

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2001 Notes

Quarterly Servicing Report

Report Date: November 25, 2020

Collection Period: 08/01/2020 to 10/31/2020

I. Series 2001 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						July 31, 2020	Change	October 31, 2020	
1	Principal Balance					\$16,896,625.00	(\$1,877,737.10)	\$15,018,887.90	
2	Accrued Interest					\$65,536.40	(\$1,847.76)	\$63,688.64	
3	Total Principal and Accrued Interest Balance					\$16,962,161.40	(\$1,879,584.86)	\$15,082,576.54	
4	Fund Accounts Balance					\$2,390,188.26	(\$20,036.79)	\$2,370,151.47	
5	Total Loan Portfolio Balance					\$19,352,349.66	(\$1,899,621.65)	\$17,452,728.01	
B. Student Loan Portfolio and Fund Balance									
						July 31, 2020	Change	October 31, 2020	
1	Weighted Average Coupon (WAC)					2.93%	-0.09%	2.84%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					40	(2)	38	
3	Number of Loans					5,177	(246)	4,931	
4	Number of Borrowers					4,630	(213)	4,417	
5	Average Loan Account Size					\$3,276	(\$218)	\$3,059	
C. Notes and Certificates									
						Balance	Balance	Balance	% of
						July 31, 2020	Change	October 31, 2020	O/S Securities
1	Student Loan Asset Backed Series 2001 Notes Senior Class	IIA-1A	FRN	00432CAJ0	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2001 Notes Senior Class	IIA-1	FRN	00432CAD3	0.61000%	\$12,707,231.71	(\$1,807,947.81)	\$10,899,283.90	91.5%
3	Student Loan Asset Backed Series 2001 Notes Subordinate Class	B	FRN	00432CAG6	1.10000%	\$1,173,857.14	(\$167,012.96)	\$1,006,844.18	8.5%
4	Total Notes and Certificates				0.65144%	\$13,881,088.85	(\$1,974,960.77)	\$11,906,128.08	100.0%
D. Fund Balances									
						July 31, 2020	Change	October 31, 2020	
1	Capitalized Interest Account					\$300,000.00	\$0.00	\$300,000.00	
2	Collections Account					\$2,090,188.26	(\$20,036.79)	\$2,070,151.47	
3	Prefunding General Account					\$0.00	\$0.00	\$0.00	
4	Total Fund Accounts Balance					\$2,390,188.26	(\$20,036.79)	\$2,370,151.47	
E. Reserve Account Balances									
						July 31, 2020	Change	October 31, 2020	
1	Loan Reserve Trust					\$111,817.94	\$42,024.33	\$153,842.27	

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II. Series 2001 Transactions and Accruals			
		October 31, 2020	
A.	Student Loan Cash Principal Activity		
1	Borrower Payments - Total		(\$1,839,692.56)
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		(\$1,839,692.56)
B.	Student Loan Non-Cash Principal Activity		
1	Capitalized Interest		\$258.42
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$3,565.38)	
4b	Adjustments - Write-offs	(\$34,737.58)	
4	Total Adjustments		(\$38,302.96)
5	Total Non-Cash Principal Activity		(\$38,044.54)
C.	Total Student Loan Principal Activity		(\$1,877,737.10)
D.	Student Loan Cash Interest Activity		
1	Borrower Payments - Total		(\$120,808.59)
2	Claim Payments		\$123.41
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		(\$120,685.18)
E.	Student Loan Non-Cash Interest Activity		
1	Borrower Accruals		116,815.37
2	Capitalized Interest		(\$258.42)
3a	Small Balance and Other Adjustments	\$3,335.18	
3b	Adjustments - Write-offs	(\$1,034.71)	
3	Total Adjustments		\$2,300.47
4	Fee Accruals		(\$20.00)
5	Total Non-Cash Interest Activity		\$118,837.42
F.	Total Student Loan Interest Activity		(\$1,847.76)

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III. Series 2001 Collection Fund Activity				
A.	Collection Fund	October 31, 2020		
	1 Beginning Balance	\$2,052,381.23		
	2 Transfers to Other Funds	(\$2,052,381.23)		
	3 Payments Received	\$1,968,015.40		
	4 Payments Due	\$0.00		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$43,644.96		
	7 Guarantee Payments of Interest	\$1,043.40		
	8 Misc. Payments Received/Due	\$123.41		
	9 Sale Proceeds/Repurchases	\$0.00		
	10 Earnings	\$23.37		
	11 Recoveries	\$27,131.56		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$2,039,982.10		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$42,241.56	\$42,241.56	\$0.00
	1b Trustee Fees	\$3,750.00	\$3,750.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$16,990.77	\$16,990.77	\$0.00
	3 Payment of Guarantee Fee due to Loan Reserve Trust	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$2,830.35	\$2,830.35	\$0.00
	5a Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$1,807,223.38	\$1,807,223.38	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate note (if no trigger in effect)	\$166,946.04	\$166,946.04	\$0.00
	6 Payment to Group I to cover insufficient funding for clauses 1 thru 4	\$0.00	\$0.00	\$0.00
	7 Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	\$0.00	\$0.00	\$0.00
	8 Payment to Group I to cover insufficient funding for interest due Subordinate note	\$0.00	\$0.00	\$0.00
9 Excess to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
Total Payments	\$2,039,982.10	\$2,039,982.10	\$0.00	

