

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 26, 2021
Collection Period: 10/01/21 to 10/31/21

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					September 30, 2021	Change		October 31, 2021	
1	Principal Balance				\$454,501,035.94	(\$4,258,457.48)		\$450,242,578.46	
2	Accrued Interest				\$5,864,742.82	(\$37,905.16)		\$5,826,837.66	
3	Accrued ISP				\$32,187.89	\$10,993.27		\$43,181.16	
4	Accrued SAP				(\$72,748.97)	(\$22,991.85)		(\$95,740.82)	
5	Total Principal And Accrued Interest Balance				\$460,325,217.68	(\$4,308,361.22)		\$456,016,856.46	
6	Fund Accounts Balance				\$9,908,518.80	\$900,573.50		\$10,809,092.30	
7	Total Student Loans And Fund Balance				\$470,233,736.48	(\$3,407,787.72)		\$466,825,948.76	
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]		159	(1)		158	
3	Number of Loans				28,038	(168)		27,870	
4	Number of Borrowers				14,333	(88)		14,245	
C. Notes and Certificates									
				10/31/2021	Balance		Balance	% of	
		CUSIP	Int. Rate		September 30, 2021	Change	October 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	0.96000%	\$53,400,000.00	\$0.00	\$53,400,000.00	10.70%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	0.96000%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.83%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.04000%	\$23,750,000.00	\$0.00	\$23,750,000.00	4.76%	
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	0.96000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.19%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.04000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.19%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	0.96000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.19%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	0.96000%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.18%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	0.96000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.95%	
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%	\$37,599,000.00	\$0.00	\$37,599,000.00	7.53%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	1.04000%	\$26,500,000.00	(\$3,450,000.00)	\$23,050,000.00	4.62%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	0.96000%	\$51,600,000.00	\$0.00	\$51,600,000.00	10.34%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	0.96000%	\$65,000,000.00	\$0.00	\$65,000,000.00	13.03%	
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	0.96000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.51%	
20	Total Notes and Certificates			0.92751%	\$502,449,000.00	(\$3,450,000.00)	\$498,999,000.00	100.00%	
D. Fund Balances									
					September 30, 2021	Change		October 31, 2021	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$54,846.20	\$1,196.76		\$56,042.96	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$6,676,349.71	(\$915,546.78)		\$5,760,802.93	
5	Debt Service Fund - Interest Account				\$308,123.12	\$49,989.32		\$358,112.44	
6	Debt Service Fund - Principal Account				\$7,118.77	\$1,764,934.20		\$1,772,052.97	
7	Total Fund Accounts Balance				\$9,908,518.80	\$900,573.50		\$10,809,092.30	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		10/31/2021	10/31/2021	10/31/2021
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$4,240,514.27)	(\$4,106,723.52)	(\$133,790.75)
2	Claim Payments	(\$230,183.62)	(\$186,955.76)	(\$43,227.86)
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	\$451.48	\$451.48	\$0.00
5	New Acquisitions - Total	\$451.48	\$451.48	\$0.00
6	Total Cash Principal Activity	(\$4,470,246.41)	(\$4,293,227.80)	(\$177,018.61)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$213,036.19	\$188,156.39	\$24,879.80
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	\$844.75	\$851.38	(\$6.63)
4b	Adjustments - Write-offs	(\$2,092.01)	(\$1,819.63)	(\$272.38)
4	Total Adjustments	(\$1,247.26)	(\$968.25)	(\$279.01)
5	Total Non-Cash Principal Activity	\$211,788.93	\$187,188.14	\$24,600.79
C.	Total Student Loan Principal Activity	(\$4,258,457.48)	(\$4,106,039.66)	(\$152,417.82)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$851,350.97)	(\$836,858.61)	(\$14,492.36)
2	Claim Payments	(\$5,475.70)	(\$5,192.77)	(\$282.93)
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	(\$101.34)	(\$95.60)	(\$5.74)
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	Total Cash Interest Activity	(\$856,928.01)	(\$842,146.98)	(\$14,781.03)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$1,037,292.87	\$1,016,592.72	\$20,700.15
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,993.27	\$10,353.37	\$639.90
3	Special Allowance Payments - Accrued	(\$22,991.85)	(\$24,332.63)	\$1,340.78
4	Capitalized Interest	(\$213,036.19)	(\$188,156.39)	(\$24,879.80)
5a	Small Balance and Other Adjustments	(\$12,713.70)	(\$9,838.10)	(\$2,875.60)
5b	Adjustments - Write-offs	\$0.03	\$0.03	\$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	(\$12,713.67)	(\$9,838.07)	(\$2,875.60)
6	Fee Accruals	\$7,479.84	\$6,946.89	\$532.95
7	Total Non-Cash Interest Activity	\$807,024.27	\$811,565.89	(\$4,541.62)
F.	Total Student Loan Interest Activity	(\$49,903.74)	(\$30,581.09)	(\$19,322.65)

ACCESS GROUP, INC.

