

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 25, 2021
Collection Period: 05/01/21 to 05/31/21

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary													
A. Student Loan Portfolio and Fund Balance					April 30, 2021		Change		May 31, 2021				
1 Principal Balance					\$477,841,856.93		(\$4,191,998.91)		\$473,649,858.02				
2 Accrued Interest					\$5,479,372.60		\$129,821.65		\$5,609,194.25				
3 Accrued ISP					\$50,741.29		(\$27,770.03)		\$22,971.26				
4 Accrued SAP					(\$106,594.91)		\$54,123.97		(\$52,470.94)				
5 Total Principal And Accrued Interest Balance					\$483,265,375.91		(\$4,035,823.32)		\$479,229,552.59				
6 Fund Accounts Balance					\$16,789,578.02		(\$1,507,557.50)		\$15,282,020.52				
7 Total Student Loans And Fund Balance					\$500,054,953.93		(\$5,543,380.82)		\$494,511,573.11				
1 Weighted Average Coupon (WAC) [not including SAP]					2.73%		0.00%		2.73%				
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]					163		(1)		162				
3 Number of Loans					28,925		(165)		28,760				
4 Number of Borrowers					14,757		(85)		14,672				
C. Notes and Certificates					5/31/2021		Balance		Balance		% of		
					CUSIP	Int. Rate	April 30, 2021		Change		May 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	1.09000%	\$53,400,000.00		\$0.00		\$53,400,000.00	10.14%
4 Student Loan Asset-Backed Notes, Senior Series 2002-1					A-4 ARC	00432CAN1	1.16000%	\$39,050,000.00		\$0.00		\$39,050,000.00	7.42%
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1					B ARC	00432CAP6	1.16000%	\$23,750,000.00		\$0.00		\$23,750,000.00	4.51%
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	1.16000%	\$40,850,000.00		\$0.00		\$40,850,000.00	7.76%
9 Student Loan Asset-Backed Notes, Senior Series 2003-1					A-4 ARC	00432CBA8	1.16000%	\$40,850,000.00		\$0.00		\$40,850,000.00	7.76%
10 Student Loan Asset-Backed Notes, Senior Series 2003-1					A-5 ARC	00432CBB6	1.16000%	\$40,850,000.00		\$0.00		\$40,850,000.00	7.76%
11 Student Loan Asset-Backed Notes, Senior Series 2003-1					A-6 ARC	00432CBC4	1.09000%	\$40,800,000.00		\$0.00		\$40,800,000.00	7.75%
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1					B ARC	00432CBE0	1.16000%	\$19,700,000.00		\$0.00		\$19,700,000.00	3.74%
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	0.41063%	\$41,233,000.00		\$0.00		\$41,233,000.00	7.83%
15 Student Loan Asset-Backed Notes, Senior Series 2004-1					A-3 ARC	00432CBP5	1.16000%	\$52,650,000.00		(\$5,650,000.00)		\$47,000,000.00	8.93%
16 Student Loan Asset-Backed Notes, Senior Series 2004-1					A-4 ARC	00432CBQ3	1.16000%	\$51,600,000.00		\$0.00		\$51,600,000.00	9.80%
17 Student Loan Asset-Backed Notes, Senior Series 2004-1					A-5 ARC	00432CBR1	1.09000%	\$65,000,000.00		\$0.00		\$65,000,000.00	12.34%
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	1.09000%	\$22,500,000.00		\$0.00		\$22,500,000.00	4.27%
20 Total Notes and Certificates							1.07717%	\$532,233,000.00		(\$5,650,000.00)		\$526,583,000.00	100.00%
D. Fund Balances					April 30, 2021		Change		May 31, 2021				
1 Acquisition Fund					\$0.00		\$0.00		\$0.00				
2 Administration Fund					\$52,126.15		\$3,350.65		\$55,476.80				
3 Capitalized Interest Fund					\$2,862,081.00		\$0.00		\$2,862,081.00				
4 Collection Fund					\$6,044,281.82		(\$654,716.32)		\$5,389,565.50				
5 Debt Service Fund - Interest Account					\$325,274.52		\$164,768.39		\$490,042.91				
6 Debt Service Fund - Principal Account					\$7,505,814.53		(\$1,020,960.22)		\$6,484,854.31				
7 Total Fund Accounts Balance					\$16,789,578.02		(\$1,507,557.50)		\$15,282,020.52				

