

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 25, 2021

Collection Period: 12/01/20 to 12/31/20

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2020	Change	December 31, 2020		
1	Principal Balance				\$503,553,134.53	(\$5,049,559.56)	\$498,503,574.97		
2	Accrued Interest				\$5,305,430.13	(\$7,676.96)	\$5,297,753.17		
3	Accrued ISP				\$30,364.11	\$14,286.13	\$44,650.24		
4	Accrued SAP				(\$54,211.39)	(\$26,778.19)	(\$80,989.58)		
5	Total Principal And Accrued Interest Balance				\$508,834,717.38	(\$5,069,728.59)	\$503,764,988.80		
6	Fund Accounts Balance				\$18,983,099.99	(\$6,633,197.07)	\$12,349,902.92		
7	Total Student Loans And Fund Balance				\$527,817,817.37	(\$11,702,925.66)	\$516,114,891.72		
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]		166	0	166		
3	Number of Loans				29,910	(199)	29,711		
4	Number of Borrowers				15,231	(97)	15,134		
C. Notes and Certificates									
					12/31/2020	Balance	Balance	% of	
			CUSIP	Int. Rate	November 30, 2020	Change	December 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	2.39300%	\$53,400,000.00	\$0.00	\$53,400,000.00	9.74%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC	00432CAN1	1.43300%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.12%
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	4.33%
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	1.47000%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.45%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC	00432CBA8	0.72400%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.45%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC	00432CBB6	2.13100%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.45%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC	00432CBC4	2.31100%	\$40,800,000.00	\$0.00	\$40,800,000.00	7.44%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC	00432CBE0	1.39300%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.59%
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	0.46100%	\$54,185,223.93	(\$9,203,987.57)	\$44,981,236.36	8.20%
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3	ARC	00432CBP5	0.72400%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.85%
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4	ARC	00432CBQ3	4.88100%	\$51,600,000.00	\$0.00	\$51,600,000.00	9.41%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5	ARC	00432CBR1	2.35900%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.85%
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	4.10%
20	Total Notes and Certificates				1.74191%	\$557,535,223.93	(\$9,203,987.57)	\$548,331,236.36	100.00%
D. Fund Balances									
					November 30, 2020	Change	December 31, 2020		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$511,496.99	(\$452,006.73)	\$59,490.26		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$5,062,200.95	\$3,442,247.79	\$8,504,448.74		
5	Debt Service Fund - Interest Account				\$3,121,635.29	(\$2,197,799.17)	\$923,836.12		
6	Debt Service Fund - Principal Account				\$7,425,685.76	(\$7,425,638.96)	\$46.80		
7	Total Fund Accounts Balance				\$18,983,099.99	(\$6,633,197.07)	\$12,349,902.92		

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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
		12/31/2020	12/31/2020	12/31/2020
1	Borrower Payments - Total	(\$5,138,380.79)	(\$5,021,205.32)	(\$117,175.47)
2	Claim Payments	(\$57,461.57)	(\$42,549.27)	(\$14,912.30)
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	(\$5,195,842.36)	(\$5,063,754.59)	(\$132,087.77)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$147,361.94	\$136,156.04	\$11,205.90
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	(\$1,044.23)	(\$1,044.23)	\$0.00
4b	Adjustments - Write-offs	(\$34.91)	(\$17.00)	(\$17.91)
4	Total Adjustments	(\$1,079.14)	(\$1,061.23)	(\$17.91)
5	Total Non-Cash Principal Activity	\$146,282.80	\$135,094.81	\$11,187.99
C.	Total Student Loan Principal Activity	(\$5,049,559.56)	(\$4,928,659.78)	(\$120,899.78)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$1,007,346.20)	(\$988,816.49)	(\$18,529.71)
2	Claim Payments	(\$401.59)	(\$312.35)	(\$89.24)
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	(\$15.29)	(\$15.29)	\$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	Total Cash Interest Activity	(\$1,007,763.08)	(\$989,144.13)	(\$18,618.95)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,148,818.41	\$1,125,083.38	\$23,735.03
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,286.13	\$13,373.23	\$912.90
3	Special Allowance Payments - Accrued	(\$26,778.19)	(\$27,692.98)	\$914.79
4	Capitalized Interest	(\$147,361.94)	(\$136,156.04)	(\$11,205.90)
5a	Small Balance and Other Adjustments	(\$1,052.63)	(\$810.11)	(\$242.52)
5b	Adjustments - Write-offs	(\$0.04)	\$0.01	(\$0.05)
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	(\$1,052.67)	(\$810.10)	(\$242.57)
6	Fee Accruals	(\$317.68)	(\$272.50)	(\$45.18)
7	Total Non-Cash Interest Activity	\$987,594.05	\$973,524.99	\$14,069.06
F.	Total Student Loan Interest Activity	(\$20,169.03)	(\$15,619.14)	(\$4,549.89)

ACCESS GROUP, INC.

