

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 26, 2020

Collection Period: 09/01/20 to 09/30/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					August 31, 2020	Change	September 30, 2020		
1	Principal Balance				\$516,628,098.92	(\$4,723,503.88)	\$511,904,595.04		
2	Accrued Interest				\$5,072,084.32	\$82,841.02	\$5,154,925.33		
3	Accrued ISP				\$28,851.07	\$15,329.83	\$44,180.90		
4	Accrued SAP				(\$54,429.75)	(\$27,576.25)	(\$82,006.00)		
5	Total Principal And Accrued Interest Balance				\$521,674,604.56	(\$4,652,909.28)	\$517,021,695.27		
6	Fund Accounts Balance				\$19,411,133.77	(\$8,191,491.30)	\$11,219,642.47		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$541,085,738.33</b>	<b>(\$12,844,400.58)</b>	<b>\$528,241,337.74</b>		
<b>B.</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	(1)	168		
3	Number of Loans				30,449	(200)	30,249		
4	Number of Borrowers				15,484	(91)	15,393		
<b>C. Notes and Certificates</b>									
				9/30/2020	Balance	Balance	Balance	% of	
			CUSIP	Int. Rate	August 31, 2020	Change	September 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	0.60000%	\$53,400,000.00	\$0.00	\$53,400,000.00	9.58%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	0.53200%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.00%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC	00432CAP6	0.44300%	\$23,750,000.00	\$0.00	\$23,750,000.00	4.26%
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	1.01400%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.33%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	0.62500%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.33%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	0.62000%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.33%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	0.60000%	\$40,800,000.00	\$0.00	\$40,800,000.00	7.32%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	0.62000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.53%
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	0.43500%	\$67,108,364.82	(\$12,923,140.89)	\$54,185,223.93	9.72%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	0.64100%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.66%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	0.62000%	\$51,600,000.00	\$0.00	\$51,600,000.00	9.26%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	0.60000%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.66%
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	4.04%
20	<b>Total Notes and Certificates</b>				<b>0.58927%</b>	<b>\$570,458,364.82</b>	<b>(\$12,923,140.89)</b>	<b>\$557,535,223.93</b>	<b>100.00%</b>
<b>D. Fund Balances</b>									
					August 31, 2020	Change	September 30, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$513,770.73	(\$461.81)	\$513,308.92		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$5,572,790.66	\$2,046,185.60	\$7,618,976.26		
5	Debt Service Fund - Interest Account				\$329,913.26	(\$104,700.83)	\$225,212.43		
6	Debt Service Fund - Principal Account				\$10,132,578.12	(\$10,132,514.26)	\$63.86		
7	<b>Total Fund Accounts Balance</b>				<b>\$19,411,133.77</b>	<b>(\$8,191,491.30)</b>	<b>\$11,219,642.47</b>		

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 26, 2020

Collection Period: 09/01/20 to 09/30/20

<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>9/30/2020</b>	<b>9/30/2020</b>	<b>9/30/2020</b>
1	Borrower Payments - Total	(\$4,505,370.69)	(\$4,356,548.99)	(\$148,821.70)
2	Claim Payments	(\$252,477.29)	(\$252,477.29)	\$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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
<b>6</b>	<b>Total Cash Principal Activity</b>	<b>(\$4,757,847.98)</b>	<b>(\$4,609,026.28)</b>	<b>(\$148,821.70)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$36,592.51	\$16,407.91	\$20,184.60
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	(\$2,167.83)	(\$2,482.56)	\$314.73
4b	Adjustments - Write-offs	(\$51.66)	(\$51.16)	(\$0.50)
4	Total Adjustments	(\$2,219.49)	(\$2,533.72)	\$314.23
<b>5</b>	<b>Total Non-Cash Principal Activity</b>	<b>\$34,373.02</b>	<b>\$13,874.19</b>	<b>\$20,498.83</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,723,474.96)</b>	<b>(\$4,595,152.09)</b>	<b>(\$128,322.87)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$1,011,509.19)	(\$991,053.83)	(\$20,455.36)
2	Claim Payments	(\$7,658.49)	(\$7,658.49)	\$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	(\$86.57)	(\$86.57)	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
<b>8</b>	<b>Total Cash Interest Activity</b>	<b>(\$1,019,254.25)</b>	<b>(\$998,798.89)</b>	<b>(\$20,455.36)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,143,102.50	\$1,119,262.98	\$23,839.51
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$15,329.83	\$14,440.86	\$888.97
3	Special Allowance Payments - Accrued	(\$27,576.25)	(\$28,499.25)	\$923.00
4	Capitalized Interest	(\$36,592.51)	(\$16,407.91)	(\$20,184.60)
5a	Small Balance and Other Adjustments	(\$4,575.55)	(\$3,986.42)	(\$589.13)
5b	Adjustments - Write-offs	(\$0.07)	(\$0.07)	\$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	(\$4,575.62)	(\$3,986.49)	(\$589.13)
6	Fee Accruals	\$160.90	\$168.09	(\$7.19)
<b>7</b>	<b>Total Non-Cash Interest Activity</b>	<b>\$1,089,848.85</b>	<b>\$1,084,978.29</b>	<b>\$4,870.56</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$70,594.60</b>	<b>\$86,179.40</b>	<b>(\$15,584.80)</b>

