

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: August 25, 2021

Collection Period: 07/01/2021 to 07/31/2021

I. Series 2004-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						June 30, 2021	Change	July 31, 2021		
1	Principal Balance					\$63,232,674.81	(\$1,535,348.39)	\$61,697,326.42		
2	Accrued Interest					\$272,606.35	(\$8,172.49)	\$264,433.86		
3	Total Principal And Accrued Interest Balance					\$63,505,281.16	(\$1,543,520.88)	\$61,961,760.28		
4	Fund Accounts Balance					\$4,161,008.54	\$117,927.24	\$4,278,935.78		
5	Total Student Loans And Fund Balance					\$67,666,289.70	(\$1,425,593.64)	\$66,240,696.06		
B. Student Loan Portfolio and Fund Balance										
						June 30, 2021	Change	July 31, 2021		
1	Weighted Average Coupon (WAC)					3.26%	-0.06%	3.20%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	63	0	63		
3	Number of Loans					11,050	(116)	10,934		
4	Number of Borrowers					9,545	(89)	9,456		
C. Notes and Certificates										
						7/31/2021	Balance	Balance	Balance	
							June 30, 2021	Change	July 31, 2021	
									% of	
									O/S Securities	
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	0.82900%		\$42,500,000.00	\$0.00	\$42,500,000.00	65.9%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	1.30600%		\$23,400,000.00	(\$1,400,000.00)	\$22,000,000.00	34.1%
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				0.99170%		\$65,900,000.00	(\$1,400,000.00)	\$64,500,000.00	100.0%
D. Fund Accounts Balance										
						June 30, 2021	Change	July 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					\$21,049.47	\$1,118.84	\$22,168.31		
4	Collection Account					\$2,302,603.86	(\$407,414.69)	\$1,895,189.17		
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					\$0.43	\$27,055.50	\$27,055.93		
12	Class A-4 Principal Account					\$0.00	\$0.00	\$0.00		
13	Class B-1 Interest Account					\$23,259.88	(\$1,220.00)	\$22,039.88		
14	Class B-1 Principal Account					\$1,414,094.90	\$498,387.59	\$1,912,482.49		
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					\$4,161,008.54	\$117,927.24	\$4,278,935.78		

