

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2021  
Collection Period: 09/01/21 to 09/30/21

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>August 31, 2021</b>	<b>Change</b>	<b>September 30, 2021</b>		
1	Principal Balance				\$459,949,042.51	(\$5,448,006.57)	\$454,501,035.94		
2	Accrued Interest				\$5,841,346.30	\$23,396.52	\$5,864,742.82		
3	Accrued ISP				\$21,875.88	\$10,312.01	\$32,187.89		
4	Accrued SAP				(\$48,508.91)	(\$24,240.06)	(\$72,748.97)		
5	Total Principal And Accrued Interest Balance				\$465,763,755.77	(\$5,438,538.10)	\$460,325,217.68		
6	Fund Accounts Balance				\$15,239,570.45	(\$5,331,051.65)	\$9,908,518.80		
7	<b>Total Student Loans And Fund Balance</b>				<b>\$481,003,326.22</b>	<b>(\$10,769,589.75)</b>	<b>\$470,233,736.48</b>		
<b>B.</b>									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.73%	0.00%	2.73%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		160	(1)	159		
3	Number of Loans				28,278	(240)	28,038		
4	Number of Borrowers				14,450	(117)	14,333		
<b>C. Notes and Certificates</b>									
				<b>9/30/2021</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
		<b>CUSIP</b>	<b>Int. Rate</b>		<b>August 31, 2021</b>	<b>Change</b>	<b>September 30, 2021</b>	<b>O/S Securities</b>	
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	1.15000%	\$53,400,000.00	\$0.00	\$53,400,000.00	10.63%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	1.15000%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.77%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	0.96000%	\$23,750,000.00	\$0.00	\$23,750,000.00	4.73%	
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	1.15000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.13%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.15000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.13%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.13200%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.13%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	0.76900%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.12%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.15000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.92%	
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	0.34225%	\$39,388,000.00	(\$1,789,000.00)	\$37,599,000.00	7.48%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.96000%	\$35,350,000.00	(\$8,850,000.00)	\$26,500,000.00	5.27%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	0.54900%	\$51,600,000.00	\$0.00	\$51,600,000.00	10.27%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	0.72300%	\$65,000,000.00	\$0.00	\$65,000,000.00	12.94%	
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	1.15000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.48%	
20	<b>Total Notes and Certificates</b>			<b>0.92119%</b>	<b>\$513,088,000.00</b>	<b>(\$10,639,000.00)</b>	<b>\$502,449,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>									
					<b>August 31, 2021</b>	<b>Change</b>	<b>September 30, 2021</b>		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$56,270.31	(\$1,424.11)	\$54,846.20		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$5,609,801.19	\$1,066,548.52	\$6,676,349.71		
5	Debt Service Fund - Interest Account				\$405,734.12	(\$97,611.00)	\$308,123.12		
6	Debt Service Fund - Principal Account				\$6,305,683.83	(\$6,298,565.06)	\$7,118.77		
7	<b>Total Fund Accounts Balance</b>				<b>\$15,239,570.45</b>	<b>(\$5,331,051.65)</b>	<b>\$9,908,518.80</b>		

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2021  
Collection Period: 09/01/21 to 09/30/21