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

Report Date: November 26, 2021

Collection Period: 10/01/21 to 10/31/21

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	October 31, 2021	
	1 Beginning Balance	\$6,243,058.84	
	2 Transfers to Other Funds	(\$6,243,058.84)	
	3 Amount received in the collection account related to the collection period	\$3,560,548.23	
	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	\$230,183.62	
	8 Guarantee Payments of Interest	\$5,475.70	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	(\$451.48)	
	11 Interest and Other Earnings	\$340.22	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$3,796,096.29	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$170,437.89	\$170,437.89
	1b Broker Dealer, Auction Agent and Other Fees	\$402,112.72	\$402,112.72
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$324,410.22	\$324,410.22
	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	\$51,971.41	\$51,971.41
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$0.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,847,164.05	\$2,847,164.05
	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
	12 Total Payments	\$3,796,096.29	\$3,796,096.29
			\$0.00

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

Monthly Servicing Report

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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)		\$3,796,096.29	\$3,796,096.29	\$0.00
B.	Administration Funds		\$572,550.61	\$3,223,545.68	\$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		\$3,223,545.68	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$3,223,545.68	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$42,602.52		\$3,180,943.16	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$31,154.09		\$3,149,789.07	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$3,149,789.07	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$3,149,789.07	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$32,590.12		\$3,117,198.95	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$32,590.13		\$3,084,608.82	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$32,590.13		\$3,052,018.69	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$32,550.24		\$3,019,468.45	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$3,019,468.45	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$11,438.45		\$3,008,030.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$17,730.06		\$2,990,299.94	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$41,166.48		\$2,949,133.46	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$49,998.00		\$2,899,135.46	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$2,899,135.46	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$324,410.22		
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		\$2,899,135.46	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$2,899,135.46	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$2,899,135.46	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$2,899,135.46	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$2,899,135.46	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$2,899,135.46	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$2,899,135.46	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$2,899,135.46	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$2,899,135.46	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$2,899,135.46	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$2,899,135.46	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$2,899,135.46	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$2,899,135.46	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$2,899,135.46	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$2,899,135.46	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$2,899,135.46	\$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	\$18,947.75		\$2,880,187.71	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$15,716.66		\$2,864,471.05	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$17,307.00		\$2,847,164.05	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$51,971.41		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$2,847,164.05	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$0.00		\$2,847,164.05	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,847,164.05		\$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	\$461,400,000.00	
	2 Interest net of FRN allocation	\$1,030,974.24	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$170,437.89	
	5 Minus amounts required..ED..guarantee agencies	\$388,315.82	
	6 Minus defaulted during the month	\$5,803.54	
	7 Minus auction note and trustee fees	\$15,102.82	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.18%	
	Net Loan Rate	1.18%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$456,016,856.46	
	2 Fund Balances	\$10,809,353.87	
	3 Senior Notes Interest	\$184,933.35	
	4 Senior Notes Outstanding	\$433,049,000.00	
	Senior Asset Percentage	107.76%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$456,016,856.46	
	2 Fund Balances	\$10,809,353.87	
	3 All Notes Interest	\$212,642.93	
	4 All Notes Outstanding	\$498,999,000.00	
	Subordinate Asset Percentage	93.51%	

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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	975	\$4,726,698.74	1.05%
	2 UnSubsidized Stafford	961	\$7,217,475.48	1.60%
	3 Consolidation	25,934	\$438,298,404.24	97.35%
	4 Total By Loan Type Distribution	27,870	\$450,242,578.46	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	331	\$5,683,132.21	1.26%
	4 Forbearance	814	\$15,469,466.70	3.44%
	5 Repayment	26,688	\$428,525,165.47	95.18%
	6 Claims	35	\$547,640.03	0.12%
	7 Total By Borrower Status Distribution	27,870	\$450,242,578.46	100.00%
C.	School Type Distribution:			
	1 Graduate	27,688	\$449,748,990.19	99.89%
	2 Undergraduate	182	\$493,588.27	0.11%
	3 Total By School Type Distribution	27,870	\$450,242,578.46	100.00%