# ACCESS GROUP, INC.

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

Report Date: October 26, 2020  
Collection Period: 09/01/20 to 09/30/20

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>September 30, 2020</b>		
	1 Beginning Balance	\$3,731,966.99		
	2 Transfers to Other Funds	(\$3,731,966.99)		
	3 Amount received in the collection account related to the collection period	\$6,987,775.96		
	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	\$252,477.29		
	8 Guarantee Payments of Interest	\$7,658.49		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$140.08		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 <b>Ending Balance</b>	<b>\$7,248,051.82</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	\$193,735.53	\$193,735.53	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$453,573.74	\$453,573.74	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$403,375.76	\$403,375.76	\$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	\$65,554.90	\$65,554.90	\$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	\$6,131,811.89	\$6,131,811.89	\$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>\$7,248,051.82</b>	<b>\$7,248,051.82</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)	\$7,248,051.82	\$7,248,051.82	\$0.00
<b>B.</b>	Administration Funds	\$647,309.27	\$6,600,742.55	\$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	\$6,600,742.55	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,600,742.55	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$48,230.88	\$6,552,511.67	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$34,051.60	\$6,518,460.07	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,518,460.07	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,518,460.07	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$35,621.20	\$6,482,838.87	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$35,621.20	\$6,447,217.67	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$35,621.20	\$6,411,596.47	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$35,577.60	\$6,376,018.87	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,376,018.87	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$20,296.88	\$6,355,721.99	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$56,680.00	\$6,299,041.99	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$44,995.20	\$6,254,046.79	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$56,680.00	\$6,197,366.79	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,197,366.79	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$403,375.76</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	\$6,197,366.79	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,197,366.79	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,197,366.79	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,197,366.79	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,197,366.79	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,197,366.79	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,197,366.79	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,197,366.79	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,197,366.79	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,197,366.79	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,197,366.79	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,197,366.79	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,197,366.79	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,197,366.79	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,197,366.79	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,197,366.79	\$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	\$28,756.50	\$6,168,610.29	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$17,178.40	\$6,151,431.89	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$19,620.00	\$6,131,811.89	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$65,554.90</b>		
<b>F.</b>	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,131,811.89	\$0.00
<b>G.</b>	Allocation to Principal Account for scheduled Principal Payments	\$6,131,811.89	\$0.00	\$0.00
<b>H.</b>	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
<b>I.</b>	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
<b>J.</b>	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
<b>K.</b>	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
<b>L.</b>	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
<b>M.</b>	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		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,107,921.13
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$191,964.22
	5 Minus amounts required..ED..guarantee agencies	\$440,276.30
	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	1.11%
	<b>Net Loan Rate</b>	<b>1.11%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$517,021,695.27
	2 Fund Balances	\$11,219,725.04
	3 Senior Notes Interest	\$144,153.90
	4 Senior Notes Outstanding	\$491,585,223.93
	<b>Senior Asset Percentage</b>	<b>107.43%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$517,021,695.27
	2 Fund Balances	\$11,219,725.04
	3 All Notes Interest	\$152,120.67
	4 All Notes Outstanding	\$557,535,223.93
	<b>Subordinate Asset Percentage</b>	<b>94.72%</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	1,107	\$5,307,388.46	1.04%
	2 UnSubsidized Stafford	1,101	\$8,239,339.67	1.61%
	3 Consolidation	28,041	\$498,357,866.91	97.35%
	<b>4 Total By Loan Type Distribution</b>	<b>30,249</b>	<b>\$511,904,595.04</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	0	\$0.00	0.00%
	3 Deferment	433	\$7,240,060.81	1.41%
	4 Forbearance	761	\$16,930,894.99	3.31%
	5 Repayment	29,047	\$487,637,018.54	95.26%
	6 Claims	6	\$79,446.65	0.02%
<b>7 Total By Borrower Status Distribution</b>	<b>30,249</b>	<b>\$511,904,595.04</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	30,031	\$511,325,298.76	99.89%
	2 Undergraduate	218	\$579,296.28	0.11%
	<b>3 Total By School Type Distribution</b>	<b>30,249</b>	<b>\$511,904,595.04</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: October 26, 2020