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		5/31/2021	5/31/2021	5/31/2021
1	Borrower Payments - Total	(\$4,227,962.09)	(\$4,135,167.96)	(\$92,794.13)
2	Claim Payments	(\$40,513.65)	(\$40,513.65)	\$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	\$9,709.18	\$0.00	\$9,709.18
5	New Acquisitions - Total	\$9,709.18	\$0.00	\$9,709.18
6	Total Cash Principal Activity	(\$4,258,766.56)	(\$4,175,681.61)	(\$83,084.95)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$66,767.39	\$46,608.92	\$20,158.47
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	\$0.26	\$1.33	(\$1.07)
4	Total Adjustments	\$0.26	\$1.33	(\$1.07)
5	Total Non-Cash Principal Activity	\$66,767.65	\$46,610.25	\$20,157.40
C.	Total Student Loan Principal Activity	(\$4,191,998.91)	(\$4,129,071.36)	(\$62,927.55)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$904,556.50)	(\$890,155.70)	(\$14,400.80)
2	Claim Payments	(\$220.87)	(\$220.87)	\$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	(\$18.12)	(\$18.09)	(\$0.03)
6	Subsidized Gov't Interest Payments (ISP)	(\$39,749.90)	(\$37,181.61)	(\$2,568.29)
7	Special Allowance Payments (SAP)	\$77,711.76	\$81,062.67	(\$3,350.91)
8	Total Cash Interest Activity	(\$866,833.63)	(\$846,513.60)	(\$20,320.03)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,092,329.05	\$1,069,378.52	\$22,950.53
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$11,725.25	\$10,888.42	\$836.83
3	Special Allowance Payments - Accrued	(\$26,298.76)	(\$26,628.04)	\$329.29
4	Capitalized Interest	(\$66,767.39)	(\$46,608.92)	(\$20,158.47)
5a	Small Balance and Other Adjustments	\$1,210.03	\$1,467.22	(\$257.19)
5b	Adjustments - Write-offs	\$0.05	\$0.05	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$254.62	\$239.93	\$14.69
5d	Other Adjustments - Special Allowance Payments (SAP)	\$2,710.97	\$1,053.24	\$1,657.73
5	Total Adjustments	\$4,175.67	\$2,760.44	\$1,415.23
6	Fee Accruals	\$7,845.40	\$7,053.26	\$792.14
7	Total Non-Cash Interest Activity	\$1,023,009.22	\$1,016,843.68	\$6,165.54
F.	Total Student Loan Interest Activity	\$156,175.59	\$170,330.08	(\$14,154.49)

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	May 31, 2021	
	1 Beginning Balance	\$5,780,743.20	
	2 Transfers to Other Funds	(\$5,780,743.20)	
	3 Amount received in the collection account related to the collection period	\$3,313,768.69	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$39,749.90	
	6 Federal Special Allowance Payments	(\$77,711.76)	
	7 Guarantee Payments of Principal	\$40,513.65	
	8 Guarantee Payments of Interest	\$220.87	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$9,709.18)	
	11 Interest and Other Earnings	\$426.69	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$3,307,258.86	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection Transfer/Used from Other Funds
	1a Administrative Allowance	\$179,190.70	\$179,190.70 \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$492,089.07	\$492,089.07 \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$394,357.27	\$394,357.27 \$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	\$35,279.20	\$35,279.20 \$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	\$2,206,342.62	\$2,206,342.62 \$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	\$3,307,258.86	\$3,307,258.86 \$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)	\$3,307,258.86	\$3,307,258.86	\$0.00
B.		Administration Funds	\$671,279.77	\$2,635,979.09	\$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	\$2,635,979.09	\$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,635,979.09	\$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$44,642.40	\$2,591,336.69	\$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$32,645.80	\$2,558,690.89	\$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,558,690.89	\$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,558,690.89	\$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$34,150.60	\$2,524,540.29	\$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$34,150.60	\$2,490,389.69	\$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$34,150.60	\$2,456,239.09	\$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$68,217.60	\$2,388,021.49	\$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,388,021.49	\$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$14,579.91	\$2,373,441.58	\$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$35,446.40	\$2,337,995.18	\$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$42,033.36	\$2,295,961.82	\$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$54,340.00	\$2,241,621.82	\$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,241,621.82	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$394,357.27		
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	\$2,241,621.82	\$0.00
	2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$2,241,621.82	\$0.00
	3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$2,241,621.82	\$0.00
	4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$2,241,621.82	\$0.00
	5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$2,241,621.82	\$0.00
	6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$2,241,621.82	\$0.00
	7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$2,241,621.82	\$0.00
	8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$2,241,621.82	\$0.00
	9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$2,241,621.82	\$0.00
	10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$2,241,621.82	\$0.00
	11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$2,241,621.82	\$0.00
	12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$2,241,621.82	\$0.00
	13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$2,241,621.82	\$0.00
	14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$2,241,621.82	\$0.00
	15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$2,241,621.82	\$0.00
	16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$2,241,621.82	\$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	\$2,241,621.82	\$0.00
	2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$16,469.20	\$2,225,152.62	\$0.00
	3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$18,810.00	\$2,206,342.62	\$0.00
		Total Interest Distribution on Subordinate Notes or Obligations:	\$35,279.20		
F.		Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$2,206,342.62	\$0.00
G.		Allocation to Principal Account for scheduled Principal Payments	\$0.00	\$2,206,342.62	\$0.00
H.		Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,206,342.62	\$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	\$485,350,000.00	
	2 Interest net of FRN allocation	\$1,077,028.91	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$179,190.70	
	5 Minus amounts required..ED..guarantee agencies	\$407,974.59	
	6 Minus defaulted during the month	\$1,274.76	
	7 Minus auction note and trustee fees	\$84,447.81	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.00%	
	Net Loan Rate	1.00%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$479,229,552.59	
	2 Fund Balances	\$15,282,370.16	
	3 Senior Notes Interest	\$214,992.28	
	4 Senior Notes Outstanding	\$460,633,000.00	
	Senior Asset Percentage	107.31%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$479,229,552.59	
	2 Fund Balances	\$15,282,370.16	
	3 All Notes Interest	\$241,283.43	
	4 All Notes Outstanding	\$526,583,000.00	
	Subordinate Asset Percentage	93.86%	

