

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2021
Collection Period: 01/01/21 to 01/31/21

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2020	Change		January 31, 2021	
1	Principal Balance				\$498,503,574.97	(\$5,213,567.37)		\$493,290,007.60	
2	Accrued Interest				\$5,297,753.17	\$51,067.25		\$5,348,820.41	
3	Accrued ISP				\$44,650.24	\$14,475.35		\$59,125.59	
4	Accrued SAP				(\$80,989.58)	(\$26,680.73)		(\$107,670.31)	
5	Total Principal And Accrued Interest Balance				\$503,764,988.80	(\$5,174,705.50)		\$498,590,283.29	
6	Fund Accounts Balance				\$12,349,902.92	\$4,875,769.72		\$17,225,672.64	
7	Total Student Loans And Fund Balance				\$516,114,891.72	(\$298,935.78)		\$515,815,955.93	
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	(1)		165	
3	Number of Loans				29,711	(206)		29,505	
4	Number of Borrowers				15,134	(105)		15,029	
C. Notes and Certificates									
				1/31/2021	Balance		Balance	% of	
		CUSIP	Int. Rate		December 31, 2020	Change	January 31, 2021	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	0.73900%	\$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	0.73900%	\$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	0.73900%	\$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	0.73400%	\$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	0.93300%	\$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	0.73900%	\$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	1.17000%	\$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%	\$44,981,236.36	\$0.00	\$44,981,236.36	8.20%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.73400%	\$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	0.93300%	\$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	0.73900%	\$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			0.70109%	\$548,331,236.36	\$0.00	\$548,331,236.36	100.00%	
D. Fund Balances									
					December 31, 2020	Change		January 31, 2021	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$59,490.26	(\$1,839.31)		\$57,650.95	
3	Capitalized Interest Fund				\$2,862,081.00	\$15.60		\$2,862,096.60	
4	Collection Fund				\$8,504,448.74	(\$1,883,821.23)		\$6,620,627.51	
5	Debt Service Fund - Interest Account				\$923,836.12	(\$524,974.86)		\$398,861.26	
6	Debt Service Fund - Principal Account				\$46.80	\$7,286,389.52		\$7,286,436.32	
7	Total Fund Accounts Balance				\$12,349,902.92	\$4,875,769.72		\$17,225,672.64	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		1/31/2021	1/31/2021	1/31/2021
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$5,281,771.21)	(\$5,168,887.94)	(\$112,883.27)
2	Claim Payments	(\$53,473.13)	(\$53,473.13)	\$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	(\$5,335,244.34)	(\$5,222,361.07)	(\$112,883.27)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$116,760.99	\$108,297.44	\$8,463.55
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	\$5,037.27	\$5,037.27	\$0.00
4b	Adjustments - Write-offs	(\$121.29)	(\$121.29)	\$0.00
4	Total Adjustments	\$4,915.98	\$4,915.98	\$0.00
5	Total Non-Cash Principal Activity	\$121,676.97	\$113,213.42	\$8,463.55
C.	Total Student Loan Principal Activity	(\$5,213,567.37)	(\$5,109,147.65)	(\$104,419.72)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$973,795.29)	(\$957,773.11)	(\$16,022.18)
2	Claim Payments	\$1,354.38	\$1,354.38	\$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	(\$0.14)	(\$0.12)	(\$0.02)
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	(\$972,441.05)	(\$956,418.85)	(\$16,022.20)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,136,655.02	\$1,112,919.66	\$23,735.36
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$14,475.35	\$13,626.90	\$848.45
3	Special Allowance Payments - Accrued	(\$26,680.73)	(\$27,365.26)	\$684.53
4	Capitalized Interest	(\$116,760.99)	(\$108,297.44)	(\$8,463.55)
5a	Small Balance and Other Adjustments	\$3,639.72	\$3,725.11	(\$85.39)
5b	Adjustments - Write-offs	(\$0.09)	(\$0.09)	\$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	\$3,639.63	\$3,725.02	(\$85.39)
6	Fee Accruals	(\$25.36)	(\$25.36)	\$0.00
7	Total Non-Cash Interest Activity	\$1,011,302.92	\$994,583.52	\$16,719.40
F.	Total Student Loan Interest Activity	\$38,861.87	\$38,164.67	\$697.20

