

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: April 26, 2021

Collection Period: 03/01/2021 to 03/31/2021

I. Series 2004-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						February 28, 2021	Change	March 31, 2021		
1	Principal Balance					\$70,508,875.57	(\$2,267,729.61)	\$68,241,145.96		
2	Accrued Interest					\$354,969.85	(\$64,269.75)	\$290,700.10		
3	Total Principal And Accrued Interest Balance					\$70,863,845.42	(\$2,331,999.36)	\$68,531,846.06		
4	Fund Accounts Balance					\$4,189,610.98	(\$965,599.67)	\$3,224,011.31		
5	Total Student Loans And Fund Balance					\$75,053,456.40	(\$3,297,599.03)	\$71,755,857.37		
B. Student Loan Portfolio and Fund Balance										
						February 28, 2021	Change	March 31, 2021		
1	Weighted Average Coupon (WAC)					3.30%	0.00%	3.30%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	69	(3)	66		
3	Number of Loans					11,683	(177)	11,506		
4	Number of Borrowers					10,074	(145)	9,929		
C. Notes and Certificates										
						3/31/2021	Balance	Balance	% of	
							February 28, 2021	Change	March 31, 2021	
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	1.60600%		\$42,500,000.00	\$0.00	\$42,500,000.00	60.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	2.68000%		\$30,700,000.00	(\$3,250,000.00)	\$27,450,000.00	39.2%
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				2.02746%		\$73,200,000.00	(\$3,250,000.00)	\$69,950,000.00	100.0%
D. Fund Accounts Balance										
						February 28, 2021	Change	March 31, 2021		
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					\$87,077.94	(\$65,508.52)	\$21,569.42		
4	Collection Account					\$2,064,783.83	\$660,330.76	\$2,725,114.59		
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					\$0.00	\$0.00	\$0.00		
11	Class A-4 Interest Account					\$52,844.50	(\$484.50)	\$52,360.00		
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account					\$64,291.94	(\$64,291.66)	\$0.28		
14	Class B-1 Principal Account					\$1,520,612.77	(\$1,495,645.75)	\$24,967.02		
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					\$4,189,610.98	(\$965,599.67)	\$3,224,011.31		

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II. Series 2004-A Transactions and Accruals		
A. Student Loan Cash Principal Activity	March 31, 2021	
1 Borrower Payments - Total		(\$2,193,748.31)
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		(\$2,193,748.31)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$1,298.53
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$282.15)	
4b Adjustments - Write-offs	(\$74,997.68)	
4 Total Adjustments		(\$75,279.83)
5 Total Non-Cash Principal Activity		(\$73,981.30)
C. Total Student Loan Principal Activity		(\$2,267,729.61)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$271,773.80)
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		(\$271,773.80)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		\$208,523.20
2 Capitalized Interest		(\$1,298.53)
3a Small Balance and Other Adjustments	\$53.98	
3b Adjustments - Write-offs	(\$2,414.60)	
3 Total Adjustments		(\$2,360.62)
4 Fee Accruals		\$2,640.00
5 Total Non-Cash Interest Activity		\$207,504.05
F. Total Student Loan Interest Activity		(\$64,269.75)

