

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: September 25, 2020

Collection Period: 06/01/20 to 08/31/20

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						May 31, 2020	Change	August 31, 2020	
1	Principal Balance					\$26,277,312.00	(\$2,183,415.88)	\$24,093,896.12	
2	Accrued Interest					\$106,199.42	(\$23,196.74)	\$83,002.68	
3	Total Principal And Accrued Interest Balance					\$26,383,511.42	(\$2,206,612.62)	\$24,176,898.80	
4	Fund Accounts Balance					\$2,694,524.76	(\$34,016.63)	\$2,660,508.13	
5	Total Student Loans And Fund Balance					\$29,078,036.18	(\$2,240,629.25)	\$26,837,406.93	
B. Student Loan Portfolio and Fund Balance									
						May 31, 2020	Change	August 31, 2020	
1	Loan Reserve Trust Balance					\$80,377.91	(\$5,192.21)	\$75,185.70	
2	Weighted Average Coupon (WAC)					3.87%	-0.94%	2.93%	
3	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		52	(2)	50	
4	Number of Loans					5,722	(234)	5,488	
5	Number of Borrowers					5,373	(217)	5,156	
C. Notes and Certificates									
						8/31/2020	Balance	Balance	Balance
			CUSIP	Interest Rate		May 31, 2020	Change	August 31, 2020	% of O/S Securities
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	1.77200%	\$13,150,000.00	\$0.00	\$13,150,000.00	50.6%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.77200%	\$15,100,000.00	(\$2,250,000.00)	\$12,850,000.00	49.4%
4	Total Notes and Certificates				1.77200%	\$28,250,000.00	(\$2,250,000.00)	\$26,000,000.00	100.0%
D. Fund Accounts Balance									
						May 31, 2020	Change	August 31, 2020	
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00	
2	Collection Account					\$2,694,524.76	(\$34,016.63)	\$2,660,508.13	
3	Total Fund Accounts Balance					\$2,694,524.76	(\$34,016.63)	\$2,660,508.13	

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II. Series 2002-A Transactions and Accruals			
A.	Student Loan Cash Principal Activity	August 31, 2020	
1	Borrower Payments - Total		(\$2,103,867.09)
2	Claim Payments		\$0.00
3	Refunds		\$0.00
4	Reversals		\$0.00
5a	New Acquisitions - Principal	\$0.00	
5b	Cancellations - Principal	\$0.00	
5c	New Acquisitions - Sale Transfers	\$0.00	
5d	New Acquisitions - Repurchases	\$0.00	
5	New Acquisitions - Total		\$0.00
6	Total Cash Principal Activity		(\$2,103,867.09)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$11,227.14
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$3,272.44)	
4b	Adjustments - Write-offs	(\$87,503.49)	
4	Total Adjustments		(\$90,775.93)
5	Total Non-Cash Principal Activity		(\$79,548.79)
C.	Total Student Loan Principal Activity		(\$2,183,415.88)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$218,331.55)
2	Claim Payments		\$0.00
3a	New Acquisitions - Sale Transfers	\$0.00	
3b	New Acquisitions - Repurchases	\$0.00	
3	New Acquisitions		\$0.00
4	Other Adjustments		\$0.00
5	Total Cash Interest Activity		(\$218,331.55)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		\$206,023.27
2	Capitalized Interest		(\$11,227.14)
3a	Small Balance and Other Adjustments	\$2,408.17	
3b	Adjustments - Write-offs	(\$2,114.49)	
3	Total Adjustments		\$293.68
4	Fee Accruals		\$45.00
5	Total Non-Cash Interest Activity		\$195,134.81
F.	Total Student Loan Interest Activity		(\$23,196.74)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	August 31, 2020		
	2 Transfers to Other Funds	\$2,466,622.10		
	3 Amount received in the collection account related to the collection period	(\$2,445,098.20)		
	4 Earnings	\$2,274,506.57		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$59.10		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	\$92,321.95		
	8 Recoveries	\$1,968.31		
	9 Misc. Payments Received/Due	\$16,057.47		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$2,406,437.30		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	
	1a Administrative Allowance	\$65,693.28	\$65,693.28	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$9,661.11	\$9,661.11	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$58,572.73	\$58,572.73	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$57,236.47	\$57,236.47	\$0.00
	6 Payment of Principal Distribution Amount	\$2,215,273.71	\$2,200,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$2,406,437.30	\$2,391,163.59	\$0.00	

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IV. Series 2002-A Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Balance Uses	
A.		Total Available Funds (Collection Fund Account)	\$2,406,437.30	\$2,406,437.30	
B.	First	Administrative Allowance	\$75,354.39	\$2,331,082.91	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,331,082.91	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$58,572.73	\$2,272,510.18	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$58,572.73		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,272,510.18	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,272,510.18	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$2,272,510.18	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$57,236.47	\$2,215,273.71	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,215,273.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,215,273.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$2,200,000.00	\$15,273.71	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$2,200,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$15,273.71	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$15,273.71	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$15,273.71	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$15,273.71	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$15,273.71	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$15,273.71	\$0.00