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	January 31, 2021	
	1 Beginning Balance	\$8,191,705.34	
	2 Transfers to Other Funds	(\$8,191,705.34)	
	3 Amount received in the collection account related to the collection period	\$4,812,580.99	
	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	\$53,473.13	
	8 Guarantee Payments of Interest	(\$1,354.38)	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$198.72	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$4,864,898.46	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$186,938.84	\$186,938.84 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$444,024.21	\$444,024.21 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$214,827.40	\$214,827.40 \$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	\$17,498.78	\$17,498.78 \$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	\$0.00	\$0.00 \$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$4,001,609.23	\$4,001,609.23 \$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	\$4,864,898.46	\$4,864,898.46 \$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)		\$4,864,898.46	\$0.00
B.	Administration Funds		\$630,963.05	\$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	\$4,233,935.41	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,233,935.41	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$25,717.44	\$4,208,217.97	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$17,431.92	\$4,190,786.05	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,190,786.05	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,190,786.05	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$18,235.44	\$4,172,550.61	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,172,550.61	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$29,232.26	\$4,143,318.35	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$19,649.28	\$4,123,669.07	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,123,669.07	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$17,856.30	\$4,105,812.77	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$27,970.20	\$4,077,842.57	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$27,430.56	\$4,050,412.01	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$31,304.00	\$4,019,108.01	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,019,108.01	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$214,827.40		
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	\$4,019,108.01	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,019,108.01	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$4,019,108.01	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$4,019,108.01	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,019,108.01	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,019,108.01	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$4,019,108.01	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$4,019,108.01	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$4,019,108.01	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$4,019,108.01	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$4,019,108.01	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$4,019,108.01	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$4,019,108.01	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$4,019,108.01	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$4,019,108.01	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$4,019,108.01	\$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	\$4,019,108.01	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$17,498.78	\$4,001,609.23	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00	\$4,001,609.23	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$17,498.78		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$4,001,609.23	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$0.00	\$4,001,609.23	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$4,001,609.23	\$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	\$1,116,775.16
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$184,983.75
	5 Minus amounts required..ED..guarantee agencies	\$424,515.46
	6 Minus defaulted during the month	\$2,130.05
	7 Minus auction note and trustee fees	\$14,169.80
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.18%
	Net Loan Rate	1.18%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$498,590,283.29
	2 Fund Balances	\$17,225,732.12
	3 Senior Notes Interest	\$171,064.24
	4 Senior Notes Outstanding	\$482,381,236.36
	Senior Asset Percentage	106.90%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$498,590,283.29
	2 Fund Balances	\$17,225,732.12
	3 All Notes Interest	\$174,063.25
	4 All Notes Outstanding	\$548,331,236.36
	Subordinate Asset Percentage	94.04%