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III. Series 2004-A Collection Fund Activity				
A. Collection Fund	March 31, 2021			
	Beginning Balance	\$1,941,366.39		
	Transfers to Other Funds	(\$1,941,366.39)		
	1a Amount received in the collection account related to the collection period	\$2,515,555.57		
	1b Earnings	\$85.81		
	1c Recoveries	\$71,416.43		
	1d Misc. Payments Received/Due	\$0.00		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	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	\$2,587,057.81			
B. Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer from Capitalized Fund	
	1a Administrative Allowance	\$58,757.40	\$58,757.40	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$1,904.20	\$1,904.20	\$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	\$52,487.50	\$52,487.50	\$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	\$56,431.71	\$56,431.71	\$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)	\$2,272,982.78	\$2,272,982.78	\$0.00	
11 Only on or after the first Capitalized interest release date, any remainder to Access Group	\$144,494.22	\$144,494.22	\$0.00	
Total Payments	\$2,587,057.81	\$2,587,057.81	\$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)	\$2,587,057.81	\$2,587,057.81	\$0.00
B.	First	Administration Allowance	\$60,661.60	\$2,526,396.21	\$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	\$2,526,396.21	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,526,396.21	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,526,396.21	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$52,487.50	\$2,473,908.71	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$52,487.50		
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	\$2,473,908.71	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$2,473,908.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$2,473,908.71	\$0.00
	(d)	Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$2,473,908.71	\$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]:	\$56,431.71	\$2,417,477.00	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$2,417,477.00	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$2,417,477.00	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$2,417,477.00	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$2,417,477.00	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$2,417,477.00	\$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	\$2,417,477.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$2,417,477.00	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$2,272,982.78	\$144,494.22	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$144,494.22	\$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		\$69,950,000.00	
3 Amount of Accrued Interest		\$187,871.77	
4 Plus investment earnings and late fees		\$2,758.50	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$25,590.43	
7 Minus Notes fees expected during current Interest Period		\$1,904.20	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.80%	
Net Loan Rate		2.80%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$68,531,846.06		\$68,531,846.06
2 Fund Balances	\$3,224,011.31		\$2,966,613.99
3 Senior Notes Interest and Fees Accrued	\$44,168.68		\$44,168.68
4 Senior Notes Outstanding	\$42,500,000.00		\$42,500,000.00
Senior Asset Percentage	168.73%		168.13%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$68,531,846.06		\$68,531,846.06
2 Fund Balances	\$3,224,011.31		\$2,966,613.99
3 All Notes Interest and Fees Accrued	\$48,460.05		\$48,460.05
4 All Notes Outstanding	\$69,950,000.00		\$69,950,000.00
Subordinate Asset Percentage	102.51%		102.14%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	11,506	\$68,241,145.96	100.00%
	2 Total By Loan Type Distribution (a)	11,506	\$68,241,145.96	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$34,766.00	0.05%
	2 Grace	4	\$37,127.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	74	\$677,551.77	0.99%
	5 Repayment	11,419	\$67,430,498.71	98.81%
	6 Interim Charge-Offs	6	\$61,202.48	0.09%
	7 Total By Borrower Status Distribution	11,506	\$68,241,145.96	100.00%
C. School Type Distribution:				
	1 Graduate	11,432	\$67,695,075.23	99.20%
	2 Undergraduate	74	\$546,070.73	0.80%
	3 Total By Loan Type Distribution	11,506	\$68,241,145.96	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$63,988.13	0.09%	
B. Grace				
Current	4	\$71,051.81	0.10%	
C. TOTAL INTERIM	7	\$135,039.94	0.20%	
REPAYMENT:				
Active				
Current	10,687	\$62,508,787.06	91.21%	
1-29 Days Delinquent	543	\$3,622,853.41	5.29%	
30-59 Days Delinquent	113	\$844,459.26	1.23%	
60-89 Days Delinquent	32	\$261,419.70	0.38%	
90-119 Days Delinquent	11	\$123,536.82	0.18%	
120-149 Days Delinquent	14	\$107,712.16	0.16%	
150-179 Days Delinquent	19	\$167,157.18	0.24%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	74	\$698,259.17	1.02%	
G. Interim Charge-Offs	6	\$62,621.36	0.09%	
H. TOTAL REPAYMENT	11,499	\$68,396,806.12	99.80%	
I. TOTAL PORTFOLIO	11,506	\$68,531,846.06	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$69,950,000
B.	1 Total Private Principal Outstanding Balance	\$68,241,146
	2 Total Fund Accounts Balance	\$3,224,011
	3 Total Principal and Accrued Interest Balance	\$68,531,846
	4 Number of Loans	11,506
	5 Number of Borrowers	9,929
C.	1 Borrower Payments- Principal	\$2,193,748
	2 Borrower Payments- Interest	\$271,774
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$58,757
	3 Cash Release to Access Group Inc	\$144,494
E.	1 Weighted Average Coupon (WAC)	3.30%
	2 Weighted Average Remaining Maturity (WARM)	66
F.	1 Senior Notes Outstanding	\$42,500,000
	2 Subordinate Note Outstanding	\$27,450,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$3,250,000
	5 Net Loan Rate	2.80%
	6 Senior Asset Percentage	168.73%
	7 Subordinate Asset Percentage	102.51%