Collection Period: 09/01/20 to 09/30/20

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>		<b>Includes Accrued Int.</b>		<b>Includes Accrued Int.</b>			<b>Includes Accrued Int.</b>		
	Current	1	\$6,901.00	0.13%	1	\$15,340.89	0.18%	219	\$4,159,133.24	0.83%
<b>B.</b>	<b>Grace</b>									
	Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.13%</b>	<b>1</b>	<b>\$15,340.89</b>	<b>0.18%</b>	<b>219</b>	<b>\$4,159,133.24</b>	<b>0.83%</b>
<b>D.</b>	<b>REPAYMENT:</b>									
	<b>Active</b>									
	Current	819	\$3,778,515.25	69.75%	828	\$6,061,221.67	71.80%	25,849	\$447,269,724.12	88.89%
	1-29 Days Delinquent	74	\$378,174.44	6.98%	68	\$513,452.51	6.08%	1,092	\$26,284,853.23	5.22%
	30-59 Days Delinquent	27	\$171,151.15	3.16%	28	\$287,835.15	3.41%	198	\$5,641,544.13	1.12%
	60-89 Days Delinquent	6	\$18,515.96	0.34%	6	\$36,128.87	0.43%	39	\$1,195,909.69	0.24%
	90-119 Days Delinquent	2	\$16,368.28	0.30%	5	\$44,833.13	0.53%	6	\$264,087.41	0.05%
	≥ 120 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>E.</b>	<b>Deferment:</b>									
	Current	63	\$317,798.72	5.87%	50	\$402,384.98	4.77%	101	\$2,591,031.04	0.51%
<b>F.</b>	<b>Forbearance:</b>									
	Current	115	\$730,163.13	13.48%	115	\$1,080,733.18	12.80%	531	\$15,713,173.19	3.12%
<b>G.</b>	<b>Claims</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>6</b>	<b>\$80,546.01</b>	<b>0.02%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>1,106</b>	<b>\$5,410,686.93</b>	<b>99.87%</b>	<b>1,100</b>	<b>\$8,426,589.49</b>	<b>99.82%</b>	<b>27,822</b>	<b>\$499,040,868.82</b>	<b>99.17%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>1,107</b>	<b>\$5,417,587.93</b>	<b>100.00%</b>	<b>1,101</b>	<b>\$8,441,930.38</b>	<b>100.00%</b>	<b>28,041</b>	<b>\$503,200,002.06</b>	<b>100.00%</b>
<b>J.</b>	<b>GRAND TOTAL</b>					<b>\$517,059,520.37</b>				

# ACCESS GROUP, INC.

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

Report Date: October 26, 2020

Collection Period: 09/01/20 to 09/30/20

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>09/01/20 to 09/30/20 10/26/20</b>
<b>A.</b>	1 ABS Notes Outstanding	\$557,535,224
<b>B.</b>	1 Total Principal Balance	\$511,904,595
	2 Total Fund Accounts Balance	\$11,219,642
	3 Total Principal and Accrued Interest Balance	\$517,021,695
	4 Number of Loans	30,249
	5 Number of Borrowers	15,393
<b>C.</b>	1 Borrower Payments- Principal	\$4,505,371
	2 Borrower Payments- Interest	\$1,011,509
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$193,736
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	168
<b>F.</b>	1 Senior Notes Outstanding	\$491,585,224
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$12,923,141
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.11%
	6 Senior Asset Percentage	107.43%
	7 Subordinate Asset Percentage	94.72%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

September 30, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		November-19	December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20
Reporting Date		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	10/26/2020
<b>A.</b>	1 Asset Backed Securities	\$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	\$557,535,224
<b>B.</b>	1 Total Principal Balance	\$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	\$511,904,595
	2 Total Fund Accounts Balance	\$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	\$11,219,642
	3 Total Principal and Accrued Interest Balance	\$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	\$517,021,695
	4 Number of Loans	32,068	31,871	31,651	31,466	31,311	31,176	31,002	30,822	30,633	30,449	30,249
	5 Number of Borrowers	16,289	16,187	16,078	15,982	15,905	15,834	15,755	15,670	15,581	15,484	15,393
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,505,371
	2 Borrower Payments- Interest	\$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	\$1,011,509
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$210,500	\$208,724	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736
	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%	2.79%	2.79%	2.79%	2.79%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	176	175	174	173	172	171	171	170	169	169	168
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$491,585,224
	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	\$9,592,558	\$0	\$0	\$14,498,143	\$0	\$0	\$13,175,744	\$0	\$0	\$12,923,141
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.29%	2.41%	2.26%	2.10%	0.89%	1.37%	1.11%	1.03%	1.01%	1.14%	1.11%
	6 Senior Asset Percentage	107.14%	107.04%	107.02%	107.01%	107.17%	107.05%	107.02%	107.30%	107.20%	107.20%	107.43%
	7 Subordinate Asset Percentage	95.47%	95.23%	95.21%	95.20%	95.05%	94.94%	94.93%	94.89%	94.81%	94.81%	94.72%