

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2020	Change	September 30, 2020		
1	Principal Balance				\$80,505,660.34	(\$1,656,761.35)	\$78,848,898.99		
2	Accrued Interest				\$329,585.80	\$5,027.60	\$334,613.40		
3	Total Principal And Accrued Interest Balance				\$80,835,246.14	(\$1,651,733.75)	\$79,183,512.39		
4	Fund Accounts Balance				\$4,813,532.35	(\$317,500.89)	\$4,496,031.46		
5	Total Student Loans And Fund Balance				\$85,648,778.49	(\$1,969,234.64)	\$83,679,543.85		
B. Student Loan Portfolio and Fund Balance									
					August 31, 2020	Change	September 30, 2020		
1	Weighted Average Coupon (WAC)				3.41%	0.00%	3.41%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		74	(3)	71		
3	Number of Loans				12,522	(129)	12,393		
4	Number of Borrowers				10,790	(106)	10,684		
C. Notes and Certificates									
				9/30/2020	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	August 31, 2020	Change	September 30, 2020	O/S Securities	
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	0.00000%	\$2,750,000.00	(\$2,050,000.00)	\$700,000.00	0.9%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	1.65200%	\$42,500,000.00	\$0.00	\$42,500,000.00	52.0%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	1.38700%	\$38,600,000.00	\$0.00	\$38,600,000.00	47.2%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
7	Total Notes and Certificates				1.51281%	\$83,850,000.00	(\$2,050,000.00)	\$81,800,000.00	100.0%
D. Fund Accounts Balance									
					August 31, 2020	Change	September 30, 2020		
1	Capitalized Interest Account				\$400,000.00	\$0.00	\$400,000.00		
2	Pre-Funding Account				\$0.00	\$0.00	\$0.00		
3	Admin Account				\$155,479.19	(\$255.11)	\$155,224.08		
4	Collection Account				\$2,084,929.67	\$365,139.16	2,450,068.83		
5	Class A-1 Interest Account				\$0.00	\$0.00	\$0.00		
6	Class A-1 Principal Account				\$0.00	\$0.00	\$0.00		
7	Class A-2 Interest Account				\$0.00	\$0.00	\$0.00		
8	Class A-2 Principal Account				\$0.00	\$0.00	\$0.00		
9	Class A-3 Interest Account				\$151.00	\$0.00	\$151.00		
10	Class A-3 Principal Account				\$2,077,982.75	(\$1,377,982.75)	\$700,000.00		
11	Class A-4 Interest Account				\$54,714.50	\$68.00	\$54,782.50		
12	Class A-4 Principal Account				\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account				\$40,275.24	\$679.36	\$40,954.60		
14	Class B-1 Principal Account				\$0.00	\$694,850.45	\$694,850.45		
15	Class B-2 Interest Account				\$0.00	\$0.00	\$0.00		
16	Class B-2 Principal Account				\$0.00	\$0.00	\$0.00		
17	Total Fund Accounts Balance				\$4,813,532.35	(\$317,500.89)	\$4,496,031.46		

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		September 30, 2020	
1	Borrower Payments - Total		(\$1,588,107.15)
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		(\$1,588,107.15)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$7,707.10
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$21,424.70)	
4b	Adjustments - Write-offs	(\$54,936.60)	
4	Total Adjustments		(\$76,361.30)
5	Total Non-Cash Principal Activity		(\$68,654.20)
C. Total Student Loan Principal Activity			(\$1,656,761.35)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$246,076.52)
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		(\$246,076.52)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$241,525.69
2	Capitalized Interest		(\$7,707.10)
3a	Small Balance and Other Adjustments	\$19,296.67	
3b	Adjustments - Write-offs	(\$2,011.14)	
3	Total Adjustments		\$17,285.53
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$251,104.12
F. Total Student Loan Interest Activity			\$5,027.60