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II. Series 2004-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	July 31, 2021
	1 Borrower Payments - Total	(\$1,513,151.59)
	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	(\$1,513,151.59)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$4,305.45
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$963.04)
	4b Adjustments - Write-offs	(\$25,539.21)
	4 Total Adjustments	(\$26,502.25)
	5 Total Non-Cash Principal Activity	(\$22,196.80)
C.	Total Student Loan Principal Activity	(\$1,535,348.39)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$187,370.34)
	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	(\$187,370.34)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$184,517.78
	2 Capitalized Interest	(\$4,305.45)
	3a Small Balance and Other Adjustments	(\$1,074.95)
	3b Adjustments - Write-offs	(\$1,680.24)
	3 Total Adjustments	(\$2,755.19)
	4 Fee Accruals	\$1,740.71
	5 Total Non-Cash Interest Activity	\$179,197.85
F.	Total Student Loan Interest Activity	(\$8,172.49)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		July 31, 2021		
Beginning Balance		\$2,230,875.41		
Transfers to Other Funds		(\$2,230,875.41)		
1a Amount received in the collection account related to the collection period		\$1,653,455.61		
1b Earnings		\$84.52		
1c Recoveries		\$122,888.27		
1d Misc. Payments Received/Due		(\$34.00)		
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		\$1,776,394.40		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a Administrative Allowance		\$52,693.90	\$52,693.90	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,704.11	\$1,704.11	\$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		\$51,935.00	\$51,935.00	\$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		\$20,180.40	\$20,180.40	\$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)		\$1,532,685.00	\$1,532,685.00	\$0.00
11 Only on or after the first Capitalized interest release date, any remainder to Access Group		\$117,195.99	\$117,195.99	\$0.00
Total Payments		\$1,776,394.40	\$1,776,394.40	\$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)	\$1,776,394.40	\$1,776,394.40	\$0.00
B.	First	Administration Allowance	\$54,398.01	\$1,721,996.39	\$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	\$1,721,996.39	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,721,996.39	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,721,996.39	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$51,935.00	\$1,670,061.39	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$51,935.00		
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	\$1,670,061.39	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,670,061.39	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,670,061.39	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,670,061.39	\$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]:	\$20,180.40	\$1,649,880.99	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,649,880.99	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,649,880.99	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,649,880.99	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,649,880.99	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,649,880.99	\$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	\$1,649,880.99	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,649,880.99	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,532,685.00	\$117,195.99	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$117,195.99	\$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		\$64,500,000.00	
3 Amount of Accrued Interest		\$164,852.17	
4 Plus investment earnings and late fees		\$1,879.50	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$23,136.50	
7 Minus Notes fees expected during current Interest Period		\$1,704.11	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		2.64%	
Net Loan Rate		2.64%	
B. Senior Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$61,961,760.28	\$61,961,760.28
2 Fund Balances		\$4,278,935.78	\$2,158,385.47
3 Senior Notes Interest and Fees Accrued		\$10,260.52	\$10,260.52
4 Senior Notes Outstanding		\$42,500,000.00	\$42,500,000.00
Senior Asset Percentage		155.84%	150.85%
C. Subordinate Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$61,961,760.28	\$61,961,760.28
2 Fund Balances		\$4,278,935.78	\$2,158,385.47
3 All Notes Interest and Fees Accrued		\$20,145.75	\$20,145.75
4 All Notes Outstanding		\$64,500,000.00	\$62,600,000.00
Subordinate Asset Percentage		102.67%	102.40%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	10,934	\$61,697,326.42	100.00%
	2 Total By Loan Type Distribution (a)	10,934	\$61,697,326.42	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$34,766.00	0.06%
	2 Grace	4	\$37,127.00	0.06%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	35	\$341,446.24	0.55%
	5 Repayment	10,885	\$61,234,639.60	99.25%
	6 Interim Charge-Offs	7	\$49,347.58	0.08%
	7 Total By Borrower Status Distribution	10,934	\$61,697,326.42	100.00%
C.	School Type Distribution:			
	1 Graduate	10,864	\$61,215,784.59	99.22%
	2 Undergraduate	70	\$481,541.83	0.78%
	3 Total By Loan Type Distribution	10,934	\$61,697,326.42	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	3	\$64,368.73	0.10%	
B. Grace				
Current	4	\$71,538.38	0.12%	
C. TOTAL INTERIM	7	\$135,907.11	0.22%	
D. REPAYMENT:				
Active				
Current	10,097	\$56,038,051.71	90.44%	
1-29 Days Delinquent	594	\$4,035,224.27	6.51%	
30-59 Days Delinquent	114	\$769,670.67	1.24%	
60-89 Days Delinquent	40	\$236,932.08	0.38%	
90-119 Days Delinquent	20	\$143,248.13	0.23%	
120-149 Days Delinquent	9	\$62,661.94	0.10%	
150-179 Days Delinquent	11	\$134,802.70	0.22%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	35	\$353,842.61	0.57%	
G. Interim Charge-Offs	7	\$51,419.06	0.08%	
H. TOTAL REPAYMENT	10,927	\$61,825,853.17	99.78%	
I. TOTAL PORTFOLIO	10,934	\$61,961,760.28	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$64,500,000
B.	1 Total Private Principal Outstanding Balance	\$61,697,326
	2 Total Fund Accounts Balance	\$4,278,936
	3 Total Principal and Accrued Interest Balance	\$61,961,760
	4 Number of Loans	10,934
	5 Number of Borrowers	9,456
C.	1 Borrower Payments- Principal	\$1,513,152
	2 Borrower Payments- Interest	\$187,370
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$52,694
	3 Cash Release to Access Group Inc	\$117,196
E.	1 Weighted Average Coupon (WAC)	3.20%
	2 Weighted Average Remaining Maturity (WARM)	63
F.	1 Senior Notes Outstanding	\$42,500,000
	2 Subordinate Note Outstanding	\$22,000,000
	3 Senior Principal Distribution Amount	\$0
	4 Subordinate Principal Distribution Amount	\$1,400,000
	5 Net Loan Rate	2.64%
	6 Senior Asset Percentage	155.84%
	7 Subordinate Asset Percentage	102.67%

