

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: December 28, 2020

Collection Period: 09/01/20 to 11/30/20

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						August 31, 2020	Change	November 30, 2020	
1	Principal Balance					\$24,093,896.12	(\$2,077,370.85)	\$22,016,525.27	
2	Accrued Interest					\$83,002.68	\$5,751.64	\$88,754.32	
3	Total Principal And Accrued Interest Balance					\$24,176,898.80	(\$2,071,619.21)	\$22,105,279.59	
4	Fund Accounts Balance					\$2,660,508.13	(\$140,330.31)	\$2,520,177.82	
5	Total Student Loans And Fund Balance					\$26,837,406.93	(\$2,211,949.52)	\$24,625,457.41	
B. Student Loan Portfolio and Fund Balance									
						August 31, 2020	Change	November 30, 2020	
1	Loan Reserve Trust Balance					\$75,185.70	\$65,988.43	\$141,174.13	
2	Weighted Average Coupon (WAC)					2.93%	-0.10%	2.83%	
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]			50	(2)	48	
4	Number of Loans					5,488	(217)	5,271	
5	Number of Borrowers					5,156	(194)	4,962	
C. Notes and Certificates									
						11/30/2020	Balance	Balance	Balance
			CUSIP	Interest Rate		August 31, 2020	Change	November 30, 2020	% of O/S Securities
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	1.73300%	\$13,150,000.00	\$0.00	\$13,150,000.00	55.3%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.42500%	\$12,850,000.00	(\$2,200,000.00)	\$10,650,000.00	44.7%
4	Total Notes and Certificates				1.59518%	\$26,000,000.00	(\$2,200,000.00)	\$23,800,000.00	100.0%
D. Fund Accounts Balance									
						August 31, 2020	Change	November 30, 2020	
1	Capitalized Interest Account					\$0.00	\$0.00	\$0.00	
2	Collection Account					\$2,660,508.13	(\$140,330.31)	\$2,520,177.82	
3	Total Fund Accounts Balance					\$2,660,508.13	(\$140,330.31)	\$2,520,177.82	

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	November 30, 2020		
1	Borrower Payments - Total		(2,036,292.07)
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		(2,036,292.07)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		(1,334.35)
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$6,306.03)	
4b	Adjustments - Write-offs	(\$33,438.40)	
4	Total Adjustments		(\$39,744.43)
5	Total Non-Cash Principal Activity		(\$41,078.78)
C. Total Student Loan Principal Activity			(2,077,370.85)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(164,178.57)
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		(164,178.57)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$164,203.73
2	Capitalized Interest		\$1,334.35
3a	Small Balance and Other Adjustments	\$6,132.79	
3b	Adjustments - Write-offs	(\$1,740.66)	
3	Total Adjustments		\$4,392.13
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$169,930.21
F. Total Student Loan Interest Activity			\$5,751.64

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		November 30, 2020		
	1 Beginning Balance	\$2,406,437.30		
	2 Transfers to Other Funds	(\$2,391,163.59)		
	3 Amount received in the collection account related to the collection period	\$2,233,048.15		
	4 Earnings	\$50.34		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$33,438.40		
	7 Guarantee Payments of Interest	\$1,695.66		
	8 Recoveries	\$15,178.24		
	9 Misc. Payments Received/Due	\$0.00		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
13 Ending Balance	\$2,298,684.50			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	
	1a Administrative Allowance	\$60,234.74	\$60,234.74	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$1,553.61	\$1,553.61	\$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	\$58,528.02	\$58,528.02	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$38,976.87	\$38,976.87	\$0.00
	6 Payment of Principal Distribution Amount	\$2,092,794.55	\$2,050,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$46,596.71	\$46,596.71	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$2,298,684.50	\$2,255,889.95	\$0.00	

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IV. Series 2002-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$2,298,684.50	\$2,298,684.50	
B.	First	Administrative Allowance	\$61,788.35	\$2,236,896.15	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,236,896.15	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$58,528.02	\$2,178,368.13	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$58,528.02		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,178,368.13	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,178,368.13	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$2,178,368.13	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$38,976.87	\$2,139,391.26	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$2,139,391.26	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,139,391.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$2,050,000.00	\$89,391.26	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$2,050,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$89,391.26	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$89,391.26	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$89,391.26	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$89,391.26	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$89,391.26	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$89,391.26	\$0.00

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	November 30, 2020	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$23,800,000.00	
	3 Amount of Accrued Interest	\$155,886.58	
	4 Plus investment earnings and late fees	\$49.24	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$24,768.59	
	7 Minus Notes fees expected during current Interest Period	\$1,553.61	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.18%	
	Net Loan Rate	2.18%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$22,105,279.59	\$22,105,279.59
	2 Fund Balances	\$2,520,194.97	\$221,510.47
	3 Senior Notes Interest and Fees Accrued	\$43,703.90	\$43,703.90
	4 Senior Notes Outstanding	\$13,150,000.00	\$13,150,000.00
	186.93%	169.45%	
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$22,105,279.59	\$22,105,279.59
	2 Fund Balances	\$2,520,194.97	\$221,510.47
	3 All Notes Interest and Fees Accrued	\$73,356.01	\$73,356.01
	4 All Notes Outstanding	\$23,800,000.00	\$21,750,000.00
	103.16%	102.31%	