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	September 30, 2020		
	Transfers to Other Funds	\$1,533,229.61		
	1a Amount received in the collection account related to the collection period	(\$1,533,229.61)		
	1b Earnings	\$2,301,404.50		
	1c Recoveries	\$53.44		
	1d Misc. Payments Received/Due	\$66,214.81		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	(\$2,083.15)		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$2,365,589.60		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$67,088.05	\$67,088.05	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$2,190.04	\$2,190.04	\$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	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$53,031.50	\$53,031.50	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3d Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
	4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$39,164.40	\$39,164.40	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$0.00	\$0.00	\$0.00	
5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00	
5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00	
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00	
7 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00	
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00	
10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,139,383.59	\$2,139,383.59	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$64,732.02	\$64,732.02	\$0.00	
Total Payments	\$2,365,589.60	\$2,365,589.60	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions				
			Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$2,365,589.60	\$0.00
B.	First	Administration Allowance	\$69,278.09	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$53,031.50	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$53,031.50	
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00	
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$39,164.40	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,139,383.59	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$64,732.02	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$0.00		
2 ARC Notes outstanding Balance	\$81,800,000.00		
3 Amount of Accrued Interest	\$224,527.28		
4 Plus investment earnings and late fees	\$35.17		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$29,568.34		
7 Minus Notes fees expected during current Interest Period	\$2,190.04		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.83%		
Net Loan Rate	2.83%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$79,183,512.39	\$79,183,512.39	
2 Fund Balances	\$4,496,031.46	\$2,917,390.42	
3 Senior Notes Interest and Fees Accrued	\$17,774.27	\$17,774.27	
4 Senior Notes Outstanding	\$43,200,000.00	\$42,500,000.00	
Senior Asset Percentage	193.66%	193.14%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$79,183,512.39	\$79,183,512.39	
2 Fund Balances	\$4,496,031.46	\$2,917,390.42	
3 All Notes Interest and Fees Accrued	\$41,902.81	\$41,902.81	
4 All Notes Outstanding	\$81,800,000.00	\$80,450,000.00	
Subordinate Asset Percentage	102.25%	102.00%	

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	12,393	\$78,848,898.99	100.00%
	2 Total By Loan Type Distribution (a)	12,393	\$78,848,898.99	100.00%
B.	Borrower Status Distribution:			
	1 In-School	6	\$60,893.00	0.08%
	2 Grace	1	\$11,000.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	244	\$2,150,373.56	2.73%
	5 Repayment	12,135	\$76,596,618.65	97.14%
	6 Interim Charge-Offs	7	\$30,013.78	0.04%
	7 Total By Borrower Status Distribution	12,393	\$78,848,898.99	100.00%
C.	School Type Distribution:			
	1 Graduate	12,308	\$78,164,281.26	99.13%
	2 Undergraduate	85	\$684,617.73	0.87%
	3 Total By Loan Type Distribution	12,393	\$78,848,898.99	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A.	INTERIM:		Includes Accrued Int.	
	In-School			
	Current	6	\$112,508.24	0.14%
B.	Grace			
	Current	1	\$21,216.21	0.03%
C.	TOTAL INTERIM	7	\$133,724.45	0.17%
D.	REPAYMENT:			
	Active			
	Current	11,451	\$71,954,048.32	90.87%
	1-29 Days Delinquent	517	\$3,584,922.54	4.53%
	30-59 Days Delinquent	107	\$671,742.54	0.85%
	60-89 Days Delinquent	32	\$296,360.47	0.37%
	90-119 Days Delinquent	12	\$177,329.40	0.22%
	120-149 Days Delinquent	6	\$43,260.05	0.05%
	150-179 Days Delinquent	10	\$103,800.62	0.13%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	244	\$2,187,420.07	2.76%
G.	Interim Charge-Offs	7	\$30,903.93	0.04%
H.	TOTAL REPAYMENT	12,386	\$79,049,787.94	99.83%
I.	TOTAL PORTFOLIO	12,393	\$79,183,512.39	100.00%

