

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2020  
Collection Period: 10/01/20 to 10/31/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					September 30, 2020	Change	October 31, 2020		
1	Principal Balance				\$511,904,595.04	(\$4,501,086.16)	\$507,403,508.88		
2	Accrued Interest				\$5,154,925.33	\$90,086.40	\$5,245,011.74		
3	Accrued ISP				\$44,180.90	\$15,398.65	\$59,579.55		
4	Accrued SAP				(\$82,006.00)	(\$27,014.06)	(\$109,020.06)		
5	Total Principal And Accrued Interest Balance				\$517,021,695.27	(\$4,422,615.17)	\$512,599,080.11		
6	Fund Accounts Balance				\$11,219,642.47	\$4,601,169.57	\$15,820,812.04		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$528,241,337.74</b>	<b>\$178,554.40</b>	<b>\$528,419,892.15</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]	168	(1)	167		
3	Number of Loans				30,249	(198)	30,051		
4	Number of Borrowers				15,393	(100)	15,293		
<b>C. Notes and Certificates</b>									
					10/31/2020	Balance	Balance	% of	
			CUSIP	Int. Rate	September 30, 2020	Change	October 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	1.14000%	\$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	1.14000%	\$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	0.00000%	\$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	1.14000%	\$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	8.68800%	\$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	1.14000%	\$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	1.14000%	\$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	1.14000%	\$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%	\$54,185,223.93	\$0.00	\$54,185,223.93	9.72%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1			A-3 ARC 00432CBP5	9.15700%	\$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	1.14000%	\$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	1.14000%	\$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	1.14000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.04%
20	<b>Total Notes and Certificates</b>				<b>2.51061%</b>	<b>\$557,535,223.93</b>	<b>\$0.00</b>	<b>\$557,535,223.93</b>	<b>100.00%</b>
<b>D. Fund Balances</b>									
					September 30, 2020	Change	October 31, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$513,308.92	(\$4,570.08)	\$508,738.84		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$7,618,976.26	(\$1,669,378.91)	\$5,949,597.35		
5	Debt Service Fund - Interest Account				\$225,212.43	\$143,370.53	\$368,582.96		
6	Debt Service Fund - Principal Account				\$63.86	\$6,131,748.03	\$6,131,811.89		
7	<b>Total Fund Accounts Balance</b>				<b>\$11,219,642.47</b>	<b>\$4,601,169.57</b>	<b>\$15,820,812.04</b>		

# ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 25, 2020

Collection Period: 10/01/20 to 10/31/20

<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>10/31/2020</b>	<b>10/31/2020</b>	<b>10/31/2020</b>
1	Borrower Payments - Total	(\$4,490,984.19)	(\$4,366,698.46)	(\$124,285.73)
2	Claim Payments	(\$79,446.65)	(\$79,446.65)	\$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
6	<b>Total Cash Principal Activity</b>	<b>(\$4,570,430.84)</b>	<b>(\$4,446,145.11)</b>	<b>(\$124,285.73)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$69,101.98	\$60,110.18	\$8,991.80
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	\$245.49	\$245.49	\$0.00
4b	Adjustments - Write-offs	(\$2.79)	(\$2.77)	(\$0.02)
4	Total Adjustments	\$242.70	\$242.72	(\$0.02)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$69,344.68</b>	<b>\$60,352.90</b>	<b>\$8,991.78</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$4,501,086.16)</b>	<b>(\$4,385,792.21)</b>	<b>(\$115,293.95)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$1,007,062.26)	(\$990,208.86)	(\$16,853.40)
2	Claim Payments	(\$1,024.72)	(\$1,024.72)	\$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	(\$8.66)	(\$8.66)	\$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
8	<b>Total Cash Interest Activity</b>	<b>(\$1,008,095.64)</b>	<b>(\$991,242.24)</b>	<b>(\$16,853.40)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,167,888.77	\$1,143,588.40	\$24,300.38
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$15,398.65	\$14,495.27	\$903.38
3	Special Allowance Payments - Accrued	(\$27,014.06)	(\$27,929.58)	\$915.52
4	Capitalized Interest	(\$69,101.98)	(\$60,110.18)	(\$8,991.80)
5a	Small Balance and Other Adjustments	\$723.12	\$918.00	(\$194.88)
5b	Adjustments - Write-offs	(\$1,117.97)	(\$1,117.97)	\$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	(\$394.85)	(\$199.97)	(\$194.88)
6	Fee Accruals	(\$209.90)	(\$195.19)	(\$14.71)
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,086,566.63</b>	<b>\$1,069,648.75</b>	<b>\$16,917.89</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$78,470.99</b>	<b>\$78,406.51</b>	<b>\$64.49</b>