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IV. Series 2001 Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$2,039,982.10	\$2,039,982.10	\$0.00
B.	First	Administration Funds	\$45,991.56	\$1,993,990.54	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		1 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1 [FRN]	\$16,990.77	\$1,976,999.77	\$0.00
		2 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1A [FRN]	\$0.00	\$1,976,999.77	\$0.00
		3 Total Interest Distribution on Senior Notes or Obligations:	\$16,990.77		
D.	Third	Payment of Guarantee Fees	\$0.00	\$1,976,999.77	\$0.00
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Note			
		1 Student Loan Asset Backed Series 2001 Notes Subordinate Class IIB [FRN]	\$2,830.35	\$1,974,169.42	\$0.00
		Total Interest Distribution Amount on Subordinate Note	\$2,830.35		
F.	Fifth	Payment of Principal Distribution Amount on Senior Notes or Other Obligations			
		1 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$1,807,223.38	\$166,946.04	\$0.00
		2 Payment of Principal Distribution Amount on Subordinate Note (if no trigger in effect)	\$166,946.04	\$0.00	\$0.00
		Total Principal Distribution Amount on Senior Notes or Other Obligations	\$1,974,169.42		
G.	Sixth	Payment to Group I to cover insufficient funding for clauses 1 thru 4	\$0.00	\$0.00	\$0.00
H.	Seventh	Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	\$0.00	\$0.00	\$0.00
I.	Eighth	Payment to Group I to cover insufficient funding for interest due Subordinate note	\$0.00	\$0.00	\$0.00
J.	Ninth	Excess to Access Group, Inc.	\$0.00	\$0.00	\$0.00

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V. SERIES 2001 PORTFOLIO CHARACTERISTICS BY LOAN TYPE

		Number of Loans	Dollar \$ Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Bar Exam	567	\$606,137.37	4.04%
	2 Business Access	53	\$129,279.22	0.86%
	3 Continuing Education	1	\$2,218.88	0.01%
	4 Dental Access	78	\$343,013.83	2.28%
	5 Graduate Access	136	\$447,657.22	2.98%
	6 Health Access	121	\$377,590.83	2.51%
	7 International	7	\$164,670.61	1.10%
	8 Law Access	3,832	\$12,445,787.40	82.87%
	9 Medical Access	59	\$276,002.62	1.84%
	10 Residency	77	\$226,529.92	1.51%
11 Total By Loan Type Distribution	4,931	\$15,018,887.90	100.00%	
B.	Borrower Status Distribution:			
	1 In-School	1	\$9,478.00	0.06%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	141	\$651,092.30	4.34%
	5 Repayment	4,789	\$14,358,317.60	95.60%
	6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	4,931	\$15,018,887.90	100.00%	
C.	School Type Distribution:			
	1 Graduate/First Professional	4,931	\$15,018,887.90	100.00%
	2 Total By School Type Distribution	4,931	\$15,018,887.90	100.00%

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VI. SERIES 2001 NOTES TRIGGER AND STEPDOWN

Subordinate Note Interest Trigger

In effect from Prior Quarter? (Yes = Triggered, No = Not Triggered)

Total Notes Remaining

Add Aggregate Principal Balance

Add Borrower Interest to be Capitalized

Add Prefunding Account Balance

Add Total Note Principal Payment Per Waterfall

Add Capitalized Interest Account as of Current Distribution Date

Over / (Under) collateralization

Does Sub Note Trigger remain in effect after this Quarterly Distribution?

Senior Notes Remaining

Add Aggregate Principal Balance

Add Borrower Interest to be Capitalized

Add Prefunding Account Balance

Add Senior Note Principal Payment Per Waterfall

Add Capitalized Interest Account as of Current Distribution Date

Over / (Under) collateralization

Is Sub Note Interest Trigger in effect?

Step Down Date

If Senior Notes are \$0 (Yes = Triggered, No = Not Triggered)

Fifth Anniversary achieved? (Yes = Triggered, No = Not Triggered)

Step Down Date in Effect? (Yes = Triggered, No = Not Triggered)

Cumulative Default Ratio Trigger

Actual Cumulative Default Ratio

Cumulative default ratio trigger

Cumulative default ratio exceeded (Yes = Triggered, No = Not Triggered)

Subordinate Note Principal Trigger

Subordinate Note Interest Trigger Occurred? (Yes = Triggered, No = Not Triggered)

Cumulative Default Trigger Occurred? (Yes = Triggered, No = Not Triggered)

Is Sub Note Principal Trigger in effect?

Triggered?