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		9/30/2021	9/30/2021	9/30/2021
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$4,920,068.68)	(\$4,768,952.06)	(\$151,116.62)
2	Claim Payments	(\$706,462.36)	(\$655,799.04)	(\$50,663.32)
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	\$148,749.68	\$148,749.68	\$0.00
5	New Acquisitions - Total	\$148,749.68	\$148,749.68	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$5,477,781.36)</b>	<b>(\$5,276,001.42)</b>	<b>(\$201,779.94)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$41,069.38	\$50,028.86	(\$8,959.48)
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	\$15.80	\$15.80	\$0.00
4b	Adjustments - Write-offs	(\$11,310.39)	(\$10,267.65)	(\$1,042.74)
4	Total Adjustments	(\$11,294.59)	(\$10,251.85)	(\$1,042.74)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$29,774.79</b>	<b>\$39,777.01</b>	<b>(\$10,002.22)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$5,448,006.57)</b>	<b>(\$5,236,224.41)</b>	<b>(\$211,782.16)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$929,685.47)	(\$915,585.45)	(\$14,100.02)
2	Claim Payments	(\$25,429.92)	(\$24,996.51)	(\$433.41)
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	(\$8.80)	(\$8.60)	(\$0.20)
6	Subsidized Gov't Interest Payments (ISP)	\$0.00	\$0.00	\$0.00
7	Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
8	<b>Total Cash Interest Activity</b>	<b>(\$955,124.19)</b>	<b>(\$940,590.56)</b>	<b>(\$14,533.63)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$1,013,843.54	\$993,923.95	\$19,919.59
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,312.01	\$9,620.70	\$691.31
3	Special Allowance Payments - Accrued	(\$24,240.06)	(\$25,508.13)	\$1,268.07
4	Capitalized Interest	(\$41,069.38)	(\$50,028.86)	\$8,959.48
5a	Small Balance and Other Adjustments	(\$1,661.99)	(\$1,475.75)	(\$186.24)
5b	Adjustments - Write-offs	\$0.01	\$0.01	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$0.00	\$0.00	\$0.00
5d	Other Adjustments - Special Allowance Payments (SAP)	\$0.00	\$0.00	\$0.00
5	Total Adjustments	(\$1,661.98)	(\$1,475.74)	(\$186.24)
6	Fee Accruals	\$7,408.53	\$6,968.49	\$440.04
7	<b>Total Non-Cash Interest Activity</b>	<b>\$964,592.66</b>	<b>\$933,500.41</b>	<b>\$31,092.25</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$9,468.47</b>	<b>(\$7,090.15)</b>	<b>\$16,558.62</b>

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-1, 2003-1, and 2004-1 Notes Monthly Servicing Report

Report Date: October 25, 2021

Collection Period: 09/01/21 to 09/30/21

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
<b>A.</b>	<b>Collection Fund</b>	<b>September 30, 2021</b>	
	1 Beginning Balance	\$5,345,564.26	
	2 Transfers to Other Funds	(\$5,345,564.26)	
	3 Amount received in the collection account related to the collection period	\$5,659,532.49	
	4 Payments Due	\$0.00	
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00	
	6 Federal Special Allowance Payments	\$0.00	
	7 Guarantee Payments of Principal	\$706,462.36	
	8 Guarantee Payments of Interest	\$25,429.92	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$148,749.68)	
	11 Interest and Other Earnings	\$383.75	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	<b>14 Ending Balance</b>	<b>\$6,243,058.84</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>
	1a Administrative Allowance	\$172,480.89	\$172,480.89
	1b Broker Dealer, Auction Agent and Other Fees	\$430,445.28	\$430,445.28
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$357,095.64	\$357,095.64
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$68,102.83	\$68,102.83
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$1,735,000.00	\$1,735,000.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,479,934.20	\$3,479,934.20
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00
	b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00
	11 Cash Release to Access Group, Inc.	\$0.00	\$0.00
	<b>12 Total Payments</b>	<b>\$6,243,058.84</b>	<b>\$6,243,058.84</b>
			<b>\$0.00</b>

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)			\$6,243,058.84	\$0.00
<b>B.</b>	<b>Administration Funds</b>			\$602,926.17	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$5,640,132.67	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,640,132.67	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$39,323.76		\$5,600,808.91	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$28,756.42		\$5,572,052.49	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,572,052.49	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,572,052.49	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$30,081.94		\$5,541,970.55	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$62,672.07		\$5,479,298.48	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$30,081.94		\$5,449,216.54	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$30,045.12		\$5,419,171.42	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$5,419,171.42	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$10,008.64		\$5,409,162.78	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$38,558.51		\$5,370,604.27	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$37,998.24		\$5,332,606.03	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$49,569.00		\$5,283,037.03	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$5,283,037.03	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>			<b>\$357,095.64</b>	
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$5,283,037.03	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,283,037.03	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$5,283,037.03	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$5,283,037.03	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,283,037.03	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,283,037.03	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$5,283,037.03	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$5,283,037.03	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$5,283,037.03	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$5,283,037.03	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$5,283,037.03	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$5,283,037.03	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$5,283,037.03	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$5,283,037.03	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$5,283,037.03	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$5,283,037.03	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>			<b>\$0.00</b>	
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$36,437.25		\$5,246,599.78	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$14,507.08		\$5,232,092.70	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$17,158.50		\$5,214,934.20	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>			<b>\$68,102.83</b>	
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>	\$0.00		\$5,214,934.20	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>	\$1,735,000.00		\$3,479,934.20	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>	\$3,479,934.20		\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>	\$0.00		\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>	\$0.00		\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>	\$0.00		\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>	\$0.00		\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>	\$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		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$464,850,000.00
	2 Interest net of FRN allocation	\$1,001,948.35
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$172,480.89
	5 Minus amounts required..ED..guarantee agencies	\$391,935.15
	6 Minus defaulted during the month	\$1,479.62
	7 Minus auction note and trustee fees	\$37,040.65
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.04%
	<b>Net Loan Rate</b>	<b>1.04%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$460,325,217.68
	2 Fund Balances	\$9,908,859.02
	3 Senior Notes Interest	\$168,029.71
	4 Senior Notes Outstanding	\$436,499,000.00
	<b>Senior Asset Percentage</b>	<b>107.69%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$460,325,217.68
	2 Fund Balances	\$9,908,859.02
	3 All Notes Interest	\$194,014.86
	4 All Notes Outstanding	\$502,449,000.00
	<b>Subordinate Asset Percentage</b>	<b>93.55%</b>