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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 (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.14%	1	\$15,540.90	0.21%	166	\$3,163,980.41	0.71%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.14%	1	\$15,540.90	0.21%	166	\$3,163,980.41	0.71%
D. REPAYMENT:									
Active									
Current	783	\$3,778,068.80	78.30%	769	\$5,853,136.55	79.12%	23,846	\$396,492,592.59	89.33%
1-29 Days Delinquent	62	\$330,202.22	6.84%	65	\$474,972.36	6.42%	739	\$16,719,531.05	3.77%
30-59 Days Delinquent	19	\$101,722.34	2.11%	24	\$169,088.06	2.29%	163	\$4,352,358.01	0.98%
60-89 Days Delinquent	6	\$18,949.00	0.39%	7	\$26,341.81	0.36%	66	\$1,840,990.49	0.41%
90-119 Days Delinquent	2	\$13,952.73	0.29%	3	\$22,697.91	0.31%	30	\$787,555.21	0.18%
≥ 120 Days Delinquent	10	\$86,967.81	1.80%	10	\$122,736.65	1.66%	84	\$2,575,992.32	0.58%
E. Deferment:									
Current	48	\$248,616.28	5.15%	36	\$327,577.71	4.43%	81	\$2,174,436.86	0.49%
F. Forbearance:									
Current	39	\$211,036.06	4.37%	42	\$349,306.52	4.72%	733	\$15,235,392.50	3.43%
G. Claims	5	\$28,808.95	0.60%	4	\$36,735.76	0.50%	26	\$503,227.26	0.11%
H. TOTAL REPAYMENT	974	\$4,818,324.19	99.86%	960	\$7,382,593.33	99.79%	25,768	\$440,682,076.29	99.29%
I. TOTAL PORTFOLIO	975	\$4,825,225.19	100.00%	961	\$7,398,134.23	100.00%	25,934	\$443,846,056.70	100.00%
J. GRAND TOTAL					\$456,069,416.12				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: November 26, 2021

Collection Period: 10/01/21 to 10/31/21

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	10/01/21 to 10/31/21 11/26/21
A.	1 ABS Notes Outstanding	\$498,999,000
B.	1 Total Principal Balance	\$450,242,578
	2 Total Fund Accounts Balance	\$10,809,092
	3 Total Principal and Accrued Interest Balance	\$456,016,856
	4 Number of Loans	27,870
	5 Number of Borrowers	14,245
C.	1 Borrower Payments- Principal	\$4,240,514
	2 Borrower Payments- Interest	\$851,351
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$170,438
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	158
F.	1 Senior Notes Outstanding	\$433,049,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$3,450,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.18%
	6 Senior Asset Percentage	107.76%
	7 Subordinate Asset Percentage	93.51%

ACCESS GROUP, INC.

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

Trend Analysis Report

October 31, 2021

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

Collection Period		December-20	January-21	February-21	March-21	April-21	May-21	June-21	July-21	August-21	September-21	October-21
Reporting Date		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	11/26/2021
A.	1 Asset Backed Securities	\$548,331,236	\$548,331,236	\$544,831,236	\$537,083,000	\$532,233,000	\$526,583,000	\$520,138,000	\$517,938,000	\$513,088,000	\$502,449,000	\$498,999,000
B.	1 Total Principal Balance	\$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	\$450,242,578
	2 Total Fund Accounts Balance	\$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	\$10,809,092
	3 Total Principal and Accrued Interest Balance	\$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	\$456,016,856
	4 Number of Loans	29,711	29,505	29,332	29,094	28,925	28,760	28,595	28,424	28,278	28,038	27,870
	5 Number of Borrowers	15,134	15,029	14,947	14,838	14,757	14,672	14,598	14,514	14,450	14,333	14,245
C.	1 Borrower Payments- Principal	\$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	\$4,240,514
	2 Borrower Payments- Interest	\$1,007,346	\$973,795	\$942,519	\$956,872	\$946,651	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$188,832	\$186,939	\$184,984	\$183,074	\$180,982	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438
	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)	166	165	164	163	163	162	161	160	160	159	158
F.	1 Senior Notes Outstanding	\$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	\$433,049,000
	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	\$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	\$3,450,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.17%	1.18%	0.92%	1.16%	1.09%	1.00%	0.98%	1.15%	0.96%	1.04%	1.18%
	6 Senior Asset Percentage	106.88%	106.90%	106.97%	107.12%	107.21%	107.31%	107.39%	107.43%	107.53%	107.69%	107.76%
	7 Subordinate Asset Percentage	94.02%	94.04%	94.02%	93.97%	93.93%	93.86%	93.77%	93.74%	93.70%	93.55%	93.51%