

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: March 25, 2021

Collection Period: 12/01/20 to 02/28/21

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2020	Change	February 28, 2021		
1	Principal Balance				\$22,016,525.27	(\$1,915,228.50)	\$20,101,296.77		
2	Accrued Interest				\$88,754.32	\$6,802.44	\$95,556.76		
3	Total Principal And Accrued Interest Balance				\$22,105,279.59	(\$1,908,426.06)	\$20,196,853.53		
4	Fund Accounts Balance				\$2,520,177.82	(\$145,825.09)	\$2,374,352.73		
5	Total Student Loans And Fund Balance				\$24,625,457.41	(\$2,054,251.15)	\$22,571,206.26		
B. Student Loan Portfolio and Fund Balance									
					November 30, 2020	Change	February 28, 2021		
1	Loan Reserve Trust Balance				\$141,174.13	\$57,262.31	\$198,436.44		
2	Weighted Average Coupon (WAC)				2.83%	-0.01%	2.82%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		48	(2)	45		
4	Number of Loans				5,271	(244)	5,027		
5	Number of Borrowers				4,962	(222)	4,740		
C. Notes and Certificates									
				2/28/2021	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	November 30, 2020	Change	February 28, 2021	O/S Securities	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	0.0%	
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	1.74000%	\$13,150,000.00	\$0.00	60.5%	
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.74000%	\$10,650,000.00	(\$2,050,000.00)	39.5%	
4	Total Notes and Certificates				1.74000%	\$23,800,000.00	(\$2,050,000.00)	\$21,750,000.00	100.0%
D. Fund Accounts Balance									
					November 30, 2020	Change	February 28, 2021		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,520,177.82	(\$145,825.09)	\$2,374,352.73		
3	Total Fund Accounts Balance				\$2,520,177.82	(\$145,825.09)	\$2,374,352.73		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	February 28, 2021		
1	Borrower Payments - Total		(\$1,896,855.48)
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		(\$1,896,855.48)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$582.60
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$698.70)	
4b	Adjustments - Write-offs	(\$18,256.92)	
4	Total Adjustments		(\$18,955.62)
5	Total Non-Cash Principal Activity		(\$18,373.02)
C. Total Student Loan Principal Activity			(\$1,915,228.50)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$138,972.97)
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		(\$138,972.97)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$146,135.90
2	Capitalized Interest		(\$582.60)
3a	Small Balance and Other Adjustments	\$619.67	
3b	Adjustments - Write-offs	(\$442.56)	
3	Total Adjustments		\$177.11
4	Fee Accruals		\$45.00
5	Total Non-Cash Interest Activity		\$145,775.41
F. Total Student Loan Interest Activity			\$6,802.44

