

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: June 25, 2021

Collection Period: 03/01/21 to 05/31/21

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					February 28, 2021	Change	May 31, 2021		
1	Principal Balance				\$20,101,296.77	(\$2,155,564.27)	\$17,945,732.50		
2	Accrued Interest				\$95,556.76	(\$12,750.87)	\$82,805.89		
3	Total Principal And Accrued Interest Balance				\$20,196,853.53	(\$2,168,315.14)	\$18,028,538.39		
4	Fund Accounts Balance				\$2,374,352.73	\$24,581.34	\$2,398,934.07		
5	Total Student Loans And Fund Balance				\$22,571,206.26	(\$2,143,733.80)	\$20,427,472.46		
B. Student Loan Portfolio and Fund Balance									
					February 28, 2021	Change	May 31, 2021		
1	Loan Reserve Trust Balance				\$198,436.44	\$68,106.80	\$266,543.24		
2	Weighted Average Coupon (WAC)				2.82%	-0.05%	2.77%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		45	(2)	43		
4	Number of Loans				5,027	(229)	4,798		
5	Number of Borrowers				4,740	(214)	4,526		
C. Notes and Certificates									
				5/31/2021	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	February 28, 2021	Change	May 31, 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	1.69500%	\$13,150,000.00	\$0.00	67.1%	
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	2.18000%	\$8,600,000.00	(\$2,150,000.00)	32.9%	
4	Total Notes and Certificates				1.85460%	\$21,750,000.00	(\$2,150,000.00)	\$19,600,000.00	100.0%
D. Fund Accounts Balance									
					February 28, 2021	Change	May 31, 2021		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,374,352.73	\$24,581.34	\$2,398,934.07		
3	Total Fund Accounts Balance				\$2,374,352.73	\$24,581.34	\$2,398,934.07		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	May 31, 2021		
1	Borrower Payments - Total		(\$2,116,328.26)
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		(\$2,116,328.26)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$441.51
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$274.86)	
4b	Adjustments - Write-offs	(\$39,402.66)	
4	Total Adjustments		(\$39,677.52)
5	Total Non-Cash Principal Activity		(\$39,236.01)
C. Total Student Loan Principal Activity			(\$2,155,564.27)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$147,342.34)
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		(\$147,342.34)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$132,846.38
2	Capitalized Interest		(\$441.51)
3a	Small Balance and Other Adjustments	(\$103.81)	
3b	Adjustments - Write-offs	(\$963.95)	
3	Total Adjustments		(\$1,067.76)
4	Fee Accruals		\$3,254.36
5	Total Non-Cash Interest Activity		\$134,591.47
F. Total Student Loan Interest Activity			(\$12,750.87)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		May 31, 2021		
	1 Beginning Balance	\$2,319,408.47		
	2 Transfers to Other Funds	(\$2,296,543.92)		
	3 Amount received in the collection account related to the collection period	\$2,120,398.67		
	4 Earnings	\$162.43		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$39,402.66		
	7 Guarantee Payments of Interest	\$923.95		
	8 Recoveries	\$16,965.62		
	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	\$2,200,717.88		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$22,613.96	\$22,613.96	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$1,252.22	\$1,252.22	\$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	\$56,179.43	\$56,179.43	\$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	\$35,440.17	\$35,440.17	\$0.00
	6 Payment of Principal Distribution Amount	2,085,232.10	\$2,050,000.00	\$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)	\$0.00	\$0.00	\$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	\$2,200,717.88	\$2,165,485.78	\$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)	\$2,200,717.88	\$2,200,717.88	
B.	First	Administrative Allowance	\$23,866.18	\$2,176,851.70	\$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	\$2,176,851.70	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$56,179.43	\$2,120,672.27	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$56,179.43		
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	\$2,120,672.27	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$2,120,672.27	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$2,120,672.27	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$35,440.17	\$2,085,232.10	\$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	\$2,085,232.10	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$2,050,000.00	\$35,232.10	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$35,232.10	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$2,050,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$35,232.10	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$35,232.10	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$35,232.10	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$35,232.10	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$35,232.10	\$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	May 31, 2021		
	1 FRN Notes outstanding Balance	\$0.00		
	2 ARC Notes outstanding Balance	\$19,600,000.00		
	3 Amount of Accrued Interest	\$124,471.37		
	4 Plus investment earnings and late fees	\$3,412.94		
	5 Minus Amount of interest on FRN	\$0.00		
	6 Minus portion of Administrative allowance	\$20,188.95		
	7 Minus Notes fees expected during current Interest Period	\$1,252.22		
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.18%		
	Net Loan Rate	2.18%		
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution	
	1 Student Loan Portfolio Balance	\$18,028,538.39	\$18,028,538.39	
	2 Fund Balances	\$2,398,981.79	\$198,263.91	
	3 Senior Notes Interest and Fees Accrued	\$43,521.04	\$43,521.04	
	4 Senior Notes Outstanding	\$13,150,000.00	\$11,100,000.00	
	Senior Asset Percentage	155.01%	163.81%	
	C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
		1 Student Loan Portfolio Balance	\$18,028,538.39	\$18,028,538.39
2 Fund Balances		\$2,398,981.79	\$198,263.91	
3 All Notes Interest and Fees Accrued		\$71,395.36	\$71,395.36	
4 All Notes Outstanding		\$19,600,000.00	\$17,550,000.00	
Subordinate Asset Percentage		103.86%	103.45%	

