

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2021
Collection Period: 12/01/2020 to 12/31/2020

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						November 30, 2020	Change	December 31, 2020	
1	Principal Balance					\$75,465,334.31	(\$1,827,667.32)	\$73,637,666.99	
2	Accrued Interest					\$323,726.08	\$2,614.35	\$326,340.43	
3	Total Principal And Accrued Interest Balance					\$75,789,060.39	(\$1,825,052.97)	\$73,964,007.42	
4	Fund Accounts Balance					\$4,433,475.58	(\$33,554.92)	\$4,399,920.66	
5	Total Student Loans And Fund Balance					\$80,222,535.97	(\$1,858,607.89)	\$78,363,928.08	
B. Student Loan Portfolio and Fund Balance									
						November 30, 2020	Change	December 31, 2020	
1	Weighted Average Coupon (WAC)					3.31%	0.00%	3.31%	
2	Weighted Average Remaining Maturity (WARM)					71	(3)	68	[includes in-school period]
3	Number of Loans					12,139	(155)	11,984	
4	Number of Borrowers					10,470	(130)	10,340	
C. Notes and Certificates									
						12/31/2020	Balance	Balance	Balance
			CUSIP	Interest Rate		November 30, 2020	Change	December 31, 2020	% of O/S Securities
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9	1.65300%	\$42,500,000.00	\$0.00	\$42,500,000.00	55.6%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	2.71000%	\$35,800,000.00	(\$1,850,000.00)	\$33,950,000.00	44.4%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
7	Total Notes and Certificates				2.12239%	\$78,300,000.00	(\$1,850,000.00)	\$76,450,000.00	100.0%
D. Fund Accounts Balance									
						November 30, 2020	Change	December 31, 2020	
1	Capitalized Interest Account					\$400,000.00	\$0.00	\$400,000.00	
2	Pre-Funding Account					\$0.00	\$0.00	\$0.00	
3	Admin Account					\$155,055.69	(\$67,889.27)	\$87,166.42	
4	Collection Account					\$1,883,221.51	\$852,201.37	\$2,735,422.88	
5	Class A-1 Interest Account					\$0.00	\$0.00	\$0.00	
6	Class A-1 Principal Account					\$0.00	\$0.00	\$0.00	
7	Class A-2 Interest Account					\$0.00	\$0.00	\$0.00	
8	Class A-2 Principal Account					\$0.00	\$0.00	\$0.00	
9	Class A-3 Interest Account					\$0.00	\$0.00	\$0.00	
10	Class A-3 Principal Account					\$1.52	\$0.00	\$1.52	
11	Class A-4 Interest Account					\$53,448.00	\$442.13	\$53,890.13	
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00	
13	Class B-1 Interest Account					\$77,507.09	(\$7,101.49)	\$70,405.60	
14	Class B-1 Principal Account					\$1,864,241.77	(\$811,207.66)	\$1,053,034.11	
15	Class B-2 Interest Account					\$0.00	\$0.00	\$0.00	
16	Class B-2 Principal Account					\$0.00	\$0.00	\$0.00	
17	Total Fund Accounts Balance					\$4,433,475.58	(\$33,554.92)	\$4,399,920.66	

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II. Series 2004-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	December 31, 2020		
1	Borrower Payments - Total		(\$1,816,562.74)
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		(\$1,816,562.74)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$2,565.92
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$964.94)	
4b	Adjustments - Write-offs	(\$12,705.56)	
4	Total Adjustments		(\$13,670.50)
5	Total Non-Cash Principal Activity		(\$11,104.58)
C. Total Student Loan Principal Activity			(\$1,827,667.32)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$220,935.88)
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		(\$220,935.88)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$225,690.63
2	Capitalized Interest		(\$2,565.92)
3a	Small Balance and Other Adjustments	\$755.06	
3b	Adjustments - Write-offs	(\$329.54)	
3	Total Adjustments		\$425.52
4	Fee Accruals		\$0.00
5	Total Non-Cash Interest Activity		\$223,550.23
F. Total Student Loan Interest Activity			\$2,614.35