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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	1,071	\$5,166,147.34	1.05%
	2 UnSubsidized Stafford	1,067	\$7,975,851.75	1.62%
	3 Consolidation	27,367	\$480,148,008.51	97.34%
	4 Total By Loan Type Distribution	29,505	\$493,290,007.60	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	419	\$7,270,064.85	1.47%
	4 Forbearance	395	\$8,966,327.93	1.82%
	5 Repayment	28,677	\$476,696,887.78	96.64%
	6 Claims	12	\$339,552.99	0.07%
	7 Total By Borrower Status Distribution	29,505	\$493,290,007.60	100.00%
C.	School Type Distribution:			
	1 Graduate	29,305	\$492,744,434.96	99.89%
	2 Undergraduate	200	\$545,572.64	0.11%
	3 Total By School Type Distribution	29,505	\$493,290,007.60	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.13%	1	\$15,404.20	0.19%	174	\$3,605,589.24	0.74%
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	\$15,404.20	0.19%	174	\$3,605,589.24	0.74%
D. REPAYMENT:									
Active									
Current	824	\$3,881,045.13	73.62%	820	\$6,103,606.93	74.75%	25,425	\$436,395,289.06	89.94%
1-29 Days Delinquent	65	\$375,361.35	7.12%	76	\$582,779.23	7.14%	936	\$22,305,170.45	4.60%
30-59 Days Delinquent	27	\$123,779.93	2.35%	26	\$162,824.78	1.99%	150	\$3,296,102.08	0.68%
60-89 Days Delinquent	10	\$64,227.02	1.22%	9	\$101,887.86	1.25%	82	\$2,265,199.11	0.47%
90-119 Days Delinquent	9	\$50,785.49	0.96%	8	\$61,710.79	0.76%	49	\$1,626,170.06	0.34%
≥ 120 Days Delinquent	20	\$106,619.07	2.02%	20	\$171,264.49	2.10%	121	\$3,710,732.44	0.76%
E. Deferment:									
Current	68	\$351,336.56	6.66%	55	\$462,407.91	5.66%	122	\$3,134,093.31	0.65%
F. Forbearance:									
Current	47	\$311,933.69	5.92%	52	\$503,953.92	6.17%	296	\$8,506,321.81	1.75%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	12	\$356,331.10	0.07%
H. TOTAL REPAYMENT	1,070	\$5,265,088.24	99.87%	1,066	\$8,150,435.91	99.81%	27,193	\$481,595,409.42	99.26%
I. TOTAL PORTFOLIO	1,071	\$5,271,989.24	100.00%	1,067	\$8,165,840.11	100.00%	27,367	\$485,200,998.66	100.00%
J. GRAND TOTAL					\$498,638,828.01				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2021

Collection Period: 01/01/21 to 01/31/21

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/21 to 01/31/21 02/25/21
A.	1 ABS Notes Outstanding	\$548,331,236
B.	1 Total Principal Balance	\$493,290,008
	2 Total Fund Accounts Balance	\$17,225,673
	3 Total Principal and Accrued Interest Balance	\$498,590,283
	4 Number of Loans	29,505
	5 Number of Borrowers	15,029
C.	1 Borrower Payments- Principal	\$5,281,771
	2 Borrower Payments- Interest	\$973,795
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$186,939
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	165
F.	1 Senior Notes Outstanding	\$482,381,236
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$0
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.18%
	6 Senior Asset Percentage	106.90%
	7 Subordinate Asset Percentage	94.04%

ACCESS GROUP, INC.

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

Trend Analysis Report

January 31, 2021

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		March-20	April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21
Reporting Date		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	2/25/2021
A.	1 Asset Backed Securities	\$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	\$548,331,236
B.	1 Total Principal Balance	\$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	\$493,290,008
	2 Total Fund Accounts Balance	\$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	\$17,225,673
	3 Total Principal and Accrued Interest Balance	\$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	\$498,590,283
	4 Number of Loans	31,311	31,176	31,002	30,822	30,633	30,449	30,249	30,051	29,910	29,711	29,505
	5 Number of Borrowers	15,905	15,834	15,755	15,670	15,581	15,484	15,393	15,293	15,231	15,134	15,029
C.	1 Borrower Payments- Principal	\$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	\$5,281,771
	2 Borrower Payments- Interest	\$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	\$973,795
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$203,291	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736	\$191,964	\$190,276	\$188,832	\$186,939
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.79%	2.79%	2.79%	2.79%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	172	171	171	170	169	169	168	167	166	166	165
F.	1 Senior Notes Outstanding	\$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	\$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	\$14,498,143	\$0	\$0	\$13,175,744	\$0	\$0	\$12,923,141	\$0	\$0	\$9,203,988	\$0
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	0.89%	1.37%	1.11%	1.03%	1.01%	1.14%	1.11%	1.20%	1.19%	1.17%	1.18%
	6 Senior Asset Percentage	107.17%	107.05%	107.02%	107.30%	107.20%	107.20%	107.43%	107.44%	107.00%	106.88%	106.90%
	7 Subordinate Asset Percentage	95.05%	94.94%	94.93%	94.89%	94.81%	94.81%	94.72%	94.72%	94.32%	94.02%	94.04%