# ACCESS GROUP, INC.

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Report Date: November 25, 2020  
Collection Period: 10/01/20 to 10/31/20

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>October 31, 2020</b>		
	1 Beginning Balance	\$7,248,051.82		
	2 Transfers to Other Funds	(\$7,248,051.82)		
	3 Amount received in the collection account related to the collection period	\$5,683,460.91		
	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	\$79,446.65		
	8 Guarantee Payments of Interest	\$1,024.72		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$146.43		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 <b>Ending Balance</b>	<b>\$5,764,078.71</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	\$191,964.22	\$191,964.22	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$454,505.77	\$454,505.77	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$3,604,996.13	\$3,604,996.13	\$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	\$218,738.72	\$218,738.72	\$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	\$1,293,873.87	\$1,293,873.87	\$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>\$5,764,078.71</b>	<b>\$5,764,078.71</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

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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)	\$5,764,078.71	\$5,764,078.71	\$0.00
<b>B.</b>	Administration Funds	\$646,469.99	\$5,117,608.72	\$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	\$5,117,608.72	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$5,117,608.72	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$377,068.08	\$4,740,540.64	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$330,378.62	\$4,410,162.02	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,410,162.02	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,410,162.02	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$346,416.17	\$4,063,745.85	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$409,937.92	\$3,653,807.93	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$333,009.20	\$3,320,798.73	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$342,246.72	\$2,978,552.01	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,978,552.01	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$19,642.14	\$2,958,909.87	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$573,196.00	\$2,385,713.87	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$327,959.28	\$2,057,754.59	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$545,142.00	\$1,512,612.59	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,512,612.59	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$3,604,996.13</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	\$1,512,612.59	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,512,612.59	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,512,612.59	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,512,612.59	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,512,612.59	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,512,612.59	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,512,612.59	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,512,612.59	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,512,612.59	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,512,612.59	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,512,612.59	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,512,612.59	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,512,612.59	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,512,612.59	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,512,612.59	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,512,612.59	\$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	\$89,357.00	\$1,423,255.59	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$129,381.72	\$1,293,873.87	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00	\$1,293,873.87	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>	<b>\$218,738.72</b>		
<b>F.</b>	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,293,873.87	\$0.00
<b>G.</b>	Allocation to Principal Account for scheduled Principal Payments	\$1,293,873.87	\$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	\$1,143,944.43
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$190,276.32
	5 Minus amounts required..ED..guarantee agencies	\$436,505.74
	6 Minus defaulted during the month	\$1,334.21
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.20%
	<b>Net Loan Rate</b>	<b>1.20%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$512,599,080.11
	2 Fund Balances	\$15,820,917.25
	3 Senior Notes Interest	\$277,322.73
	4 Senior Notes Outstanding	\$491,585,223.93
	<b>Senior Asset Percentage</b>	<b>107.44%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$512,599,080.11
	2 Fund Balances	\$15,820,917.25
	3 All Notes Interest	\$304,527.28
	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	1,094	\$5,271,672.57	1.04%
	2 UnSubsidized Stafford	1,087	\$8,159,761.61	1.61%
	3 Consolidation	27,870	\$493,972,074.70	97.35%
	<b>4 Total By Loan Type Distribution</b>	<b>30,051</b>	<b>\$507,403,508.88</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	443	\$7,914,965.67	1.56%
	4 Forbearance	699	\$16,567,142.40	3.27%
	5 Repayment	28,904	\$482,845,960.43	95.16%
	6 Claims	3	\$58,266.33	0.01%
<b>7 Total By Borrower Status Distribution</b>	<b>30,051</b>	<b>\$507,403,508.88</b>	<b>100.00%</b>	
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	29,839	\$506,828,928.99	99.89%
	2 Undergraduate	212	\$574,579.89	0.11%
	<b>3 Total By School Type Distribution</b>	<b>30,051</b>	<b>\$507,403,508.88</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: November 25, 2020