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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	1,028	\$4,994,576.44	1.05%
	2 UnSubsidized Stafford	1,007	\$7,679,420.24	1.62%
	3 Consolidation	26,725	\$460,975,861.34	97.32%
	4 Total By Loan Type Distribution	28,760	\$473,649,858.02	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	325	\$5,474,258.55	1.16%
	4 Forbearance	549	\$13,823,405.82	2.92%
	5 Repayment	27,869	\$454,115,002.49	95.88%
	6 Claims	15	\$220,017.11	0.05%
	7 Total By Borrower Status Distribution	28,760	\$473,649,858.02	100.00%
C.	School Type Distribution:			
	1 Graduate	28,566	\$473,129,272.41	99.89%
	2 Undergraduate	194	\$520,585.61	0.11%
	3 Total By School Type Distribution	28,760	\$473,649,858.02	100.00%

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VII. Series 2002-1, 2003-1, and 2004-1 Notes					Portfolio Status By Loan Type					
A.	Subsidized Stafford				Unsubsidized Stafford			Consolidations		
	Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
B.	INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
	In-School Current	1	\$6,901.00	0.14%	1	\$15,465.96	0.20%	146	\$3,104,938.88	0.67%
C.	Grace Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
	TOTAL INTERIM	1	\$6,901.00	0.14%	1	\$15,465.96	0.20%	146	\$3,104,938.88	0.67%
D.	REPAYMENT:									
	Active									
	Current	792	\$3,657,834.04	71.77%	778	\$5,803,425.74	73.83%	24,963	\$421,771,913.26	90.45%
	1-29 Days Delinquent	51	\$297,719.63	5.84%	57	\$469,088.65	5.97%	782	\$17,010,063.84	3.65%
	30-59 Days Delinquent	10	\$77,682.87	1.52%	12	\$121,336.62	1.54%	142	\$3,259,849.94	0.70%
	60-89 Days Delinquent	8	\$70,386.30	1.38%	5	\$78,973.12	1.00%	78	\$2,064,666.21	0.44%
	90-119 Days Delinquent	8	\$52,835.54	1.04%	7	\$73,762.35	0.94%	30	\$856,393.21	0.18%
	≥ 120 Days Delinquent	20	\$144,027.46	2.83%	18	\$179,643.35	2.29%	108	\$2,858,340.58	0.61%
E.	Deferment:									
	Current	56	\$296,922.98	5.83%	45	\$386,192.72	4.91%	78	\$1,892,111.78	0.41%
F.	Forbearance:									
	Current	80	\$475,305.44	9.33%	79	\$687,192.50	8.74%	390	\$13,323,366.52	2.86%
G.	Claims	2	\$16,653.37	0.33%	5	\$45,620.96	0.58%	8	\$160,437.45	0.03%
H.	TOTAL REPAYMENT	1,027	\$5,089,367.63	99.86%	1,006	\$7,845,236.01	99.80%	26,579	\$463,197,142.79	99.33%
I.	TOTAL PORTFOLIO	1,028	\$5,096,268.63	100.00%	1,007	\$7,860,701.97	100.00%	26,725	\$466,302,081.67	100.00%
J.	GRAND TOTAL				\$479,259,052.27					

