

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2021  
Collection Period: 02/01/21 to 02/28/21

<b>I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>January 31, 2021</b>	<b>Change</b>		<b>February 28, 2021</b>	
1	Principal Balance				\$493,290,007.60	(\$5,092,946.62)		\$488,197,060.98	
2	Accrued Interest				\$5,348,820.41	(\$26,336.77)		\$5,322,483.65	
3	Accrued ISP				\$59,125.59	(\$31,414.09)		\$27,711.50	
4	Accrued SAP				(\$107,670.31)	\$54,176.07		(\$53,494.24)	
5	Total Principal And Accrued Interest Balance				\$498,590,283.29	(\$5,096,521.41)		\$493,493,761.89	
6	Fund Accounts Balance				\$17,225,672.64	\$1,688,596.92		\$18,914,269.56	
7	<b>Total Student Loans And Fund Balance</b>				<b>\$515,815,955.93</b>	<b>(\$3,407,924.49)</b>		<b>\$512,408,031.45</b>	
<b>B.</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]		165	(1)		164	
3	Number of Loans				29,505	(173)		29,332	
4	Number of Borrowers				15,029	(82)		14,947	
<b>C. Notes and Certificates</b>									
				<b>2/28/2021</b>	<b>Balance</b>		<b>Balance</b>	<b>% of</b>	
		<b>CUSIP</b>	<b>Int. Rate</b>		<b>January 31, 2021</b>	<b>Change</b>	<b>February 28, 2021</b>	<b>O/S Securities</b>	
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	0.62800%	\$53,400,000.00	\$0.00	\$53,400,000.00	9.80%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	0.58200%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.17%	
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	4.36%	
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	0.58200%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.50%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	0.59300%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.50%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	0.71200%	\$40,850,000.00	\$0.00	\$40,850,000.00	7.50%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	0.62800%	\$40,800,000.00	\$0.00	\$40,800,000.00	7.49%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.16400%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.62%	
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	8.26%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.59300%	\$65,000,000.00	(\$3,500,000.00)	\$61,500,000.00	11.29%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	0.71200%	\$51,600,000.00	\$0.00	\$51,600,000.00	9.47%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	0.62800%	\$65,000,000.00	\$0.00	\$65,000,000.00	11.93%	
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	4.13%	
20	<b>Total Notes and Certificates</b>			<b>0.58122%</b>	<b>\$548,331,236.36</b>	<b>(\$3,500,000.00)</b>	<b>\$544,831,236.36</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>									
					<b>January 31, 2021</b>	<b>Change</b>		<b>February 28, 2021</b>	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$57,650.95	\$2,213.43		\$59,864.38	
3	Capitalized Interest Fund				\$2,862,096.60	(\$15.60)		\$2,862,081.00	
4	Collection Fund				\$6,620,627.51	\$1,231,417.06		\$7,852,044.57	
5	Debt Service Fund - Interest Account				\$398,861.26	(\$46,627.20)		\$352,234.06	
6	Debt Service Fund - Principal Account				\$7,286,436.32	\$501,609.23		\$7,788,045.55	
7	<b>Total Fund Accounts Balance</b>				<b>\$17,225,672.64</b>	<b>\$1,688,596.92</b>		<b>\$18,914,269.56</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2021  
Collection Period: 02/01/21 to 02/28/21

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		2/28/2021	2/28/2021	2/28/2021
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$4,929,697.97)	(\$4,806,656.94)	(\$123,041.03)
2	Claim Payments	(\$252,894.88)	(\$252,894.88)	\$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	<b>Total Cash Principal Activity</b>	<b>(\$5,182,592.85)</b>	<b>(\$5,059,551.82)</b>	<b>(\$123,041.03)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$89,659.85	\$76,564.94	\$13,094.91
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	\$37.58	\$0.00	\$37.58
4b	Adjustments - Write-offs	(\$51.20)	(\$47.97)	(\$3.23)
4	Total Adjustments	(\$13.62)	(\$47.97)	\$34.35
5	<b>Total Non-Cash Principal Activity</b>	<b>\$89,646.23</b>	<b>\$76,516.97</b>	<b>\$13,129.26</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,092,946.62)</b>	<b>(\$4,983,034.85)</b>	<b>(\$109,911.77)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$942,518.98)	(\$929,254.48)	(\$13,264.50)
2	Claim Payments	(\$15,282.46)	(\$15,282.46)	\$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	(\$28.32)	(\$28.32)	\$0.00
6	Subsidized Gov't Interest Payments (ISP)	(\$43,904.90)	(\$41,259.52)	(\$2,645.38)
7	Special Allowance Payments (SAP)	\$78,576.11	\$82,780.92	(\$4,204.81)
8	<b>Total Cash Interest Activity</b>	<b>(\$923,158.55)</b>	<b>(\$903,043.86)</b>	<b>(\$20,114.69)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,015,931.96	\$994,644.67	\$21,287.29
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$13,236.15	\$12,453.51	\$782.64
3	Special Allowance Payments - Accrued	(\$26,813.51)	(\$27,376.18)	\$562.67
4	Capitalized Interest	(\$89,659.85)	(\$76,564.94)	(\$13,094.91)
5a	Small Balance and Other Adjustments	(\$3,432.38)	(\$1,964.69)	(\$1,467.69)
5b	Adjustments - Write-offs	(\$0.02)	(\$0.02)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$745.34)	(\$673.30)	(\$72.04)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$2,413.47	\$841.18	\$1,572.29
5	Total Adjustments	(\$1,764.27)	(\$1,796.83)	\$32.56
6	Fee Accruals	\$8,653.28	\$7,900.72	\$752.56
7	<b>Total Non-Cash Interest Activity</b>	<b>\$919,583.76</b>	<b>\$909,260.95</b>	<b>\$10,322.81</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$3,574.79)</b>	<b>\$6,217.09</b>	<b>(\$9,791.88)</b>

