

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 28, 2020
Collection Period: 11/01/20 to 11/30/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					October 31, 2020	Change	November 30, 2020		
1	Principal Balance				\$507,403,508.88	(\$3,850,374.35)	\$503,553,134.53		
2	Accrued Interest				\$5,245,011.74	\$60,418.39	\$5,305,430.13		
3	Accrued ISP				\$59,579.55	(\$29,215.44)	\$30,364.11		
4	Accrued SAP				(\$109,020.06)	\$54,808.67	(\$54,211.39)		
5	Total Principal And Accrued Interest Balance				\$512,599,080.11	(\$3,764,362.73)	\$508,834,717.38		
6	Fund Accounts Balance				\$15,820,812.04	\$3,162,287.95	\$18,983,099.99		
7	Total Student Loans And Fund Balance				\$528,419,892.15	(\$602,074.78)	\$527,817,817.37		
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]		167	(1)	166		
3	Number of Loans				30,051	(141)	29,910		
4	Number of Borrowers				15,293	(62)	15,231		
C. Notes and Certificates									
					11/30/2020	Balance	Balance	% of	
			CUSIP	Int. Rate	October 31, 2020	Change	November 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	9.57200%	\$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	11.05900%	\$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	11.08500%	\$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	2.92400%	\$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	10.65600%	\$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	10.96500%	\$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	8.58500%	\$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	2.06400%	\$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	8.30800%	\$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	10.96300%	\$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	Total Notes and Certificates				6.93423%	\$557,535,223.93	\$0.00	\$557,535,223.93	100.00%
D. Fund Balances									
					October 31, 2020	Change	November 30, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$508,738.84	\$2,758.15	\$511,496.99		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$5,949,597.35	(\$887,396.40)	\$5,062,200.95		
5	Debt Service Fund - Interest Account				\$368,582.96	\$2,753,052.33	\$3,121,635.29		
6	Debt Service Fund - Principal Account				\$6,131,811.89	\$1,293,873.87	\$7,425,685.76		
7	Total Fund Accounts Balance				\$15,820,812.04	\$3,162,287.95	\$18,983,099.99		

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		11/30/2020	11/30/2020	11/30/2020
1	Borrower Payments - Total	(\$3,920,535.14)	(\$3,842,166.35)	(\$78,368.79)
2	Claim Payments	\$0.00	\$0.00	\$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	Total Cash Principal Activity	(\$3,920,535.14)	(\$3,842,166.35)	(\$78,368.79)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$70,190.06	\$55,939.64	\$14,250.42
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	\$3.09	\$0.00	\$3.09
4b	Adjustments - Write-offs	(\$32.36)	(\$32.05)	(\$0.31)
4	Total Adjustments	(\$29.27)	(\$32.05)	\$2.78
5	Total Non-Cash Principal Activity	\$70,160.79	\$55,907.59	\$14,253.20
C.	Total Student Loan Principal Activity	(\$3,850,374.35)	(\$3,786,258.76)	(\$64,115.59)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$989,550.13)	(\$972,855.86)	(\$16,694.27)
2	Claim Payments	(\$82.80)	(\$82.80)	\$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	\$0.00	\$0.00	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	(\$46,065.43)	(\$43,426.33)	(\$2,639.10)
7	Special Allowance Payments (SAP)	\$79,656.40	\$83,993.66	(\$4,337.26)
8	Total Cash Interest Activity	(\$956,041.96)	(\$932,371.33)	(\$23,670.63)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,120,722.09	\$1,097,514.54	\$23,207.55
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,965.46	\$14,064.32	\$901.14
3	Special Allowance Payments - Accrued	(\$27,197.33)	(\$27,999.54)	\$802.21
4	Capitalized Interest	(\$70,190.06)	(\$55,939.64)	(\$14,250.42)
5a	Small Balance and Other Adjustments	(\$601.64)	(\$350.26)	(\$251.38)
5b	Adjustments - Write-offs	(\$0.04)	(\$0.04)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$1,884.53	\$1,805.02	\$79.51
5d	Other Adjustments - Special Allowance Payments (SAP)	\$2,349.60	\$1,258.75	\$1,090.85
5	Total Adjustments	\$3,632.45	\$2,713.47	\$918.98
6	Fee Accruals	\$120.97	\$100.88	\$20.09
7	Total Non-Cash Interest Activity	\$1,042,053.58	\$1,030,454.03	\$11,599.56
F.	Total Student Loan Interest Activity	\$86,011.62	\$98,082.70	(\$12,071.07)