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,271	\$22,016,525.27	100.00%
	2 Total By Loan Type Distribution	5,271	\$22,016,525.27	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.09%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	171	\$1,057,910.92	4.81%
	5 Repayment	5,097	\$20,933,027.74	95.08%
	6 Interim Charge-Offs	1	\$5,586.61	0.03%
	7 Total By Borrower Status Distribution	5,271	\$22,016,525.27	100.00%
C.	School Type Distribution:			
	1 Graduate	5,269	\$22,006,652.30	99.96%
	2 Undergraduate	2	\$9,872.97	0.04%
	3 Total By Loan Type Distribution	5,271	\$22,016,525.27	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	2	\$35,465.88	0.16%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$35,465.88	0.16%
D.	REPAYMENT:			
	Active			
	Current	4718	\$19,167,292.59	86.71%
	1-29 Days Delinquent	275	\$1,247,780.27	5.64%
	30-59 Days Delinquent	70	\$338,269.28	1.53%
	60-89 Days Delinquent	19	\$108,240.62	0.49%
	90-119 Days Delinquent	5	\$18,194.54	0.08%
	120-149 Days Delinquent	7	\$59,443.85	0.27%
	150-179 Days Delinquent	3	\$47,028.32	0.21%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	171	\$1,077,826.17	4.88%
G.	Interim Charge-Offs	1	\$5,738.07	0.03%
H.	TOTAL REPAYMENT	5,269	\$22,069,813.71	99.84%
I.	TOTAL PORTFOLIO	5,271	\$22,105,279.59	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$23,800,000
B.	1 Total Private Principal Outstanding Balance	\$22,016,525
	2 Total Fund Accounts Balance	\$2,520,178
	3 Total Principal and Accrued Interest Balance	\$22,105,280
	4 Number of Loans	5,271
	5 Number of Borrowers	4,962
C.	1 Borrower Payments- Principal	\$2,036,292
	2 Borrower Payments- Interest	\$164,179
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$60,235
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$141,174
	2 Weighted Average Coupon (WAC)	2.83%
	3 Weighted Average Remaining Maturity (WARM)	48
F.	1 Senior Notes Outstanding	\$13,150,000
	2 Subordinate Note Outstanding	\$10,650,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$2,200,000.00
	5 Net Loan Rate	2.18%
	6 Senior Asset Percentage	186.93%
	7 Subordinate Asset Percentage	103.16%

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Portfolio Trend Analysis Report

November 30, 2020

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	November-19	February-20	May-20	August-20	November-20
	Reporting Date	12/26/2019	3/25/2020	6/25/2020	9/25/2020	12/28/2020
A.	1 Asset Backed Securities	\$33,050,000	\$30,700,000	\$28,250,000	\$26,000,000	\$23,800,000
B.	1 Total Private Principal Balance	\$30,756,778	\$28,343,707	\$26,277,312	\$24,093,896	\$22,016,525
	2 Total Fund Accounts Balance	\$3,021,733	\$3,079,172	\$2,694,525	\$2,660,508	\$2,520,178
	3 Total Principal and Accrued Interest Balance	\$30,865,629	\$28,438,791	\$26,383,511	\$24,176,899	\$22,105,280
	4 Number of Loans	6,144	5,910	5,722	5,488	5,271
	5 Number of Borrowers	5,754	5,539	5,373	5,156	4,962
C.	1 Borrower Payments- Principal	\$2,372,854	\$2,305,137	\$2,053,737	\$2,103,867	\$2,036,292
	2 Borrower Payments- Interest	\$394,532	\$346,831	\$263,459	\$218,332	\$164,179
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$83,172	\$76,892	\$70,859	\$65,693	\$60,235
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$65,947	\$55,754	\$80,378	\$75,186	\$141,174
	2 Weighted Average Coupon (WAC)	4.71%	4.46%	3.87%	2.93%	2.83%
	3 Weighted Average Remaining Maturity (WARM)	57	55	52	50	48
F.	1 Senior Notes Outstanding	\$17,950,000	\$15,600,000	\$13,150,000	\$13,150,000	\$13,150,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$15,100,000	\$12,850,000	\$10,650,000
	3 Senior Principal Distribution Amount	\$2,600,000	\$2,350,000	\$2,450,000	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$2,250,000	\$2,200,000
	5 Net Loan Rate	4.14%	3.87%	3.23%	2.15%	2.18%
	6 Senior Asset Percentage	188.13%	201.42%	220.77%	203.74%	186.93%
	7 Subordinate Asset Percentage	101.90%	102.04%	102.54%	102.88%	103.16%