

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: September 27, 2021

Collection Period: 06/01/21 to 08/31/21

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					May 31, 2021	Change	August 31, 2021		
1	Principal Balance				\$17,945,732.50	(\$1,915,647.03)	\$16,030,085.47		
2	Accrued Interest				\$82,805.89	(\$12,713.83)	\$70,092.06		
3	Total Principal And Accrued Interest Balance				\$18,028,538.39	(\$1,928,360.86)	\$16,100,177.53		
4	Fund Accounts Balance				\$2,398,934.07	(\$107,424.13)	\$2,291,509.94		
5	Total Student Loans And Fund Balance				\$20,427,472.46	(\$2,035,784.99)	\$18,391,687.47		
B. Student Loan Portfolio and Fund Balance									
					May 31, 2021	Change	August 31, 2021		
1	Loan Reserve Trust Balance				\$266,543.24	\$47,119.31	\$313,662.55		
2	Weighted Average Coupon (WAC)				2.77%	-0.04%	2.73%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		43	(2)	41		
4	Number of Loans				4,798	(187)	4,611		
5	Number of Borrowers				4,526	(173)	4,353		
C. Notes and Certificates									
				8/31/2021	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	May 31, 2021	Change	August 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	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	1.08500%	\$13,150,000.00	(\$2,050,000.00)	\$11,100,000.00	63.2%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.90800%	\$6,450,000.00	\$0.00	\$6,450,000.00	36.8%
4	Total Notes and Certificates				1.38747%	\$19,600,000.00	(\$2,050,000.00)	\$17,550,000.00	100.0%
D. Fund Accounts Balance									
					May 31, 2021	Change	August 31, 2021		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,398,934.07	(\$107,424.13)	\$2,291,509.94		
3	Total Fund Accounts Balance				\$2,398,934.07	(\$107,424.13)	\$2,291,509.94		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	August 31, 2021		
1	Borrower Payments - Total		(\$1,885,333.58)
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		(\$1,885,333.58)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$3,625.16
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$532.02)	
4b	Adjustments - Write-offs	(\$33,406.59)	
4	Total Adjustments		(\$33,938.61)
5	Total Non-Cash Principal Activity		(\$30,313.45)
C. Total Student Loan Principal Activity			(\$1,915,647.03)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$127,300.21)
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		(\$127,300.21)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$117,255.06
2	Capitalized Interest		(\$3,625.16)
3a	Small Balance and Other Adjustments	\$72.62	
3b	Adjustments - Write-offs	(\$1,483.15)	
3	Total Adjustments		(\$1,410.53)
4	Fee Accruals		\$2,367.01
5	Total Non-Cash Interest Activity		\$114,586.38
F. Total Student Loan Interest Activity			(\$12,713.83)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		August 31, 2021		
	1 Beginning Balance	\$2,200,717.88		
	2 Transfers to Other Funds	(\$2,165,485.78)		
	3 Amount received in the collection account related to the collection period	\$2,007,268.90		
	4 Earnings	\$142.96		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$33,406.59		
	7 Guarantee Payments of Interest	\$1,405.01		
	8 Recoveries	\$10,473.30		
	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	\$2,087,928.86		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$44,864.33	\$44,864.33	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$17,745.62	\$17,745.62	\$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	\$31,015.62	\$31,015.62	\$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	\$31,692.72	\$31,692.72	\$0.00
	6 Payment of Principal Distribution Amount	1,953,006.99	\$1,950,000.00	\$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)	\$9,603.58	\$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	\$2,087,928.86	\$2,075,318.29	\$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)	\$2,087,928.86	\$2,087,928.86	
B.	First	Administrative Allowance	\$62,609.95	\$2,025,318.91	\$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	\$2,025,318.91	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$31,015.62	\$1,994,303.29	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$31,015.62		
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	\$1,994,303.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,994,303.29	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,994,303.29	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$31,692.72	\$1,962,610.57	\$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	\$1,962,610.57	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$1,950,000.00	\$12,610.57	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$12,610.57	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$1,950,000.00		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$12,610.57	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$12,610.57	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$12,610.57	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$12,610.57	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$12,610.57	\$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	August 31, 2021	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$17,550,000.00	
	3 Amount of Accrued Interest	\$109,437.19	
	4 Plus investment earnings and late fees	\$2,517.87	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$18,033.85	
	7 Minus Notes fees expected during current Interest Period	\$17,745.62	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.74%	
		Net Loan Rate	
	1.74%		
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$16,100,177.53	\$16,100,177.53
	2 Fund Balances	\$2,291,565.56	\$216,247.27
	3 Senior Notes Interest and Fees Accrued	\$24,334.49	\$24,334.49
	4 Senior Notes Outstanding	\$11,100,000.00	\$9,150,000.00
		Senior Asset Percentage	165.47%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$16,100,177.53	\$16,100,177.53
	2 Fund Balances	\$2,291,565.56	\$216,247.27
	3 All Notes Interest and Fees Accrued	\$48,941.24	\$48,941.24
	4 All Notes Outstanding	\$17,550,000.00	\$15,600,000.00
		Subordinate Asset Percentage	104.52%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,611	\$16,030,085.47	100.00%
	2 Total By Loan Type Distribution	4,611	\$16,030,085.47	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.12%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	13	\$70,069.72	0.44%
	5 Repayment	4,594	\$15,924,325.05	99.34%
	6 Interim Charge-Offs	2	\$15,690.70	0.10%
	7 Total By Borrower Status Distribution	4,611	\$16,030,085.47	100.00%
C.	School Type Distribution:			
	1 Graduate	4,609	\$16,021,841.36	99.95%
	2 Undergraduate	2	\$8,244.11	0.05%
	3 Total By Loan Type Distribution	4,611	\$16,030,085.47	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	\$35,931.40	0.22%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$35,931.40	0.22%
D.	REPAYMENT:			
	Active			
	Current	4205	\$14,233,837.00	88.41%
	1-29 Days Delinquent	275	\$1,176,384.23	7.31%
	30-59 Days Delinquent	76	\$395,503.92	2.46%
	60-89 Days Delinquent	13	\$47,159.64	0.29%
	90-119 Days Delinquent	9	\$32,636.40	0.20%
	120-149 Days Delinquent	9	\$46,832.58	0.29%
	150-179 Days Delinquent	7	\$43,653.70	0.27%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	13	\$72,056.15	0.45%
G.	Interim Charge-Offs	2	\$16,182.51	0.10%
H.	TOTAL REPAYMENT	4,609	\$16,064,246.13	99.78%
I.	TOTAL PORTFOLIO	4,611	\$16,100,177.53	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$17,550,000
B.	1 Total Private Principal Outstanding Balance	\$16,030,085
	2 Total Fund Accounts Balance	\$2,291,510
	3 Total Principal and Accrued Interest Balance	\$16,100,178
	4 Number of Loans	4,611
	5 Number of Borrowers	4,353
C.	1 Borrower Payments- Principal	\$1,885,334
	2 Borrower Payments- Interest	\$127,300
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$44,864
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$313,663
	2 Weighted Average Coupon (WAC)	2.73%
	3 Weighted Average Remaining Maturity (WARM)	41
F.	1 Senior Notes Outstanding	\$11,100,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$2,050,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	1.74%
	6 Senior Asset Percentage	165.47%
	7 Subordinate Asset Percentage	104.52%