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		November 30, 2020		
	1 Beginning Balance	\$5,764,078.71		
	2 Transfers to Other Funds	(\$5,764,078.71)		
	3 Amount received in the collection account related to the collection period	\$3,250,523.39		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$46,065.43		
	6 Federal Special Allowance Payments	(\$79,656.40)		
	7 Guarantee Payments of Principal	\$0.00		
	8 Guarantee Payments of Interest	\$82.80		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$105.21		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$3,217,120.43			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$190,276.32	\$190,276.32	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$453,056.19	\$453,056.19	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$772,181.01	\$772,181.01	\$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	\$23,305.10	\$23,305.10	\$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	\$1,778,301.81	\$1,778,301.81	\$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 Total Payments	\$3,217,120.43	\$3,217,120.43	\$0.00	

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
			Remaining Funds Balance	CAP I Account Used
A.	Total Available Funds (Collection Fund Account)	\$3,217,120.43	\$3,217,120.43	\$0.00
B.	Administration Funds	\$643,332.51	\$2,573,787.92	\$0.00
C.	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$2,573,787.92	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,573,787.92	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$98,021.04	\$2,475,766.88	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$42,923.76	\$2,432,843.12	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,432,843.12	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,432,843.12	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$45,997.10	\$2,386,846.02	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$45,245.46	\$2,341,600.56	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$73,930.33	\$2,267,670.23	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$72,330.24	\$2,195,339.99	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,195,339.99	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$21,606.36	\$2,173,733.63	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$33,969.00	\$2,139,764.63	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$220,806.72	\$1,918,957.91	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$117,351.00	\$1,801,606.91	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,801,606.91	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$772,181.01		
D.	Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00	\$1,801,606.91	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$1,801,606.91	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$1,801,606.91	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$1,801,606.91	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$1,801,606.91	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$1,801,606.91	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$1,801,606.91	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$1,801,606.91	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$1,801,606.91	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$1,801,606.91	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$1,801,606.91	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$1,801,606.91	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$1,801,606.91	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$1,801,606.91	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$1,801,606.91	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$1,801,606.91	\$0.00
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$0.00	\$1,801,606.91	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$23,305.10	\$1,778,301.81	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00	\$1,778,301.81	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$23,305.10		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$1,778,301.81	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$1,778,301.81	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00
M.	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		
A.	Net Loan Rate	
	1 ARC outstanding aggregate principal	\$503,350,000.00
	2 Interest net of FRN allocation	\$1,134,538.98
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$188,832.43
	5 Minus amounts required..ED..guarantee agencies	\$433,260.85
	6 Minus defaulted during the month	\$952.53
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.19%
	Net Loan Rate	1.19%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$508,834,717.38
	2 Fund Balances	\$18,983,239.00
	3 Senior Notes Interest	\$1,826,495.34
	4 Senior Notes Outstanding	\$491,585,223.93
	Senior Asset Percentage	107.00%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$508,834,717.38
	2 Fund Balances	\$18,983,239.00
	3 All Notes Interest	\$1,943,315.10
	4 All Notes Outstanding	\$557,535,223.93
	Subordinate Asset Percentage	94.32%

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VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics				
		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Subsidized Stafford	1,092	\$5,245,271.83	1.04%
	2 UnSubsidized Stafford	1,085	\$8,122,046.76	1.61%
	3 Consolidation	27,733	\$490,185,815.94	97.35%
	4 Total By Loan Type Distribution	29,910	\$503,553,134.53	100.00%
B.	Borrower Status Distribution:			
	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	440	\$7,729,768.72	1.54%
	4 Forbearance	701	\$16,503,972.44	3.28%
	5 Repayment	28,759	\$479,196,878.25	95.16%
	6 Claims	8	\$105,341.07	0.02%
7 Total By Borrower Status Distribution	29,910	\$503,553,134.53	100.00%	
C.	School Type Distribution:			
	1 Graduate	29,698	\$502,981,806.03	99.89%
	2 Undergraduate	212	\$571,328.50	0.11%
	3 Total By School Type Distribution	29,910	\$503,553,134.53	100.00%