Collection Period: 10/01/20 to 10/31/20

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type			Consolidations		
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
<b>A. In-School</b>									
Current	1	\$6,901.00	0.13%	1	\$15,356.84	0.18%	193	\$3,932,872.13	0.79%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.13%</b>	<b>1</b>	<b>\$15,356.84</b>	<b>0.18%</b>	<b>193</b>	<b>\$3,932,872.13</b>	<b>0.79%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	827	\$3,860,092.35	71.74%	826	\$6,204,169.86	74.20%	25,758	\$445,317,470.45	89.26%
1-29 Days Delinquent	62	\$298,154.05	5.54%	65	\$384,377.81	4.60%	876	\$19,551,422.84	3.92%
30-59 Days Delinquent	30	\$148,379.50	2.76%	28	\$193,634.39	2.32%	246	\$6,693,182.97	1.34%
60-89 Days Delinquent	18	\$117,004.71	2.17%	19	\$228,901.43	2.74%	121	\$3,767,354.90	0.76%
90-119 Days Delinquent	6	\$18,550.74	0.34%	5	\$26,401.13	0.32%	8	\$208,432.98	0.04%
≥ 120 Days Delinquent	2	\$16,409.03	0.30%	5	\$44,941.56	0.54%	2	\$137,488.19	0.03%
<b>E. Deferment:</b>									
Current	70	\$358,495.99	6.66%	56	\$498,782.57	5.97%	124	\$3,413,502.87	0.68%
<b>F. Forbearance:</b>									
Current	78	\$556,901.59	10.35%	82	\$764,993.68	9.15%	539	\$15,825,607.34	3.17%
<b>G. Claims</b>	0	\$0.00	0.00%	0	\$0.00	0.00%	3	\$58,737.72	0.01%
<b>H. TOTAL REPAYMENT</b>	<b>1,093</b>	<b>\$5,373,987.96</b>	<b>99.87%</b>	<b>1,086</b>	<b>\$8,346,202.43</b>	<b>99.82%</b>	<b>27,677</b>	<b>\$494,973,200.26</b>	<b>99.21%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>1,094</b>	<b>\$5,380,888.96</b>	<b>100.00%</b>	<b>1,087</b>	<b>\$8,361,559.27</b>	<b>100.00%</b>	<b>27,870</b>	<b>\$498,906,072.39</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$512,648,520.62</b>				

# ACCESS GROUP, INC.

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

Report Date: November 25, 2020

Collection Period: 10/01/20 to 10/31/20

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>10/01/20 to 10/31/20 11/25/20</b>
<b>A.</b>	1 ABS Notes Outstanding	\$557,535,224
<b>B.</b>	1 Total Principal Balance	\$507,403,509
	2 Total Fund Accounts Balance	\$15,820,812
	3 Total Principal and Accrued Interest Balance	\$512,599,080
	4 Number of Loans	30,051
	5 Number of Borrowers	15,293
<b>C.</b>	1 Borrower Payments- Principal	\$4,490,984
	2 Borrower Payments- Interest	\$1,007,062
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$191,964
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	167
<b>F.</b>	1 Senior Notes Outstanding	\$491,585,224
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.20%
	6 Senior Asset Percentage	107.44%
	7 Subordinate Asset Percentage	94.72%



## ACCESS GROUP, INC.

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

#### Trend Analysis Report

October 31, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		December-19	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20
Reporting Date		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	11/25/2020
<b>A.</b>	1 Asset Backed Securities	\$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	\$557,535,224
<b>B.</b>	1 Total Principal Balance	\$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	\$507,403,509
	2 Total Fund Accounts Balance	\$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	\$15,820,812
	3 Total Principal and Accrued Interest Balance	\$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	\$512,599,080
	4 Number of Loans	31,871	31,651	31,466	31,311	31,176	31,002	30,822	30,633	30,449	30,249	30,051
	5 Number of Borrowers	16,187	16,078	15,982	15,905	15,834	15,755	15,670	15,581	15,484	15,393	15,293
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,490,984
	2 Borrower Payments- Interest	\$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	\$1,007,062
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$208,724	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736	\$191,964
	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%	2.79%	2.79%	2.79%	2.79%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	175	174	173	172	171	171	170	169	169	168	167
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$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	\$9,592,558	\$0	\$0	\$14,498,143	\$0	\$0	\$13,175,744	\$0	\$0	\$12,923,141	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.41%	2.26%	2.10%	0.89%	1.37%	1.11%	1.03%	1.01%	1.14%	1.11%	1.20%
	6 Senior Asset Percentage	107.04%	107.02%	107.01%	107.17%	107.05%	107.02%	107.30%	107.20%	107.20%	107.43%	107.44%
	7 Subordinate Asset Percentage	95.23%	95.21%	95.20%	95.05%	94.94%	94.93%	94.89%	94.81%	94.81%	94.72%	94.72%