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Portfolio Trend Analysis Report

March 31, 2021

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		May-20	June-20	July-20	August-20	September-20	October-20	November-20	December-20	January-21	February-21	March-21
Reporting Date		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	3/25/2021	4/26/2021
A.	1 Asset Backed Securities	\$88,650,000	\$88,650,000	\$88,650,000	\$83,850,000	\$81,800,000	\$80,450,000	\$78,300,000	\$76,450,000	\$75,400,000	\$73,200,000	\$69,950,000
B.	1 Total Private Principal Balance	\$85,656,362	\$83,987,417	\$82,342,760	\$80,505,660	\$78,848,899	\$76,977,664	\$75,465,334	\$73,637,667	\$71,858,481	\$70,508,876	\$68,241,146
	2 Total Fund Accounts Balance	\$4,857,387	\$6,417,659	\$8,025,232	\$4,813,532	\$4,496,031	\$5,074,271	\$4,433,476	\$4,399,921	\$5,090,111	\$4,189,611	\$3,224,011
	3 Total Principal and Accrued Interest Balance	\$86,062,856	\$84,400,462	\$82,698,014	\$80,835,246	\$79,183,512	\$77,297,809	\$75,789,060	\$73,964,007	\$72,178,138	\$70,863,845	\$68,531,846
	4 Number of Loans	12,975	12,837	12,701	12,522	12,393	12,262	12,139	11,984	11,833	11,683	11,506
	5 Number of Borrowers	11,151	11,038	10,932	10,790	10,684	10,575	10,470	10,340	10,206	10,074	9,929
C.	1 Borrower Payments- Principal	\$1,576,133	\$1,668,400	\$1,655,731	\$1,632,563	\$1,588,107	\$1,836,314	\$1,429,668	\$1,816,563	\$1,755,064	\$1,313,184	\$2,193,748
	2 Borrower Payments- Interest	\$294,631	\$315,863	\$305,642	\$265,534	\$246,077	\$240,088	\$227,718	\$220,936	\$225,418	\$157,340	\$271,774
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$72,690	\$71,380	\$69,990	\$68,619	\$67,088	\$65,707	\$64,148	\$62,888	\$61,365	\$59,882	\$58,757
	3 Cash Release to Access Group	\$240,508	\$239,944	\$189,660	\$0	\$64,732	\$76,819	\$109,847	\$121,729	\$76,163	\$69,979	\$144,494
E.	1 Weighted Average Coupon (WAC)	4.54%	4.54%	3.42%	3.41%	3.41%	3.31%	3.31%	3.31%	3.30%	3.30%	3.30%
	2 Weighted Average Remaining Maturity (WARM)	76	74	74	74	71	71	71	68	69	69	66
F.	1 Senior Notes Outstanding	\$50,050,000	\$50,050,000	\$50,050,000	\$45,250,000	\$43,200,000	\$42,500,000	\$42,500,000	\$42,500,000	\$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	\$37,950,000	\$35,800,000	\$33,950,000	\$32,900,000	\$30,700,000	\$27,450,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$4,800,000	\$2,050,000	\$700,000	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$650,000	\$2,150,000	\$1,850,000	\$1,050,000	\$2,200,000	\$3,250,000
	5 Net Loan Rate	3.86%	3.83%	2.73%	2.82%	2.83%	2.71%	2.74%	2.73%	2.69%	2.68%	2.80%
	6 Senior Asset Percentage	181.54%	181.44%	181.24%	189.25%	193.66%	193.76%	188.69%	184.31%	181.72%	176.51%	168.73%
	7 Subordinate Asset Percentage	102.48%	102.43%	102.31%	102.10%	102.25%	102.33%	102.34%	102.38%	102.34%	102.39%	102.51%