# ACCESS GROUP, INC.

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

Report Date: March 25, 2021

Collection Period: 02/01/21 to 02/28/21

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
<b>A. Collection Fund</b>	1 Beginning Balance	February 28, 2021		
	2 Transfers to Other Funds			
	3 Amount received in the collection account related to the collection period			
	4 Payments Due			
	5 Federal Interest Subsidy Payments (net adjustments)			
	6 Federal Special Allowance Payments			
	7 Guarantee Payments of Principal			
	8 Guarantee Payments of Interest			
	9 Misc. Payments Received/Due			
	10 Sale Proceeds/Repurchases			
	11 Interest and Other Earnings			
	12 Counterparty Swap Payments			
	13 Transfers from Other Funds			
	14 <b>Ending Balance</b>	<b>\$5,768,397.47</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$184,983.75	\$184,983.75	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$438,986.94	\$438,986.94	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$279,325.93	\$279,325.93	\$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	\$31,488.48	\$31,488.48	\$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	\$9.00	\$9.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$4,833,603.37	\$4,833,603.37	\$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 <b>Total Payments</b>	<b>\$5,768,397.47</b>	<b>\$5,768,397.47</b>	<b>\$0.00</b>	

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### Monthly Servicing Report

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)		<b>\$5,768,397.47</b>	\$5,768,397.47	\$0.00
<b>B.</b>	<b>Administration Funds</b>		<b>\$623,970.69</b>	\$5,144,426.78	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$5,144,426.78	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,144,426.78	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$28,996.20		\$5,115,430.58	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$21,500.93		\$5,093,929.65	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,093,929.65	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,093,929.65	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$22,492.01		\$5,071,437.64	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$1,160.14		\$5,070,277.50	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$51,127.86		\$5,019,149.64	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$24,528.96		\$4,994,620.68	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,994,620.68	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$16,128.27		\$4,978,492.41	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$31,832.00		\$4,946,660.41	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$46,264.56		\$4,900,395.85	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$35,295.00		\$4,865,100.85	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,865,100.85	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$279,325.93</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$4,865,100.85	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$4,865,100.85	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$4,865,100.85	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$4,865,100.85	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$4,865,100.85	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$4,865,100.85	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$4,865,100.85	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$4,865,100.85	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$4,865,100.85	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$4,865,100.85	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,865,100.85	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$4,865,100.85	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$4,865,100.85	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$4,865,100.85	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$4,865,100.85	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,865,100.85	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>		<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$0.00		\$4,865,100.85	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$31,488.48		\$4,833,612.37	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$0.00		\$4,833,612.37	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>		<b>\$31,488.48</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>		<b>\$0.00</b>	\$4,833,612.37	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>		<b>\$9.00</b>	\$4,833,603.37	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>		<b>\$4,833,603.37</b>	\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>		<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

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V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$499,850,000.00
	2 Interest net of FRN allocation	\$995,698.68
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$183,073.90
	5 Minus amounts required..ED..guarantee agencies	\$420,140.84
	6 Minus defaulted during the month	\$0.00
	7 Minus auction note and trustee fees	\$12,703.25
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	0.92%
	<b>Net Loan Rate</b>	<b>0.92%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$493,493,761.89
	2 Fund Balances	\$18,914,685.36
	3 Senior Notes Interest	\$161,867.96
	4 Senior Notes Outstanding	\$478,881,236.36
	<b>Senior Asset Percentage</b>	<b>106.97%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$493,493,761.89
	2 Fund Balances	\$18,914,685.36
	3 All Notes Interest	\$164,859.09
	4 All Notes Outstanding	\$544,831,236.36
	<b>Subordinate Asset Percentage</b>	<b>94.02%</b>

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

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<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	1,065	\$5,136,116.78	1.05%
	2 UnSubsidized Stafford	1,058	\$7,895,970.54	1.62%
	3 Consolidation	27,209	\$475,164,973.66	97.33%
	<b>4 Total By Loan Type Distribution</b>	<b>29,332</b>	<b>\$488,197,060.98</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	414	\$6,914,755.61	1.42%
	4 Forbearance	485	\$9,997,364.17	2.05%
	5 Repayment	28,427	\$471,181,109.04	96.51%
	6 Claims	4	\$86,658.11	0.02%
	<b>7 Total By Borrower Status Distribution</b>	<b>29,332</b>	<b>\$488,197,060.98</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	29,132	\$487,652,268.68	99.89%
	2 Undergraduate	200	\$544,792.30	0.11%
	<b>3 Total By School Type Distribution</b>	<b>29,332</b>	<b>\$488,197,060.98</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: March 25, 2021

