)	(\$53,888.48)	\$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	\$122,382.55	\$122,382.55	\$0.00
5	New Acquisitions - Total	\$122,382.55	\$122,382.55	\$0.00
6	Total Cash Principal Activity	(\$4,372,045.87)	(\$4,237,882.88)	(\$134,162.99)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$172,897.93	\$153,392.48	\$19,505.45
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	(\$4.79)	(\$4.74)	(\$0.05)
4	Total Adjustments	(\$4.79)	(\$4.74)	(\$0.05)
5	Total Non-Cash Principal Activity	\$172,893.14	\$153,387.74	\$19,505.40
C.	Total Student Loan Principal Activity	(\$4,199,152.73)	(\$4,084,495.14)	(\$114,657.59)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,007,014.28)	(\$990,599.19)	(\$16,415.09)
2	Claim Payments	(\$665.06)	(\$665.06)	\$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	(\$32.77)	(\$32.77)	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	(\$43,717.21)	(\$37,473.80)	(\$6,243.41)
7	Special Allowance Payments (SAP)	(\$287.55)	(\$18,129.61)	\$17,842.06
8	Total Cash Interest Activity	(\$1,051,716.87)	(\$1,046,900.43)	(\$4,816.44)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,188,120.88	\$1,163,420.38	\$24,700.49
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,633.58	\$13,867.55	\$766.03
3	Special Allowance Payments - Accrued	(\$27,431.99)	(\$28,475.50)	\$1,043.52
4	Capitalized Interest	(\$172,897.93)	(\$153,392.48)	(\$19,505.45)
5a	Small Balance and Other Adjustments	(\$1,479.27)	(\$1,579.79)	\$100.52
5b	Adjustments - Write-offs	\$0.00	\$0.00	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$98.12	\$145.05	(\$46.93)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$34,498.07)	(\$34,755.54)	\$257.47
5	Total Adjustments	(\$35,879.22)	(\$36,190.28)	\$311.06
6	Fee Accruals	(\$19.23)	(\$66.22)	\$46.99
7	Total Non-Cash Interest Activity	\$966,526.09	\$959,163.45	\$7,362.64
F.	Total Student Loan Interest Activity	(\$85,190.78)	(\$87,736.98)	\$2,546.20