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

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2020		
	1 Beginning Balance	\$3,217,120.43		
	2 Transfers to Other Funds	(\$3,217,120.43)		
	3 Amount received in the collection account related to the collection period	\$7,678,079.40		
	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	\$57,461.57		
	8 Guarantee Payments of Interest	\$401.59		
	9 Misc. Payments Received/Due	\$455,623.77		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$139.01		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$8,191,705.34		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$188,832.43	\$188,832.43	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$449,038.75	\$449,038.75	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$267,276.94	\$267,276.94	\$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	\$120.90	\$120.90	\$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	\$3,748,227.36	\$3,748,227.36	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,538,208.96	\$3,538,208.96	\$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	\$8,191,705.34	\$8,191,705.34	\$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)	\$8,191,705.34	\$8,191,705.34	\$0.00
B.	Administration Funds	\$637,871.18	\$7,553,834.16	\$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	\$7,553,834.16	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,553,834.16	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$30,042.84	\$7,523,791.32	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$22,063.25	\$7,501,728.07	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,501,728.07	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,501,728.07	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$23,153.78	\$7,478,574.29	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$7,478,574.29	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$19,085.12	\$7,459,489.17	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$22,970.40	\$7,436,518.77	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,436,518.77	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$16,128.27	\$7,420,390.50	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$36,062.00	\$7,384,328.50	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$60,929.28	\$7,323,399.22	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$36,842.00	\$7,286,557.22	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,286,557.22	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$267,276.94		
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	\$7,286,557.22	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$7,286,557.22	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$7,286,557.22	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$7,286,557.22	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$7,286,557.22	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$7,286,557.22	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$7,286,557.22	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$7,286,557.22	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$7,286,557.22	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$7,286,557.22	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$7,286,557.22	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$7,286,557.22	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$7,286,557.22	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$7,286,557.22	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$7,286,557.22	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$7,286,557.22	\$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	\$7,286,557.22	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$120.90	\$7,286,436.32	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00	\$7,286,436.32	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$120.90		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$7,286,436.32	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$3,748,227.36	\$3,538,208.96	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,538,208.96	\$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	\$1,122,868.07
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$186,938.84
	5 Minus amounts required..ED..guarantee agencies	\$428,955.78
	6 Minus defaulted during the month	\$5,033.08
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.17%
	Net Loan Rate	1.17%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$503,764,988.80
	2 Fund Balances	\$12,349,999.89
	3 Senior Notes Interest	\$566,954.20
	4 Senior Notes Outstanding	\$482,381,236.36
	Senior Asset Percentage	106.88%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$503,764,988.80
	2 Fund Balances	\$12,349,999.89
	3 All Notes Interest	\$589,477.14
	4 All Notes Outstanding	\$548,331,236.36
	Subordinate Asset Percentage	94.02%