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 25, 2021

Collection Period: 05/01/21 to 05/31/21

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	05/01/21 to 05/31/21 06/25/21
A.	1 ABS Notes Outstanding	\$526,583,000
B.	1 Total Principal Balance	\$473,649,858
	2 Total Fund Accounts Balance	\$15,282,021
	3 Total Principal and Accrued Interest Balance	\$479,229,553
	4 Number of Loans	28,760
	5 Number of Borrowers	14,672
C.	1 Borrower Payments- Principal	\$4,227,962
	2 Borrower Payments- Interest	\$904,557
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$179,191
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	162
F.	1 Senior Notes Outstanding	\$460,633,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,650,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.00%
	6 Senior Asset Percentage	107.31%
	7 Subordinate Asset Percentage	93.86%

ACCESS GROUP, INC.

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

Trend Analysis Report

May 31, 2021

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
	Collection Period	July-20	August-20	September-20	October-20	November-20	December-20	January-21	February-21	March-21	April-21	May-21
	Reporting Date	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	5/25/2021	6/25/2021
A.	1 Asset Backed Securities	\$570,458,365	\$570,458,365	\$557,535,224	\$557,535,224	\$557,535,224	\$548,331,236	\$548,331,236	\$544,831,236	\$537,083,000	\$532,233,000	\$526,583,000
B.	1 Total Principal Balance	\$520,828,123	\$516,628,099	\$511,904,595	\$507,403,509	\$503,553,135	\$498,503,575	\$493,290,008	\$488,197,061	\$482,619,705	\$477,841,857	\$473,649,858
	2 Total Fund Accounts Balance	\$15,090,923	\$19,411,134	\$11,219,642	\$15,820,812	\$18,983,100	\$12,349,903	\$17,225,673	\$18,914,270	\$16,861,301	\$16,789,578	\$15,282,021
	3 Total Principal and Accrued Interest Balance	\$525,959,819	\$521,674,605	\$517,021,695	\$512,599,080	\$508,834,717	\$503,764,989	\$498,590,283	\$493,493,762	\$487,977,674	\$483,265,376	\$479,229,553
	4 Number of Loans	30,633	30,449	30,249	30,051	29,910	29,711	29,505	29,332	29,094	28,925	28,760
	5 Number of Borrowers	15,581	15,484	15,393	15,293	15,231	15,134	15,029	14,947	14,838	14,757	14,672
C.	1 Borrower Payments- Principal	\$4,196,541	\$4,440,540	\$4,505,371	\$4,490,984	\$3,920,535	\$5,138,381	\$5,281,771	\$4,929,698	\$5,656,165	\$4,741,170	\$4,227,962
	2 Borrower Payments- Interest	\$969,981	\$1,007,014	\$1,011,509	\$1,007,062	\$989,550	\$1,007,346	\$973,795	\$942,519	\$956,872	\$946,651	\$904,557
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$196,870	\$195,310	\$193,736	\$191,964	\$190,276	\$188,832	\$186,939	\$184,984	\$183,074	\$180,982	\$179,191
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%	2.73%
	2 Weighted Average Remaining Maturity (WARM)	169	169	168	167	166	166	165	164	163	163	162
F.	1 Senior Notes Outstanding	\$504,508,365	\$504,508,365	\$491,585,224	\$491,585,224	\$491,585,224	\$482,381,236	\$482,381,236	\$478,881,236	\$471,133,000	\$466,283,000	\$460,633,000
	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	\$12,923,141	\$0	\$0	\$9,203,988	\$0	\$3,500,000	\$7,748,236	\$4,850,000	\$5,650,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.01%	1.14%	1.11%	1.20%	1.19%	1.17%	1.18%	0.92%	1.16%	1.09%	1.00%
	6 Senior Asset Percentage	107.20%	107.20%	107.43%	107.44%	107.00%	106.88%	106.90%	106.97%	107.12%	107.21%	107.31%
	7 Subordinate Asset Percentage	94.81%	94.81%	94.72%	94.72%	94.32%	94.02%	94.04%	94.02%	93.97%	93.93%	93.86%