Collection Period: 02/01/21 to 02/28/21

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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.13%	1	\$15,418.61	0.19%	182	\$3,777,087.21	0.79%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.13%</b>	<b>1</b>	<b>\$15,418.61</b>	<b>0.19%</b>	<b>182</b>	<b>\$3,777,087.21</b>	<b>0.79%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	783	\$3,636,843.55	69.44%	783	\$5,788,387.52	71.60%	24,955	\$425,971,150.80	88.71%
1-29 Days Delinquent	87	\$499,602.74	9.54%	86	\$650,627.53	8.05%	1,158	\$25,733,479.00	5.36%
30-59 Days Delinquent	24	\$153,957.22	2.94%	25	\$236,517.69	2.93%	210	\$5,696,830.99	1.19%
60-89 Days Delinquent	10	\$43,040.27	0.82%	10	\$62,705.29	0.78%	77	\$1,856,212.28	0.39%
90-119 Days Delinquent	6	\$46,130.33	0.88%	6	\$67,749.78	0.84%	48	\$1,530,044.47	0.32%
≥ 120 Days Delinquent	24	\$133,695.22	2.55%	21	\$183,085.38	2.26%	114	\$3,551,579.41	0.74%
<b>E. Deferment:</b>									
Current	70	\$352,034.48	6.72%	56	\$461,365.63	5.71%	106	\$2,581,426.84	0.54%
<b>F. Forbearance:</b>									
Current	60	\$365,153.72	6.97%	70	\$618,919.26	7.66%	355	\$9,411,878.58	1.96%
<b>G. Claims</b>	0	\$0.00	0.00%	0	\$0.00	0.00%	4	\$87,719.83	0.02%
<b>H. TOTAL REPAYMENT</b>	<b>1,064</b>	<b>\$5,230,457.53</b>	<b>99.87%</b>	<b>1,057</b>	<b>\$8,069,358.08</b>	<b>99.81%</b>	<b>27,027</b>	<b>\$476,420,322.20</b>	<b>99.21%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>1,065</b>	<b>\$5,237,358.53</b>	<b>100.00%</b>	<b>1,058</b>	<b>\$8,084,776.69</b>	<b>100.00%</b>	<b>27,209</b>	<b>\$480,197,409.41</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$493,519,544.63</b>				

# ACCESS GROUP, INC.

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

Report Date: March 25, 2021

Collection Period: 02/01/21 to 02/28/21

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>02/01/21 to 02/28/21 03/25/21</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$544,831,236</b>
<b>B.</b>	1 Total Principal Balance	\$488,197,061
	2 Total Fund Accounts Balance	\$18,914,270
	3 Total Principal and Accrued Interest Balance	\$493,493,762
	4 Number of Loans	29,332
	5 Number of Borrowers	14,947
<b>C.</b>	1 Borrower Payments- Principal	\$4,929,698
	2 Borrower Payments- Interest	\$942,519
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$184,984
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	164
<b>F.</b>	1 Senior Notes Outstanding	\$478,881,236
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,500,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	0.92%
	6 Senior Asset Percentage	106.97%
	7 Subordinate Asset Percentage	94.02%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

February 28, 2021

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

Collection Period		April-20	May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21	
Reporting Date		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	
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$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>B.</b>	1 Total Principal Balance	\$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	\$488,197,061
	2 Total Fund Accounts Balance	\$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	\$18,914,270
	3 Total Principal and Accrued Interest Balance	\$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	\$493,493,762
	4 Number of Loans	31,176	31,002	30,822	30,633	30,449	30,249	30,051	29,910	29,711	29,505	29,332
	5 Number of Borrowers	15,834	15,755	15,670	15,581	15,484	15,393	15,293	15,231	15,134	15,029	14,947
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$4,929,698
	2 Borrower Payments- Interest	\$944,641	\$907,669	\$937,605	\$969,981	\$1,007,014	\$1,011,509	\$1,007,062	\$989,550	\$1,007,346	\$973,795	\$942,519
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$201,711	\$199,993	\$198,418	\$196,870	\$195,310	\$193,736	\$191,964	\$190,276	\$188,832	\$186,939	\$184,984
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.79%	2.79%	2.79%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	171	171	170	169	169	168	167	166	166	165	164
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$478,881,236
	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	\$0	\$13,175,744	\$0	\$0	\$12,923,141	\$0	\$0	\$9,203,988	\$0	\$3,500,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.37%	1.11%	1.03%	1.01%	1.14%	1.11%	1.20%	1.19%	1.17%	1.18%	0.92%
	6 Senior Asset Percentage	107.05%	107.02%	107.30%	107.20%	107.20%	107.43%	107.44%	107.00%	106.88%	106.90%	106.97%
	7 Subordinate Asset Percentage	94.94%	94.93%	94.89%	94.81%	94.81%	94.72%	94.72%	94.32%	94.02%	94.04%	94.02%