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,798	\$17,945,732.50	100.00%
	2 Total By Loan Type Distribution	4,798	\$17,945,732.50	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.11%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	70	\$502,494.97	2.80%
	5 Repayment	4,722	\$17,404,107.95	96.98%
	6 Interim Charge-Offs	4	\$19,129.58	0.11%
	7 Total By Borrower Status Distribution	4,798	\$17,945,732.50	100.00%
C.	School Type Distribution:			
	1 Graduate	4,796	\$17,936,941.84	99.95%
	2 Undergraduate	2	\$8,790.66	0.05%
	3 Total By Loan Type Distribution	4,798	\$17,945,732.50	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	\$35,776.72	0.20%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$35,776.72	0.20%
D.	REPAYMENT:			
	Active			
	Current	4557	\$16,667,229.48	92.45%
	1-29 Days Delinquent	62	\$271,743.58	1.51%
	30-59 Days Delinquent	66	\$311,658.94	1.73%
	60-89 Days Delinquent	23	\$97,170.30	0.54%
	90-119 Days Delinquent	4	\$20,777.35	0.12%
	120-149 Days Delinquent	4	\$31,952.97	0.18%
	150-179 Days Delinquent	6	\$54,777.88	0.30%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	70	\$517,583.16	2.87%
G.	Interim Charge-Offs	4	\$19,868.01	0.11%
H.	TOTAL REPAYMENT	4,796	\$17,992,761.67	99.80%
I.	TOTAL PORTFOLIO	4,798	\$18,028,538.39	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$19,600,000
B.	1 Total Private Principal Outstanding Balance	\$17,945,733
	2 Total Fund Accounts Balance	\$2,398,934
	3 Total Principal and Accrued Interest Balance	\$18,028,538
	4 Number of Loans	4,798
	5 Number of Borrowers	4,526
C.	1 Borrower Payments- Principal	\$2,116,328
	2 Borrower Payments- Interest	\$147,342
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$22,614
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$266,543
	2 Weighted Average Coupon (WAC)	2.77%
	3 Weighted Average Remaining Maturity (WARM)	43
F.	1 Senior Notes Outstanding	\$13,150,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$2,150,000.00
	5 Net Loan Rate	2.18%
	6 Senior Asset Percentage	155.01%
	7 Subordinate Asset Percentage	103.86%

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Portfolio Trend Analysis Report

May 31, 2021

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	May-20	August-20	November-20	February-21	May-21
	Reporting Date	6/25/2020	9/25/2020	12/28/2020	3/25/2021	6/25/2021
A.	1 Asset Backed Securities	\$28,250,000	\$26,000,000	\$23,800,000	\$21,750,000	\$19,600,000
B.	1 Total Private Principal Balance	\$26,277,312	\$24,093,896	\$22,016,525	\$20,101,297	\$17,945,733
	2 Total Fund Accounts Balance	\$2,694,525	\$2,660,508	\$2,520,178	\$2,374,353	\$2,398,934
	3 Total Principal and Accrued Interest Balance	\$26,383,511	\$24,176,899	\$22,105,280	\$20,196,854	\$18,028,538
	4 Number of Loans	5,722	5,488	5,271	5,027	4,798
	5 Number of Borrowers	5,373	5,156	4,962	4,740	4,526
C.	1 Borrower Payments- Principal	\$2,053,737	\$2,103,867	\$2,036,292	\$1,896,855	\$2,116,328
	2 Borrower Payments- Interest	\$263,459	\$218,332	\$164,179	\$138,973	\$147,342
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$70,859	\$65,693	\$60,235	\$55,041	\$22,614
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$80,378	\$75,186	\$141,174	\$198,436	\$266,543
	2 Weighted Average Coupon (WAC)	3.87%	2.93%	2.83%	2.82%	2.77%
	3 Weighted Average Remaining Maturity (WARM)	52	50	48	45	43
F.	1 Senior Notes Outstanding	\$13,150,000	\$13,150,000	\$13,150,000	\$13,150,000	\$13,150,000
	2 Subordinate Note Outstanding	\$15,100,000	\$12,850,000	\$10,650,000	\$8,600,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$2,450,000	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$2,250,000	\$2,200,000	\$2,050,000	\$2,150,000
	5 Net Loan Rate	3.23%	2.15%	2.18%	2.17%	2.18%
	6 Senior Asset Percentage	220.77%	203.74%	186.93%	171.33%	155.01%
	7 Subordinate Asset Percentage	102.54%	102.88%	103.16%	103.46%	103.86%