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Portfolio Trend Analysis Report

July 31, 2021

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		September-20	October-20	November-20	December-20	January-21	February-21	March-21	April-21	May-21	June-21	July-21
Reporting Date		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	7/26/2021	8/25/2021
A.	1 Asset Backed Securities	\$81,800,000	\$80,450,000	\$78,300,000	\$76,450,000	\$75,400,000	\$73,200,000	\$69,950,000	\$67,700,000	\$65,900,000	\$65,900,000	\$64,500,000
B.	1 Total Private Principal Balance	\$78,848,899	\$76,977,664	\$75,465,334	\$73,637,667	\$71,858,481	\$70,508,876	\$68,241,146	\$66,554,446	\$64,798,437	\$63,232,675	\$61,697,326
	2 Total Fund Accounts Balance	\$4,496,031	\$5,074,271	\$4,433,476	\$4,399,921	\$5,090,111	\$4,189,611	\$3,224,011	\$2,600,484	\$2,542,148	\$4,161,009	\$4,278,936
	3 Total Principal and Accrued Interest Balance	\$79,183,512	\$77,297,809	\$75,789,060	\$73,964,007	\$72,178,138	\$70,863,845	\$68,531,846	\$66,834,504	\$65,086,969	\$63,505,281	\$61,961,760
	4 Number of Loans	12,393	12,262	12,139	11,984	11,833	11,683	11,506	11,360	11,199	11,050	10,934
	5 Number of Borrowers	10,684	10,575	10,470	10,340	10,206	10,074	9,929	9,807	9,678	9,545	9,456
C.	1 Borrower Payments- Principal	\$1,588,107	\$1,836,314	\$1,429,668	\$1,816,563	\$1,755,064	\$1,313,184	\$2,193,748	\$1,618,285	\$1,634,266	\$1,567,425	\$1,513,152
	2 Borrower Payments- Interest	\$246,077	\$240,088	\$227,718	\$220,936	\$225,418	\$157,340	\$271,774	\$206,362	\$183,342	\$193,409	\$187,370
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$67,088	\$65,707	\$64,148	\$62,888	\$61,365	\$59,882	\$58,757	\$56,868	\$55,462	\$53,999	\$52,694
	3 Cash Release to Access Group	\$64,732	\$76,819	\$109,847	\$121,729	\$76,163	\$69,979	\$144,494	\$32,576	\$36,577	\$174,223	\$117,196
E.	1 Weighted Average Coupon (WAC)	3.41%	3.31%	3.31%	3.31%	3.30%	3.30%	3.30%	3.26%	3.26%	3.26%	3.20%
	2 Weighted Average Remaining Maturity (WARM)	71	71	71	68	69	69	66	66	66	63	63
F.	1 Senior Notes Outstanding	\$43,200,000	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$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	\$37,950,000	\$35,800,000	\$33,950,000	\$32,900,000	\$30,700,000	\$27,450,000	\$25,200,000	\$23,400,000	\$23,400,000	\$22,000,000
	3 Senior Principal Distribution Amount	\$2,050,000	\$700,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4 Subordinate Principal Distribution Amount	\$0	\$650,000	\$2,150,000	\$1,850,000	\$1,050,000	\$2,200,000	\$3,250,000	\$2,250,000	\$1,800,000	\$0	\$1,400,000
	5 Net Loan Rate	2.83%	2.71%	2.74%	2.73%	2.69%	2.68%	2.80%	2.78%	2.68%	2.68%	2.64%
	6 Senior Asset Percentage	193.66%	193.76%	188.69%	184.31%	181.72%	176.51%	168.73%	163.26%	159.00%	159.21%	155.84%
	7 Subordinate Asset Percentage	102.25%	102.33%	102.34%	102.38%	102.34%	102.39%	102.51%	102.48%	102.53%	102.66%	102.67%