ACCESS GROUP, INC.
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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	August 31, 2020	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$26,000,000.00	
	3 Amount of Accrued Interest	\$176,317.36	
	4 Plus investment earnings and late fees	\$95.34	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$27,105.63	
	7 Minus Notes fees expected during current Interest Period	\$9,661.11	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.15%	
	Net Loan Rate	2.15%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$24,176,898.80	\$24,176,898.80
	2 Fund Balances	\$2,660,526.38	\$254,089.08
	3 Senior Notes Interest and Fees Accrued	\$45,288.40	\$45,288.40
	4 Senior Notes Outstanding	\$13,150,000.00	\$13,150,000.00
	Senior Asset Percentage	203.74%	185.44%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$24,176,898.80	\$24,176,898.80
	2 Fund Balances	\$2,660,526.38	\$254,089.08
	3 All Notes Interest and Fees Accrued	\$89,574.98	\$89,574.98
	4 All Notes Outstanding	\$26,000,000.00	\$23,800,000.00
	Subordinate Asset Percentage	102.88%	102.27%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,488	\$24,093,896.12	100.00%
	2 Total By Loan Type Distribution	5,488	\$24,093,896.12	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.08%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	216	\$1,342,940.60	5.57%
	5 Repayment	5,266	\$22,698,147.48	94.21%
	6 Interim Charge-Offs	4	\$32,808.04	0.14%
	7 Total By Borrower Status Distribution	5,488	\$24,093,896.12	100.00%
C.	School Type Distribution:			
	1 Graduate	5,486	\$24,083,489.77	99.96%
	2 Undergraduate	2	\$10,406.35	0.04%
	3 Total By Loan Type Distribution	5,488	\$24,093,896.12	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	2	\$35,307.86	0.15%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$35,307.86	0.15%
D.	REPAYMENT:			
	Active			
	Current	4932	\$21,111,827.82	87.32%
	1-29 Days Delinquent	251	\$1,189,578.96	4.92%
	30-59 Days Delinquent	52	\$270,450.32	1.12%
	60-89 Days Delinquent	15	\$88,934.88	0.37%
	90-119 Days Delinquent	6	\$26,410.25	0.11%
	120-149 Days Delinquent	4	\$32,604.59	0.13%
	150-179 Days Delinquent	6	\$33,117.74	0.14%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	216	\$1,355,049.51	5.60%
G.	Interim Charge-Offs	4	\$33,616.87	0.14%
H.	TOTAL REPAYMENT	5,486	\$24,141,590.94	99.85%
I.	TOTAL PORTFOLIO	5,488	\$24,176,898.80	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$26,000,000
B.	1 Total Private Principal Outstanding Balance	\$24,093,896
	2 Total Fund Accounts Balance	\$2,660,508
	3 Total Principal and Accrued Interest Balance	\$24,176,899
	4 Number of Loans	5,488
	5 Number of Borrowers	5,156
C.	1 Borrower Payments- Principal	\$2,103,867
	2 Borrower Payments- Interest	\$218,332
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$65,693
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$75,186
	2 Weighted Average Coupon (WAC)	2.93%
	3 Weighted Average Remaining Maturity (WARM)	50
F.	1 Senior Notes Outstanding	\$13,150,000
	2 Subordinate Note Outstanding	\$12,850,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$2,250,000.00
	5 Net Loan Rate	2.15%
	6 Senior Asset Percentage	203.74%
	7 Subordinate Asset Percentage	102.88%

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Portfolio Trend Analysis Report

August 31, 2020

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	August-19	November-19	February-20	May-20	August-20
	Reporting Date	9/25/2019	12/26/2019	3/25/2020	6/25/2020	9/25/2020
A.	1 Asset Backed Securities	\$35,650,000	\$33,050,000	\$30,700,000	\$28,250,000	\$26,000,000
B.	1 Total Private Principal Balance	\$33,268,694	\$30,756,778	\$28,343,707	\$26,277,312	\$24,093,896
	2 Total Fund Accounts Balance	\$3,132,011	\$3,021,733	\$3,079,172	\$2,694,525	\$2,660,508
	3 Total Principal and Accrued Interest Balance	\$33,385,833	\$30,865,629	\$28,438,791	\$26,383,511	\$24,176,899
	4 Number of Loans	6,369	6,144	5,910	5,722	5,488
	5 Number of Borrowers	5,949	5,754	5,539	5,373	5,156
C.	1 Borrower Payments- Principal	\$2,491,744	\$2,372,854	\$2,305,137	\$2,053,737	\$2,103,867
	2 Borrower Payments- Interest	\$450,066	\$394,532	\$346,831	\$263,459	\$218,332
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$89,602	\$83,172	\$76,892	\$70,859	\$65,693
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$111,616	\$65,947	\$55,754	\$80,378	\$75,186
	2 Weighted Average Coupon (WAC)	5.06%	4.71%	4.46%	3.87%	2.93%
	3 Weighted Average Remaining Maturity (WARM)	60	57	55	52	50
F.	1 Senior Notes Outstanding	\$20,550,000	\$17,950,000	\$15,600,000	\$13,150,000	\$13,150,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$15,100,000	\$12,850,000
	3 Senior Principal Distribution Amount	\$3,150,000	\$2,600,000	\$2,350,000	\$2,450,000	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$2,250,000
	5 Net Loan Rate	4.35%	4.14%	3.87%	3.23%	2.15%
	6 Senior Asset Percentage	177.00%	188.13%	201.42%	220.77%	203.74%
	7 Subordinate Asset Percentage	101.72%	101.90%	102.04%	102.54%	102.88%