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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	1,081	\$5,206,978.66	1.04%
	2 UnSubsidized Stafford	1,076	\$8,039,440.15	1.61%
	3 Consolidation	27,554	\$485,257,156.16	97.34%
	4 Total By Loan Type Distribution	29,711	\$498,503,574.97	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	412	\$7,370,450.69	1.48%
	4 Forbearance	582	\$13,061,930.22	2.62%
	5 Repayment	28,704	\$477,757,608.05	95.84%
	6 Claims	11	\$296,411.96	0.06%
7 Total By Borrower Status Distribution	29,711	\$498,503,574.97	100.00%	
C.	School Type Distribution:			
	1 Graduate	29,506	\$497,938,499.19	99.89%
	2 Undergraduate	205	\$565,075.78	0.11%
	3 Total By School Type Distribution	29,711	\$498,503,574.97	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Status	Subsidized Stafford			Unsubsidized Stafford			Consolidations		
	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. In-School									
Current	1	\$6,901.00	0.13%	1	\$15,388.24	0.19%	169	\$3,417,518.24	0.70%
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	\$15,388.24	0.19%	169	\$3,417,518.24	0.70%
D. REPAYMENT:									
Active									
Current	830	\$3,881,066.35	73.03%	840	\$6,174,825.96	75.04%	25,535	\$440,249,398.70	89.80%
1-29 Days Delinquent	49	\$250,018.88	4.70%	47	\$363,107.13	4.41%	875	\$19,100,708.98	3.90%
30-59 Days Delinquent	23	\$135,996.56	2.56%	20	\$134,257.21	1.63%	186	\$4,397,137.64	0.90%
60-89 Days Delinquent	9	\$58,440.38	1.10%	6	\$63,853.52	0.78%	74	\$2,290,513.86	0.47%
90-119 Days Delinquent	9	\$44,325.84	0.83%	9	\$65,353.00	0.79%	91	\$2,643,253.49	0.54%
≥ 120 Days Delinquent	15	\$77,043.44	1.45%	16	\$137,558.15	1.67%	70	\$2,233,421.91	0.46%
E. Deferment:									
Current	65	\$326,536.33	6.14%	53	\$448,552.31	5.45%	125	\$3,464,296.44	0.71%
F. Forbearance:									
Current	80	\$533,715.75	10.04%	84	\$826,144.78	10.04%	418	\$12,161,067.41	2.48%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	11	\$300,926.64	0.06%
H. TOTAL REPAYMENT	1,080	\$5,307,143.53	99.87%	1,075	\$8,213,652.06	99.81%	27,385	\$486,840,725.07	99.30%
I. TOTAL PORTFOLIO	1,081	\$5,314,044.53	100.00%	1,076	\$8,229,040.30	100.00%	27,554	\$490,258,243.31	100.00%
J. GRAND TOTAL					\$503,801,328.14				

ACCESS GROUP, INC.

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

Report Date: January 25, 2021

Collection Period: 12/01/20 to 12/31/20

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/20 to 12/31/20 01/25/21
A.	1 ABS Notes Outstanding	\$548,331,236
B.	1 Total Principal Balance	\$498,503,575
	2 Total Fund Accounts Balance	\$12,349,903
	3 Total Principal and Accrued Interest Balance	\$503,764,989
	4 Number of Loans	29,711
	5 Number of Borrowers	15,134
C.	1 Borrower Payments- Principal	\$5,138,381
	2 Borrower Payments- Interest	\$1,007,346
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$188,832
	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	\$482,381,236
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$9,203,988
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.17%
	6 Senior Asset Percentage	106.88%
	7 Subordinate Asset Percentage	94.02%

ACCESS GROUP, INC.

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

Trend Analysis Report

December 31, 2020

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	February-20	March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20
	Reporting Date	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	1/25/2021
A.	1 Asset Backed Securities	\$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	\$548,331,236
B.	1 Total Principal Balance	\$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	\$498,503,575
	2 Total Fund Accounts Balance	\$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	\$12,349,903
	3 Total Principal and Accrued Interest Balance	\$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	\$503,764,989
	4 Number of Loans	31,466	31,311	31,176	31,002	30,822	30,633	30,449	30,249	30,051	29,910	29,711
	5 Number of Borrowers	15,982	15,905	15,834	15,755	15,670	15,581	15,484	15,393	15,293	15,231	15,134
C.	1 Borrower Payments- Principal	\$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	\$5,138,381
	2 Borrower Payments- Interest	\$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	\$1,007,346
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$204,990	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736	\$191,964	\$190,276	\$188,832
	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%	2.79%	2.79%	2.79%	2.79%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	173	172	171	171	170	169	169	168	167	166	166
F.	1 Senior Notes Outstanding	\$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	\$482,381,236
	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	\$14,498,143	\$0	\$0	\$13,175,744	\$0	\$0	\$12,923,141	\$0	\$0	\$9,203,988
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.10%	0.89%	1.37%	1.11%	1.03%	1.01%	1.14%	1.11%	1.20%	1.19%	1.17%
	6 Senior Asset Percentage	107.01%	107.17%	107.05%	107.02%	107.30%	107.20%	107.20%	107.43%	107.44%	107.00%	106.88%
	7 Subordinate Asset Percentage	95.20%	95.05%	94.94%	94.93%	94.89%	94.81%	94.81%	94.72%	94.72%	94.32%	94.02%