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	Beginning Balance	December 31, 2020		
	Transfers to Other Funds	\$1,339,164.50		
	1a Amount received in the collection account related to the collection period	(\$1,339,164.50)		
	1b Earnings	\$2,390,412.65		
	1c Recoveries	\$32.93		
	1d Misc. Payments Received/Due	\$85,995.40		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$67,838.92		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related collection period	\$0.00		
	Ending Balance	\$2,544,279.90		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$62,887.78	\$62,887.78	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$2,052.56	\$2,052.56	\$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	\$0.00	\$0.00	\$0.00
	2c Payment of Interest Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	2d Payment of Interest Distribution Amount on Senior Notes; Class A-4	\$52,904.00	\$52,904.00	\$0.00
	3a Payment of Principal Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Distribution Amount on Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	3c Payment of Principal Distribution Amount on Senior Notes; Class A-3	\$0.00	\$0.00	\$0.00
	3d Payment of Principal Distribution Amount on Senior Notes; Class A-4	\$0.00	\$0.00	\$0.00
	4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1	\$69,149.22	\$69,149.22	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2	\$0.00	\$0.00	\$0.00	
5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$0.00	\$0.00	
5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$0.00	\$0.00	
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00	\$0.00	
7 Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00	\$0.00	
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes	\$0.00	\$0.00	\$0.00	
10 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,235,557.68	\$2,235,557.68	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$121,728.66	\$121,728.66	\$0.00	
Total Payments	\$2,544,279.90	\$2,544,279.90	\$0.00	

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IV. Series 2004-A Notes Waterfall for Distributions					
			Remaining Funds Balance	CAPI Account Used	
A.		Total Available Funds (Collection Fund Account)	\$2,544,279.90	\$2,544,279.90	\$0.00
B.	First	Administration Allowance	\$64,940.34	\$2,479,339.56	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$2,479,339.56	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,479,339.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,479,339.56	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$52,904.00	\$2,426,435.56	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$52,904.00		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$2,426,435.56	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,426,435.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,426,435.56	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,426,435.56	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$69,149.22	\$2,357,286.34	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$2,357,286.34	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,357,286.34	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,357,286.34	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,357,286.34	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,357,286.34	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$2,357,286.34	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,357,286.34	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,235,557.68	\$121,728.66	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$121,728.66	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance	\$0.00		
2 ARC Notes outstanding Balance	\$76,450,000.00		
3 Amount of Accrued Interest	\$203,411.29		
4 Plus investment earnings and late fees	\$29.80		
5 Minus Amount of interest on FRN	\$0.00		
6 Minus portion of Administrative allowance	\$27,614.13		
7 Minus Notes fees expected during current Interest Period	\$2,052.56		
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.73%		
Net Loan Rate	2.73%		
B. Senior Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$73,964,007.42	\$73,964,007.42	
2 Fund Balances	\$4,399,920.66	\$3,039,087.95	
3 Senior Notes Interest and Fees Accrued	\$33,627.26	\$33,627.26	
4 Senior Notes Outstanding	\$42,500,000.00	\$42,500,000.00	
Senior Asset Percentage	184.31%	181.10%	
C. Subordinate Asset Percentage			
	Pre-Distribution	Post-Distribution	
1 Student Loan Portfolio Balance	\$73,964,007.42	\$73,964,007.42	
2 Fund Balances	\$4,399,920.66	\$3,039,087.95	
3 All Notes Interest and Fees Accrued	\$95,095.37	\$95,095.37	
4 All Notes Outstanding	\$76,450,000.00	\$75,400,000.00	
Subordinate Asset Percentage	102.38%	102.00%	

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	11,984	\$73,637,666.99	100.00%
	2 Total By Loan Type Distribution (a)	11,984	\$73,637,666.99	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$45,766.00	0.06%
	2 Grace	3	\$26,127.00	0.04%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	62	\$623,926.41	0.85%
	5 Repayment	11,913	\$72,921,202.73	99.03%
	6 Interim Charge-Offs	2	\$20,644.85	0.03%
	7 Total By Borrower Status Distribution	11,984	\$73,637,666.99	100.00%
C.	School Type Distribution:			
	1 Graduate	11,901	\$72,997,861.36	99.13%
	2 Undergraduate	83	\$639,805.63	0.87%
	3 Total By Loan Type Distribution	11,984	\$73,637,666.99	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$85,029.49	0.11%	
B. Grace				
Current	3	\$49,361.10	0.07%	
C. TOTAL INTERIM	7	\$134,390.59	0.18%	
D. REPAYMENT:				
Active				
Current	11,178	\$68,233,583.37	92.25%	
1-29 Days Delinquent	550	\$3,557,068.80	4.81%	
30-59 Days Delinquent	90	\$614,891.74	0.83%	
60-89 Days Delinquent	52	\$405,924.13	0.55%	
90-119 Days Delinquent	19	\$173,049.87	0.23%	
120-149 Days Delinquent	13	\$106,487.80	0.14%	
150-179 Days Delinquent	11	\$76,496.68	0.10%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	62	\$641,266.64	0.87%	
G. Interim Charge-Offs	2	\$20,847.80	0.03%	
H. TOTAL REPAYMENT	11,977	\$73,829,616.83	99.82%	
I. TOTAL PORTFOLIO	11,984	\$73,964,007.42	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$76,450,000
B.	1 Total Private Principal Outstanding Balance	\$73,637,667
	2 Total Fund Accounts Balance	\$4,399,921
	3 Total Principal and Accrued Interest Balance	\$73,964,007
	4 Number of Loans	11,984
	5 Number of Borrowers	10,340
C.	1 Borrower Payments- Principal	\$1,816,563
	2 Borrower Payments- Interest	\$220,936
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$62,888
	3 Cash Release to Access Group Inc	\$121,729
E.	1 Weighted Average Coupon (WAC)	3.31%
	2 Weighted Average Remaining Maturity (WARM)	68
F.	1 Senior Notes Outstanding	\$42,500,000
	2 Subordinate Note Outstanding	\$33,950,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,850,000
	5 Net Loan Rate	2.73%
	6 Senior Asset Percentage	184.31%
	7 Subordinate Asset Percentage	102.38%