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Portfolio Trend Analysis Report

August 31, 2021

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	August-20	November-20	February-21	May-21	August-21
	Reporting Date	9/25/2020	12/28/2020	3/25/2021	6/25/2021	9/27/2021
A.	1 Asset Backed Securities	\$26,000,000	\$23,800,000	\$21,750,000	\$19,600,000	\$17,550,000
B.	1 Total Private Principal Balance	\$24,093,896	\$22,016,525	\$20,101,297	\$17,945,733	\$16,030,085
	2 Total Fund Accounts Balance	\$2,660,508	\$2,520,178	\$2,374,353	\$2,398,934	\$2,291,510
	3 Total Principal and Accrued Interest Balance	\$24,176,899	\$22,105,280	\$20,196,854	\$18,028,538	\$16,100,178
	4 Number of Loans	5,488	5,271	5,027	4,798	4,611
	5 Number of Borrowers	5,156	4,962	4,740	4,526	4,353
C.	1 Borrower Payments- Principal	\$2,103,867	\$2,036,292	\$1,896,855	\$2,116,328	\$1,885,334
	2 Borrower Payments- Interest	\$218,332	\$164,179	\$138,973	\$147,342	\$127,300
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$65,693	\$60,235	\$55,041	\$22,614	\$44,864
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$75,186	\$141,174	\$198,436	\$266,543	\$313,663
	2 Weighted Average Coupon (WAC)	2.93%	2.83%	2.82%	2.77%	2.73%
	3 Weighted Average Remaining Maturity (WARM)	50	48	45	43	41
F.	1 Senior Notes Outstanding	\$13,150,000	\$13,150,000	\$13,150,000	\$13,150,000	\$11,100,000
	2 Subordinate Note Outstanding	\$12,850,000	\$10,650,000	\$8,600,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$2,050,000
	4 Subordinate Principal Distribution Amount	\$2,250,000	\$2,200,000	\$2,050,000	\$2,150,000	\$0
	5 Net Loan Rate	2.15%	2.18%	2.17%	2.18%	1.74%
	6 Senior Asset Percentage	203.74%	186.93%	171.33%	155.01%	165.47%
	7 Subordinate Asset Percentage	102.88%	103.16%	103.46%	103.86%	104.52%