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		August 31, 2020		
	1 Beginning Balance	\$5,584,906.42		
	2 Transfers to Other Funds	(\$5,584,906.42)		
	3 Amount received in the collection account related to the collection period	\$3,754,778.52		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$43,717.21		
	6 Federal Special Allowance Payments	\$287.55		
	7 Guarantee Payments of Principal	\$53,888.48		
	8 Guarantee Payments of Interest	\$665.06		
	9 Misc. Payments Received/Due	\$910.28		
	10 Sale Proceeds/Repurchases	(\$122,382.55)		
	11 Interest and Other Earnings	\$102.44		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$3,731,966.99		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$195,310.22	\$195,310.22	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$481,688.30	\$481,688.30	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$243,435.96	\$243,435.96	\$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	\$20,969.74	\$20,969.74	\$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	\$2,790,562.77	\$2,790,562.77	\$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	\$3,731,966.99	\$3,731,966.99	\$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)	\$3,731,966.99	\$3,731,966.99	\$0.00
B.	Administration Funds	\$676,998.52	\$3,054,968.47	\$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	\$3,054,968.47	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,054,968.47	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$24,510.60	\$3,030,457.87	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$15,049.87	\$3,015,408.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,015,408.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,015,408.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$30,800.90	\$2,984,607.10	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$19,526.30	\$2,965,080.80	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$19,371.07	\$2,945,709.73	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$18,719.04	\$2,926,990.69	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,926,990.69	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$29,291.46	\$2,897,699.23	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$31,863.00	\$2,865,836.23	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$24,468.72	\$2,841,367.51	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$29,835.00	\$2,811,532.51	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,811,532.51	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$243,435.96		
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	\$2,811,532.51	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,811,532.51	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,811,532.51	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,811,532.51	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,811,532.51	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,811,532.51	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,811,532.51	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,811,532.51	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,811,532.51	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,811,532.51	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,811,532.51	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,811,532.51	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,811,532.51	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,811,532.51	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,811,532.51	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,811,532.51	\$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	\$11,628.00	\$2,799,904.51	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$9,341.74	\$2,790,562.77	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00	\$2,790,562.77	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$20,969.74		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,790,562.77	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$2,790,562.77	\$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	\$1,153,287.06
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$193,735.54
	5 Minus amounts required..ED..guarantee agencies	\$444,202.26
	6 Minus defaulted during the month	\$817.60
	7 Minus auction note and trustee fees	\$36,669.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.14%
	Net Loan Rate	1.14%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$521,674,604.56
	2 Fund Balances	\$19,411,273.85
	3 Senior Notes Interest	\$231,433.05
	4 Senior Notes Outstanding	\$504,508,364.82
	Senior Asset Percentage	107.20%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$521,674,604.56
	2 Fund Balances	\$19,411,273.85
	3 All Notes Interest	\$254,667.04
	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	1,126	\$5,361,262.96	1.04%
	2 UnSubsidized Stafford	1,113	\$8,313,788.04	1.61%
	3 Consolidation	28,210	\$502,953,047.92	97.35%
	4 Total By Loan Type Distribution	30,449	\$516,628,098.92	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	380	\$6,285,644.12	1.22%
	4 Forbearance	717	\$14,569,972.95	2.82%
	5 Repayment	29,333	\$495,423,383.86	95.90%
	6 Claims	17	\$331,923.94	0.06%
7 Total By Borrower Status Distribution	30,449	\$516,628,098.92	100.00%	
C.	School Type Distribution:			
	1 Graduate	30,227	\$516,047,342.62	99.89%
	2 Undergraduate	222	\$580,756.30	0.11%
	3 Total By School Type Distribution	30,449	\$516,628,098.92	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:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School									
Current	1	\$6,901.00	0.13%	1	\$15,325.45	0.18%	189	\$3,631,033.04	0.72%
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	0.13%	1	\$15,325.45	0.18%	189	\$3,631,033.04	0.72%
D. REPAYMENT:									
Active									
Current	867	\$4,024,259.34	73.48%	862	\$6,347,328.16	74.42%	26,461	\$465,378,718.68	91.67%
1-29 Days Delinquent	84	\$446,518.61	8.15%	83	\$682,401.94	8.00%	846	\$20,014,101.21	3.94%
30-59 Days Delinquent	13	\$56,677.31	1.03%	13	\$90,019.97	1.06%	77	\$2,127,471.91	0.42%
60-89 Days Delinquent	3	\$19,323.85	0.35%	5	\$44,762.68	0.52%	17	\$580,380.96	0.11%
90-119 Days Delinquent	1	\$698.51	0.01%	1	\$855.92	0.01%	0	\$0.00	0.00%
≥ 120 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
E. Deferment:									
Current	58	\$290,660.18	5.31%	47	\$383,707.83	4.50%	86	\$2,186,813.83	0.43%
F. Forbearance:									
Current	99	\$631,301.83	11.53%	101	\$964,554.87	11.31%	517	\$13,438,877.28	2.65%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	17	\$337,488.88	0.07%
H. TOTAL REPAYMENT	1,125	\$5,469,439.63	99.87%	1,112	\$8,513,631.37	99.82%	28,021	\$504,063,852.75	99.28%
I. TOTAL PORTFOLIO	1,126	\$5,476,340.63	100.00%	1,113	\$8,528,956.82	100.00%	28,210	\$507,694,885.79	100.00%
J. GRAND TOTAL					\$521,700,183.24				

ACCESS GROUP, INC.

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

Report Date: September 25, 2020

Collection Period: 08/01/20 to 08/31/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	08/01/20 to 08/31/20 09/25/20
A.	1 ABS Notes Outstanding	\$570,458,365
B.	1 Total Principal Balance	\$516,628,099
	2 Total Fund Accounts Balance	\$19,411,134
	3 Total Principal and Accrued Interest Balance	\$521,674,605
	4 Number of Loans	30,449
	5 Number of Borrowers	15,484
C.	1 Borrower Payments- Principal	\$4,440,540
	2 Borrower Payments- Interest	\$1,007,014
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$195,310
	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	1.14%
	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

August 31, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		October-19	November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20
Reporting Date		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	9/25/2020
A.	1 Asset Backed Securities	\$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	\$570,458,365
B.	1 Total Principal Balance	\$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	\$516,628,099
	2 Total Fund Accounts Balance	\$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	\$19,411,134
	3 Total Principal and Accrued Interest Balance	\$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	\$521,674,605
	4 Number of Loans	32,252	32,068	31,871	31,651	31,466	31,311	31,176	31,002	30,822	30,633	30,449
	5 Number of Borrowers	16,363	16,289	16,187	16,078	15,982	15,905	15,834	15,755	15,670	15,581	15,484
C.	1 Borrower Payments- Principal	\$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	\$4,440,540
	2 Borrower Payments- Interest	\$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	\$1,007,014
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$212,612	\$210,500	\$208,724	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310
	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%	2.79%	2.79%	2.79%	2.79%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	176	176	175	174	173	172	171	171	170	169	169
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$9,592,558	\$0	\$0	\$14,498,143	\$0	\$0	\$13,175,744	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.55%	2.29%	2.41%	2.26%	2.10%	0.89%	1.37%	1.11%	1.03%	1.01%	1.14%
	6 Senior Asset Percentage	107.52%	107.14%	107.04%	107.02%	107.01%	107.17%	107.05%	107.02%	107.30%	107.20%	107.20%
	7 Subordinate Asset Percentage	95.84%	95.47%	95.23%	95.21%	95.20%	95.05%	94.94%	94.93%	94.89%	94.81%	94.81%