ACCESS GROUP, INC.
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Portfolio Trend Analysis Report
December 31, 2020

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		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	\$94,450,000	\$94,450,000	\$88,650,000	\$88,650,000	\$88,650,000	\$88,650,000	\$83,850,000	\$81,800,000	\$80,450,000	\$78,300,000	\$76,450,000
B.	1 Total Private Principal Balance	\$90,762,505	\$88,801,864	\$87,227,517	\$85,656,362	\$83,987,417	\$82,342,760	\$80,505,660	\$78,848,899	\$76,977,664	\$75,465,334	\$73,637,667
	2 Total Fund Accounts Balance	\$5,829,799	\$7,764,523	\$3,316,771	\$4,857,387	\$6,417,659	\$8,025,232	\$4,813,532	\$4,496,031	\$5,074,271	\$4,433,476	\$4,399,921
	3 Total Principal and Accrued Interest Balance	\$91,110,054	\$89,161,732	\$87,583,339	\$86,062,856	\$84,400,462	\$82,698,014	\$80,835,246	\$79,183,512	\$77,297,809	\$75,789,060	\$73,964,007
	4 Number of Loans	13,370	13,219	13,094	12,975	12,837	12,701	12,522	12,393	12,262	12,139	11,984
	5 Number of Borrowers	11,481	11,356	11,248	11,151	11,038	10,932	10,790	10,684	10,575	10,470	10,340
C.	1 Borrower Payments- Principal	\$1,766,807	\$1,971,499	\$1,508,795	\$1,576,133	\$1,668,400	\$1,655,731	\$1,632,563	\$1,588,107	\$1,836,314	\$1,429,668	\$1,816,563
	2 Borrower Payments- Interest	\$405,441	\$375,086	\$341,043	\$294,631	\$315,863	\$305,642	\$265,534	\$246,077	\$240,088	\$227,718	\$220,936
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$77,192	\$75,635	\$74,002	\$72,690	\$71,380	\$69,990	\$68,619	\$67,088	\$65,707	\$64,148	\$62,888
	3 Cash Release to Access Group	\$48,030	\$378,582	\$226,576	\$240,508	\$239,944	\$189,660	\$0	\$64,732	\$76,819	\$109,847	\$121,729
E.	1 Weighted Average Coupon (WAC)	4.97%	4.98%	4.53%	4.54%	4.54%	3.42%	3.41%	3.41%	3.31%	3.31%	3.31%
	2 Weighted Average Remaining Maturity (WARM)	79	76	76	76	74	74	74	71	71	71	68
F.	1 Senior Notes Outstanding	\$55,850,000	\$55,850,000	\$50,050,000	\$50,050,000	\$50,050,000	\$50,050,000	\$45,250,000	\$43,200,000	\$42,500,000	\$42,500,000	\$42,500,000
	2 Subordinate Note Outstanding	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$38,600,000	\$37,950,000	\$35,800,000	\$33,950,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$4,800,000	\$2,050,000	\$700,000	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$650,000	\$2,150,000	\$1,850,000
	5 Net Loan Rate	4.43%	4.31%	4.04%	3.86%	3.83%	2.73%	2.82%	2.83%	2.71%	2.74%	2.73%
	6 Senior Asset Percentage	173.39%	173.44%	181.48%	181.54%	181.44%	181.24%	189.25%	193.66%	193.76%	188.69%	184.31%
	7 Subordinate Asset Percentage	102.40%	102.56%	102.46%	102.48%	102.43%	102.31%	102.10%	102.25%	102.33%	102.34%	102.38%