NO

(\$11,906,128.08)

\$15,018,887.90

\$8,895.22

\$0.00

\$1,974,169.42

\$300,000.00

\$5,395,824.46

NO

(\$10,899,283.90)

\$15,018,887.90

\$8,895.22

\$0.00

\$1,807,223.38

\$300,000.00

\$6,235,722.60

NO

Triggered?

NO

YES

YES

13.69%

Triggered if > 17.00%

NO

Triggered?

NO

NO

NO

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VII. Series 2001 Notes Portfolio Summary Report		
A.	1 ABS Notes Outstanding	\$11,906,128
B.	1 Total Principal Balance	\$15,018,888
	2 Total Fund Accounts Balance	\$2,370,151
	3 Total Principal and Accrued Interest Balance	\$15,082,577
	4 Number of Loans	4,931
	5 Number of Borrowers	4,417
C.	1 Borrower Payments- Principal	\$1,839,693
	2 Borrower Payments- Interest	\$120,809
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$42,242
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Loan Reserve Trust	\$153,842
	2 Weighted Average Coupon (WAC)	2.84%
	3 Weighted Average Remaining Maturity (WARM)	38
F.	1 Senior Notes Outstanding	\$10,899,284
	2 Subordinate Notes Outstanding	\$1,006,844
	3 Senior Notes Principal Distribution	\$1,807,948
	4 Subordinate Notes Principal Distribution	\$167,013
	5 Senior Asset Percentage	160.12%
	6 Senior Subordinate Asset Percentage	146.58%

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VIII. Series 2001 Portfolio Status By Loan Type				
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	1	\$18,114.02	0.12%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	1	\$18,114.02	0.12%
D.	REPAYMENT:			
	Active			
	Current	4,392	\$12,943,733.16	85.82%
	1-29 Days Delinquent	318	\$1,175,565.46	7.79%
	30-59 Days Delinquent	47	\$158,681.68	1.05%
	60-89 Days Delinquent	15	\$53,577.23	0.36%
	90-119 Days Delinquent	11	\$53,827.98	0.36%
	120-149 Days Delinquent	4	\$13,707.06	0.09%
	150-179 Days Delinquent	2	\$4,081.98	0.03%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	141	\$661,287.97	4.38%
G.	Interim Charge-Offs	0	\$0.00	0.00%
H.	TOTAL REPAYMENT	4,930	\$15,064,462.52	99.88%
I.	TOTAL PORTFOLIO	4,931	\$15,082,576.54	100.00%

ACCESS GROUP, INC.
Student Loan Asset-Backed Notes Series 2001
Quarterly Portfolio Trend Analysis Report
October 31, 2020

X. STUDENT LOAN ASSET-BACKED NOTES SERIES 2001 - PORTFOLIO TREND ANALYSIS REPORT						
	Collection Period	October-19	January-20	April-20	July-20	October-20
	Reporting Date	11/25/19	2/25/20	5/26/20	8/25/20	11/25/20
A.	1 Asset Backed Securities	\$20,762,813	\$18,272,183	\$15,993,248	\$13,881,089	\$11,906,128
B.	1 Total Private Principal Balance	\$22,992,207	\$20,790,326	\$18,788,190	\$16,896,625	\$15,018,888
	2 Total Fund Accounts Balance	\$3,022,176	\$2,790,531	\$2,580,193	\$2,390,188	\$2,370,151
	3 Total Principal and Accrued Interest Balance	\$23,075,396	\$20,865,976	\$18,858,623	\$16,962,161	\$15,082,577
	4 Number of Loans	5,962	5,709	5,463	5,177	4,931
	5 Number of Borrowers	5,284	5,079	4,875	4,630	4,417
C.	1 Borrower Payments- Principal	\$2,200,055	\$2,074,204	\$1,927,202	\$1,892,649	\$1,839,693
	2 Borrower Payments- Interest	\$309,486	\$267,355	\$209,880	\$160,329	\$120,809
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$63,297	\$57,481	\$51,976	\$46,970	\$42,242
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust	\$48,607	\$18,791	\$19,730	\$111,818	\$153,842
	2 Weighted Average Coupon (WAC)	4.72%	4.47%	3.87%	2.93%	2.84%
	3 Weighted Average Remaining Maturity (WARM)	47	44	42	40	38
F.	1 Senior Notes Outstanding	\$19,007,001	\$16,726,992	\$14,640,776	\$12,707,232	\$10,899,284
	2 Subordinate Notes Outstanding	\$1,755,812	\$1,545,191	\$1,352,472	\$1,173,857	\$1,006,844
	3 Senior Notes Principal Distribution	\$2,626,748	\$2,280,009	\$2,086,217	\$1,933,544	\$1,807,948
	4 Subordinate Notes Principal Distribution	\$242,651	\$210,621	\$192,719	\$178,615	\$167,013
	5 Senior Asset Percentage	137.31%	141.43%	146.42%	152.28%	160.12%
	6 Senior Subordinate Asset Percentage	125.69%	129.47%	134.04%	139.41%	146.58%