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<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	987	\$4,777,593.31	1.05%
	2 UnSubsidized Stafford	976	\$7,318,998.73	1.61%
	3 Consolidation	26,075	\$442,404,443.90	97.34%
	<b>4 Total By Loan Type Distribution</b>	<b>28,038</b>	<b>\$454,501,035.94</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	329	\$5,485,244.74	1.21%
	4 Forbearance	645	\$14,256,092.28	3.14%
	5 Repayment	27,025	\$434,245,504.87	95.54%
	6 Claims	37	\$497,020.00	0.11%
	<b>7 Total By Borrower Status Distribution</b>	<b>28,038</b>	<b>\$454,501,035.94</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	27,852	\$453,993,923.12	99.89%
	2 Undergraduate	186	\$507,112.82	0.11%
	<b>3 Total By School Type Distribution</b>	<b>28,038</b>	<b>\$454,501,035.94</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2021

Collection Period: 09/01/21 to 09/30/21

VII. Series 2002-1, 2003-1, and 2004-1 Notes				Portfolio Status By Loan Type					
Subsidized Stafford				Unsubsidized Stafford			Consolidations		
Status	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.14%	1	\$15,525.91	0.21%	164	\$3,300,098.54	0.74%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.14%</b>	<b>1</b>	<b>\$15,525.91</b>	<b>0.21%</b>	<b>164</b>	<b>\$3,300,098.54</b>	<b>0.74%</b>
<b>D. REPAYMENT:</b>									
Active									
Current	750	\$3,468,277.86	71.03%	738	\$5,503,282.96	73.24%	24,249	\$402,791,037.56	89.91%
1-29 Days Delinquent	59	\$311,749.92	6.38%	69	\$461,712.49	6.14%	780	\$17,551,224.74	3.92%
30-59 Days Delinquent	12	\$42,563.39	0.87%	12	\$63,909.91	0.85%	135	\$3,393,162.06	0.76%
60-89 Days Delinquent	7	\$43,486.12	0.89%	8	\$68,322.45	0.91%	64	\$1,828,061.00	0.41%
90-119 Days Delinquent	1	\$884.31	0.02%	1	\$84.92	0.00%	35	\$959,057.63	0.21%
≥ 120 Days Delinquent	12	\$108,796.82	2.23%	12	\$149,497.51	1.99%	81	\$2,484,607.14	0.55%
<b>E. Deferment:</b>									
Current	52	\$271,320.25	5.56%	42	\$365,745.39	4.87%	71	\$1,754,525.44	0.39%
<b>F. Forbearance:</b>									
Current	87	\$601,176.20	12.31%	88	\$857,660.97	11.41%	470	\$13,447,966.35	3.00%
<b>G. Claims</b>	6	\$27,545.88	0.56%	5	\$28,632.59	0.38%	26	\$458,961.45	0.10%
<b>H. TOTAL REPAYMENT</b>	<b>986</b>	<b>\$4,875,800.75</b>	<b>99.86%</b>	<b>975</b>	<b>\$7,498,849.19</b>	<b>99.79%</b>	<b>25,911</b>	<b>\$444,668,603.37</b>	<b>99.26%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>987</b>	<b>\$4,882,701.75</b>	<b>100.00%</b>	<b>976</b>	<b>\$7,514,375.10</b>	<b>100.00%</b>	<b>26,075</b>	<b>\$447,968,701.91</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$460,365,778.76</b>				