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$81,800,000
B.	1 Total Private Principal Outstanding Balance	\$78,848,899
	2 Total Fund Accounts Balance	\$4,496,031
	3 Total Principal and Accrued Interest Balance	\$79,183,512
	4 Number of Loans	12,393
	5 Number of Borrowers	10,684
C.	1 Borrower Payments- Principal	\$1,588,107
	2 Borrower Payments- Interest	\$246,077
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$67,088
	3 Cash Release to Access Group Inc	\$64,732
E.	1 Weighted Average Coupon (WAC)	3.41%
	2 Weighted Average Remaining Maturity (WARM)	71
F.	1 Senior Notes Outstanding	\$43,200,000
	2 Subordinate Note Outstanding	\$38,600,000
	3 Senior Principal Distribution Amount	\$2,050,000
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	2.83%
	6 Senior Asset Percentage	193.66%
	7 Subordinate Asset Percentage	102.25%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
September 30, 2020

IX. Asset-Backed Securities Notes Series 2004-A												
Collection Periods		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
A.	1 Asset Backed Securities	\$100,700,000	\$100,700,000	\$100,700,000	\$94,450,000	\$94,450,000	\$88,650,000	\$88,650,000	\$88,650,000	\$88,650,000	\$83,850,000	\$81,800,000
B.	1 Total Private Principal Balance	\$96,724,149	\$94,709,233	\$92,630,703	\$90,762,505	\$88,801,864	\$87,227,517	\$85,656,362	\$83,987,417	\$82,342,760	\$80,505,660	\$78,848,899
	2 Total Fund Accounts Balance	\$6,093,388	\$8,186,045	\$10,272,871	\$5,829,799	\$7,764,523	\$3,316,771	\$4,857,387	\$6,417,659	\$8,025,232	\$4,813,532	\$4,496,031
	3 Total Principal and Accrued Interest Balance	\$97,130,608	\$95,105,899	\$93,004,155	\$91,110,054	\$89,161,732	\$87,583,339	\$86,062,856	\$84,400,462	\$82,698,014	\$80,835,246	\$79,183,512
	4 Number of Loans	13,886	13,731	13,543	13,370	13,219	13,094	12,975	12,837	12,701	12,522	12,393
	5 Number of Borrowers	11,913	11,787	11,634	11,481	11,356	11,248	11,151	11,038	10,932	10,790	10,684
C.	1 Borrower Payments- Principal	\$1,857,787	\$1,930,536	\$1,954,145	\$1,766,807	\$1,971,499	\$1,508,795	\$1,576,133	\$1,668,400	\$1,655,731	\$1,632,563	\$1,588,107
	2 Borrower Payments- Interest	\$447,147	\$444,541	\$436,413	\$405,441	\$375,086	\$341,043	\$294,631	\$315,863	\$305,642	\$265,534	\$246,077
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$82,271	\$80,603	\$78,924	\$77,192	\$75,635	\$74,002	\$72,690	\$71,380	\$69,990	\$68,619	\$67,088
	3 Cash Release to Access Group	\$0	\$11,985	\$92,459	\$48,030	\$378,582	\$226,576	\$240,508	\$239,944	\$189,660	\$0	\$64,732
E.	1 Weighted Average Coupon (WAC)	5.20%	5.20%	4.97%	4.97%	4.98%	4.53%	4.54%	4.54%	3.42%	3.41%	3.41%
	2 Weighted Average Remaining Maturity (WARM)	82	79	79	79	76	76	76	74	74	74	71
F.	1 Senior Notes Outstanding	\$62,100,000	\$62,100,000	\$62,100,000	\$55,850,000	\$55,850,000	\$50,050,000	\$50,050,000	\$50,050,000	\$50,050,000	\$45,250,000	\$43,200,000
	2 Subordinate Note Outstanding	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,800,000	\$2,050,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.67%	4.59%	4.31%	4.43%	4.31%	4.04%	3.86%	3.83%	2.73%	2.82%	2.83%
	6 Senior Asset Percentage	166.09%	166.18%	184.72%	173.39%	173.44%	181.48%	181.54%	181.44%	181.24%	189.25%	193.66%
	7 Subordinate Asset Percentage	102.33%	102.37%	109.10%	102.40%	102.56%	102.46%	102.48%	102.43%	102.31%	102.10%	102.25%