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		February 28, 2021		
	1 Beginning Balance	\$2,298,684.50		
	2 Transfers to Other Funds	(\$2,209,293.24)		
	3 Amount received in the collection account related to the collection period	\$2,202,377.51		
	4 Earnings	\$47.07		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$18,256.92		
	7 Guarantee Payments of Interest	\$442.56		
	8 Recoveries	\$8,893.15		
	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	\$2,319,408.47		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$55,041.31	\$55,041.31	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$1,314.06	\$1,314.06	\$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	\$54,527.79	\$54,527.79	\$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	\$35,660.76	\$35,660.76	\$0.00
	6 Payment of Principal Distribution Amount	\$2,005,000.78	\$2,000,000.00	\$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)	\$167,863.77	\$150,000.00	\$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	\$2,319,408.47	\$2,296,543.92	\$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)	\$2,319,408.47	\$2,319,408.47	
B.	First	Administrative Allowance	\$56,355.37	\$2,263,053.10	\$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	\$2,263,053.10	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$54,527.79	\$2,208,525.31	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$54,527.79		
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	\$2,208,525.31	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,208,525.31	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$2,208,525.31	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$35,660.76	\$2,172,864.55	\$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	\$2,172,864.55	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,172,864.55	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$2,000,000.00	\$172,864.55	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$2,000,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$172,864.55	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$172,864.55	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$172,864.55	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$172,864.55	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$172,864.55	\$0.00	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	February 28, 2021	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$21,750,000.00	
	3 Amount of Accrued Interest	\$141,702.04	
	4 Plus investment earnings and late fees	\$119.76	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$22,613.96	
	7 Minus Notes fees expected during current Interest Period	\$1,314.06	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.17%	
		Net Loan Rate	
	2.17%		
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$20,196,853.53	\$20,196,853.53
	2 Fund Balances	\$2,374,404.30	\$54,995.83
	3 Senior Notes Interest and Fees Accrued	\$41,442.39	\$41,442.39
	4 Senior Notes Outstanding	\$13,150,000.00	\$13,150,000.00
		Senior Asset Percentage	171.33%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$20,196,853.53	\$20,196,853.53
	2 Fund Balances	\$2,374,404.30	\$54,995.83
	3 All Notes Interest and Fees Accrued	\$69,021.16	\$69,021.16
	4 All Notes Outstanding	\$21,750,000.00	\$19,600,000.00
		Subordinate Asset Percentage	103.46%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	5,027	\$20,101,296.77	100.00%
	2 Total By Loan Type Distribution	5,027	\$20,101,296.77	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.10%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	21	\$140,676.28	0.70%
	5 Repayment	5,001	\$19,927,972.89	99.14%
	6 Interim Charge-Offs	3	\$12,647.60	0.06%
	7 Total By Borrower Status Distribution	5,027	\$20,101,296.77	100.00%
C.	School Type Distribution:			
	1 Graduate	5,025	\$20,091,827.39	99.95%
	2 Undergraduate	2	\$9,469.38	0.05%
	3 Total By Loan Type Distribution	5,027	\$20,101,296.77	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	\$35,620.63	0.18%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$35,620.63	0.18%
D.	REPAYMENT:			
	Active			
	Current	4763	\$18,814,359.83	93.15%
	1-29 Days Delinquent	161	\$771,798.36	3.82%
	30-59 Days Delinquent	30	\$142,775.35	0.71%
	60-89 Days Delinquent	26	\$158,614.38	0.79%
	90-119 Days Delinquent	9	\$42,082.57	0.21%
	120-149 Days Delinquent	6	\$31,468.70	0.16%
	150-179 Days Delinquent	6	\$43,795.79	0.22%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	21	\$143,342.75	0.71%
G.	Interim Charge-Offs	3	\$12,995.17	0.06%
H.	TOTAL REPAYMENT	5,025	\$20,161,232.90	99.82%
I.	TOTAL PORTFOLIO	5,027	\$20,196,853.53	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$21,750,000
B.	1 Total Private Principal Outstanding Balance	\$20,101,297
	2 Total Fund Accounts Balance	\$2,374,353
	3 Total Principal and Accrued Interest Balance	\$20,196,854
	4 Number of Loans	5,027
	5 Number of Borrowers	4,740
C.	1 Borrower Payments- Principal	\$1,896,855
	2 Borrower Payments- Interest	\$138,973
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$55,041
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$198,436
	2 Weighted Average Coupon (WAC)	2.82%
	3 Weighted Average Remaining Maturity (WARM)	45
F.	1 Senior Notes Outstanding	\$13,150,000
	2 Subordinate Note Outstanding	\$8,600,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$2,050,000.00
	5 Net Loan Rate	2.17%
	6 Senior Asset Percentage	171.33%
	7 Subordinate Asset Percentage	103.46%

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Portfolio Trend Analysis Report

February 28, 2021

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	February-20	May-20	August-20	November-20	February-21
	Reporting Date	3/25/2020	6/25/2020	9/25/2020	12/28/2020	3/25/2021
A.	1 Asset Backed Securities	\$30,700,000	\$28,250,000	\$26,000,000	\$23,800,000	\$21,750,000
B.	1 Total Private Principal Balance	\$28,343,707	\$26,277,312	\$24,093,896	\$22,016,525	\$20,101,297
	2 Total Fund Accounts Balance	\$3,079,172	\$2,694,525	\$2,660,508	\$2,520,178	\$2,374,353
	3 Total Principal and Accrued Interest Balance	\$28,438,791	\$26,383,511	\$24,176,899	\$22,105,280	\$20,196,854
	4 Number of Loans	5,910	5,722	5,488	5,271	5,027
	5 Number of Borrowers	5,539	5,373	5,156	4,962	4,740
C.	1 Borrower Payments- Principal	\$2,305,137	\$2,053,737	\$2,103,867	\$2,036,292	\$1,896,855
	2 Borrower Payments- Interest	\$346,831	\$263,459	\$218,332	\$164,179	\$138,973
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$76,892	\$70,859	\$65,693	\$60,235	\$55,041
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$55,754	\$80,378	\$75,186	\$141,174	\$198,436
	2 Weighted Average Coupon (WAC)	4.46%	3.87%	2.93%	2.83%	2.82%
	3 Weighted Average Remaining Maturity (WARM)	55	52	50	48	45
F.	1 Senior Notes Outstanding	\$15,600,000	\$13,150,000	\$13,150,000	\$13,150,000	\$13,150,000
	2 Subordinate Note Outstanding	\$15,100,000	\$15,100,000	\$12,850,000	\$10,650,000	\$8,600,000
	3 Senior Principal Distribution Amount	\$2,350,000	\$2,450,000	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$2,250,000	\$2,200,000	\$2,050,000
	5 Net Loan Rate	3.87%	3.23%	2.15%	2.18%	2.17%
	6 Senior Asset Percentage	201.42%	220.77%	203.74%	186.93%	171.33%
	7 Subordinate Asset Percentage	102.04%	102.54%	102.88%	103.16%	103.46%