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: October 25, 2021

Collection Period: 09/01/21 to 09/30/21

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period</b>	<b>09/01/21 to 09/30/21</b>
	<b>Reporting Date</b>	<b>10/25/21</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$502,449,000</b>
<b>B.</b>	1 Total Principal Balance	\$454,501,036
	2 Total Fund Accounts Balance	\$9,908,519
	3 Total Principal and Accrued Interest Balance	\$460,325,218
	4 Number of Loans	28,038
	5 Number of Borrowers	14,333
<b>C.</b>	1 Borrower Payments- Principal	\$4,920,069
	2 Borrower Payments- Interest	\$929,685
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$172,481
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	159
<b>F.</b>	1 Senior Notes Outstanding	\$436,499,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$10,639,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.04%
	6 Senior Asset Percentage	107.69%
	7 Subordinate Asset Percentage	93.55%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

September 30, 2021

#### IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT

Collection Period		November-20	December-20	January-21	February-21	March-21	April-21	May-21	June-21	July-21	August-21	September-21
Reporting Date		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	9/27/2021	10/25/2021
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$557,535,224</b>	<b>\$548,331,236</b>	<b>\$548,331,236</b>	<b>\$544,831,236</b>	<b>\$537,083,000</b>	<b>\$532,233,000</b>	<b>\$526,583,000</b>	<b>\$520,138,000</b>	<b>\$517,938,000</b>	<b>\$513,088,000</b>	<b>\$502,449,000</b>
<b>B.</b>	1 Total Principal Balance	\$503,553,135	\$498,503,575	\$493,290,008	\$488,197,061	\$482,619,705	\$477,841,857	\$473,649,858	\$468,971,646	\$464,323,416	\$459,949,043	\$454,501,036
	2 Total Fund Accounts Balance	\$18,983,100	\$12,349,903	\$17,225,673	\$18,914,270	\$16,861,301	\$16,789,578	\$15,282,021	\$13,363,768	\$15,705,306	\$15,239,570	\$9,908,519
	3 Total Principal and Accrued Interest Balance	\$508,834,717	\$503,764,989	\$498,590,283	\$493,493,762	\$487,977,674	\$483,265,376	\$479,229,553	\$474,570,069	\$470,029,817	\$465,763,756	\$460,325,218
	4 Number of Loans	29,910	29,711	29,505	29,332	29,094	28,925	28,760	28,595	28,424	28,278	28,038
	5 Number of Borrowers	15,231	15,134	15,029	14,947	14,838	14,757	14,672	14,598	14,514	14,450	14,333
<b>C.</b>	1 Borrower Payments- Principal	\$3,920,535	\$5,138,381	\$5,281,771	\$4,929,698	\$5,656,165	\$4,741,170	\$4,227,962	\$4,714,170	\$4,575,116	\$4,119,343	\$4,920,069
	2 Borrower Payments- Interest	\$989,550	\$1,007,346	\$973,795	\$942,519	\$956,872	\$946,651	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$190,276	\$188,832	\$186,939	\$184,984	\$183,074	\$180,982	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	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)	166	166	165	164	163	163	162	161	160	160	159
<b>F.</b>	1 Senior Notes Outstanding	\$491,585,224	\$482,381,236	\$482,381,236	\$478,881,236	\$471,133,000	\$466,283,000	\$460,633,000	\$454,188,000	\$451,988,000	\$447,138,000	\$436,499,000
	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	\$9,203,988	\$0	\$3,500,000	\$7,748,236	\$4,850,000	\$5,650,000	\$6,445,000	\$2,200,000	\$4,850,000	\$10,639,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.19%	1.17%	1.18%	0.92%	1.16%	1.09%	1.00%	0.98%	1.15%	0.96%	1.04%
	6 Senior Asset Percentage	107.00%	106.88%	106.90%	106.97%	107.12%	107.21%	107.31%	107.39%	107.43%	107.53%	107.69%
	7 Subordinate Asset Percentage	94.32%	94.02%	94.04%	94.02%	93.97%	93.93%	93.86%	93.77%	93.74%	93.70%	93.55%