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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 (%)				
A.	INTERIM:									
	In-School									
	Current	1	\$6,901.00	0.13%	1	\$15,372.28	0.18%	187	\$3,858,662.61	0.78%
B.	Grace									
	Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C.	TOTAL INTERIM	1	\$6,901.00	0.13%	1	\$15,372.28	0.18%	187	\$3,858,662.61	0.78%
D.	REPAYMENT:									
	Active									
	Current	800	\$3,660,990.87	68.40%	806	\$5,813,168.71	69.89%	25,544	\$439,600,385.18	88.77%
	1-29 Days Delinquent	78	\$453,719.22	8.48%	75	\$707,887.05	8.51%	953	\$21,543,299.32	4.35%
	30-59 Days Delinquent	21	\$119,708.18	2.24%	17	\$137,305.12	1.65%	148	\$3,833,101.62	0.77%
	60-89 Days Delinquent	18	\$105,983.63	1.98%	16	\$144,421.55	1.74%	164	\$4,536,817.72	0.92%
	90-119 Days Delinquent	11	\$65,689.51	1.23%	11	\$122,055.00	1.47%	75	\$2,364,211.37	0.48%
	≥ 120 Days Delinquent	6	\$23,723.66	0.44%	8	\$57,425.46	0.69%	8	\$284,519.16	0.06%
E.	Deferment:									
	Current	74	\$373,680.04	6.98%	61	\$540,253.82	6.49%	118	\$3,251,330.11	0.66%
F.	Forbearance:									
	Current	82	\$536,648.25	10.03%	88	\$770,294.62	9.26%	531	\$15,824,379.50	3.20%
G.	Claims	1	\$5,190.38	0.10%	2	\$9,944.14	0.12%	5	\$91,495.58	0.02%
H.	TOTAL REPAYMENT	1,091	\$5,345,333.74	99.87%	1,084	\$8,302,755.47	99.82%	27,546	\$491,329,539.56	99.22%
I.	TOTAL PORTFOLIO	1,092	\$5,352,234.74	100.00%	1,085	\$8,318,127.75	100.00%	27,733	\$495,188,202.17	100.00%
J.	GRAND TOTAL					\$508,858,564.66				

ACCESS GROUP, INC.

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

Report Date: December 28, 2020

Collection Period: 11/01/20 to 11/30/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/20 to 11/30/20 12/28/20
A.	1 ABS Notes Outstanding	\$557,535,224
B.	1 Total Principal Balance	\$503,553,135
	2 Total Fund Accounts Balance	\$18,983,100
	3 Total Principal and Accrued Interest Balance	\$508,834,717
	4 Number of Loans	29,910
	5 Number of Borrowers	15,231
C.	1 Borrower Payments- Principal	\$3,920,535
	2 Borrower Payments- Interest	\$989,550
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$190,276
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	166
F.	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	1.19%
	6 Senior Asset Percentage	107.00%
	7 Subordinate Asset Percentage	94.32%

ACCESS GROUP, INC.

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

Trend Analysis Report

November 30, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	January-20	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20
	Reporting Date	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	12/28/2020
A.	1 Asset Backed Securities	\$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	\$557,535,224
B.	1 Total Principal Balance	\$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	\$503,553,135
	2 Total Fund Accounts Balance	\$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	\$18,983,100
	3 Total Principal and Accrued Interest Balance	\$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	\$508,834,717
	4 Number of Loans	31,651	31,466	31,311	31,176	31,002	30,822	30,633	30,449	30,249	30,051	29,910
	5 Number of Borrowers	16,078	15,982	15,905	15,834	15,755	15,670	15,581	15,484	15,393	15,293	15,231
C.	1 Borrower Payments- Principal	\$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	\$3,920,535
	2 Borrower Payments- Interest	\$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	\$989,550
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$206,919	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736	\$191,964	\$190,276
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.78%	2.78%	2.79%	2.79%	2.79%	2.79%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	174	173	172	171	171	170	169	169	168	167	166
F.	1 Senior Notes Outstanding	\$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	\$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	\$0	\$14,498,143	\$0	\$0	\$13,175,744	\$0	\$0	\$12,923,141	\$0	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.26%	2.10%	0.89%	1.37%	1.11%	1.03%	1.01%	1.14%	1.11%	1.20%	1.19%
	6 Senior Asset Percentage	107.02%	107.01%	107.17%	107.05%	107.02%	107.30%	107.20%	107.20%	107.43%	107.44%	107.00%
	7 Subordinate Asset Percentage	95.21%	95.20%	95.05%	94.94%	94.93%	94.89%	94.81%	94.81%	94.72%	94.72%	94.32%