

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: January 25, 2022  
Collection Period: 12/01/21 to 12/31/21

<b>I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>November 30, 2021</b>	<b>Change</b>		<b>December 31, 2021</b>	
1	Principal Balance				\$433,774,669.74	(\$9,174,402.01)		\$424,600,267.73	
2	Accrued Interest				\$5,777,032.55	\$8,877.27		\$5,785,909.82	
3	Accrued ISP				\$22,029.19	\$11,560.16		\$33,589.35	
4	Accrued SAP				(\$45,414.82)	(\$21,432.19)		(\$66,847.00)	
5	Total Principal And Accrued Interest Balance				\$439,528,316.66	(\$9,175,396.76)		\$430,352,919.90	
6	Fund Accounts Balance				\$27,350,049.03	\$4,571,368.80		\$31,921,417.83	
7	<b>Total Student Loans And Fund Balance</b>				<b>\$466,878,365.69</b>	<b>(\$4,604,027.96)</b>		<b>\$462,274,337.73</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]		157	0		157	
3	Number of Loans				27,031	(473)		26,558	
4	Number of Borrowers				13,818	(237)		13,581	
<b>C. Notes and Certificates</b>									
				<b>12/31/2021</b>	<b>Balance</b>		<b>Balance</b>	<b>% of</b>	
		<b>CUSIP</b>	<b>Int. Rate</b>		<b>November 30, 2021</b>	<b>Change</b>	<b>December 31, 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	1.18000%	\$53,400,000.00	\$0.00	\$53,400,000.00	10.80%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	1.18000%	\$39,050,000.00	\$0.00	\$39,050,000.00	7.90%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.18000%	\$23,750,000.00	\$0.00	\$23,750,000.00	4.80%	
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	1.18000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.26%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.18000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.26%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.18000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.26%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	1.18000%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.25%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.18000%	\$19,700,000.00	\$0.00	\$19,700,000.00	3.98%	
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	0.42975%	\$37,599,000.00	(\$1,735,000.00)	\$35,864,000.00	7.25%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	1.18000%	\$23,050,000.00	(\$2,850,000.00)	\$20,200,000.00	4.09%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	1.18000%	\$51,600,000.00	\$0.00	\$51,600,000.00	10.44%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	1.18000%	\$65,000,000.00	\$0.00	\$65,000,000.00	13.15%	
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	1.18000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.55%	
20	<b>Total Notes and Certificates</b>			<b>1.12558%</b>	<b>\$498,999,000.00</b>	<b>(\$4,585,000.00)</b>	<b>\$494,414,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>									
					<b>November 30, 2021</b>	<b>Change</b>		<b>December 31, 2021</b>	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$55,878.47	(\$56.07)		\$55,822.40	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$19,426,482.26	(\$8,434,573.84)		\$10,991,908.42	
5	Debt Service Fund - Interest Account				\$386,390.28	\$32,249.49		\$418,639.77	
6	Debt Service Fund - Principal Account				\$4,619,217.02	\$12,973,749.22		\$17,592,966.24	
7	<b>Total Fund Accounts Balance</b>				<b>\$27,350,049.03</b>	<b>\$4,571,368.80</b>		<b>\$31,921,417.83</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: January 25, 2022  
Collection Period: 12/01/21 to 12/31/21

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		12/31/2021	12/31/2021	12/31/2021
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$8,974,118.99)	(\$8,859,090.66)	(\$115,028.33)
2	Claim Payments	(\$295,770.62)	(\$288,483.58)	(\$7,287.04)
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$9,269,889.61)</b>	<b>(\$9,147,574.24)</b>	<b>(\$122,315.37)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$100,854.77	\$96,176.06	\$4,678.71
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	\$3.96	\$3.96	\$0.00
4b	Adjustments - Write-offs	(\$5,371.13)	(\$5,320.82)	(\$50.31)
4	Total Adjustments	(\$5,367.17)	(\$5,316.86)	(\$50.31)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$95,487.60</b>	<b>\$90,859.20</b>	<b>\$4,628.40</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$9,174,402.01)</b>	<b>(\$9,056,715.04)</b>	<b>(\$117,686.97)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$870,199.84)	(\$855,263.74)	(\$14,936.10)
2	Claim Payments	(\$10,472.75)	(\$10,355.90)	(\$116.85)
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	(\$26.91)	(\$24.77)	(\$2.14)
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>(\$880,699.50)</b>	<b>(\$865,644.41)</b>	<b>(\$15,055.09)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$985,023.46	\$964,829.61	\$20,193.85
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$11,560.16	\$10,868.79	\$691.37
3	Special Allowance Payments - Accrued	(\$21,432.19)	(\$22,952.31)	\$1,520.12
4	Capitalized Interest	(\$100,854.77)	(\$96,176.06)	(\$4,678.71)
5a	Small Balance and Other Adjustments	(\$3,342.42)	(\$3,176.79)	(\$165.63)
5b	Adjustments - Write-offs	(\$0.43)	(\$0.28)	(\$0.15)
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	(\$3,342.85)	(\$3,177.07)	(\$165.78)
6	Fee Accruals	\$8,750.93	\$7,971.12	\$779.81
7	<b>Total Non-Cash Interest Activity</b>	<b>\$879,704.75</b>	<b>\$861,364.08</b>	<b>\$18,340.66</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>(\$994.75)</b>	<b>(\$4,280.33)</b>	<b>\$3,285.57</b>

# ACCESS GROUP, INC.

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

Report Date: January 25, 2022  
Collection Period: 12/01/21 to 12/31/21

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>December 31, 2021</b>		
	1 Beginning Balance	\$18,585,676.85		
	2 Transfers to Other Funds	(\$18,585,676.85)		
	3 Amount received in the collection account related to the collection period	\$10,256,856.55		
	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	\$295,770.62		
	8 Guarantee Payments of Interest	\$10,472.75		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$513.90		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 <b>Ending Balance</b>	<b>\$10,563,613.82</b>			
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$162,665.50	\$162,665.50	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$380,318.79	\$380,318.79	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$357,260.06	\$357,260.06	\$0.00
	3 Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$63,590.53	\$63,590.53	\$0.00
	5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00	\$0.00	\$0.00
	6 Allocation to Principal Account for scheduled Principal Payments	\$1,682,000.00	\$1,682,000.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$7,917,778.94	\$7,917,778.94	\$0.00
	8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00
	9 Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00
	10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00
b. Interest account Termination payment of Senior or Subordinate notes	\$0.00	\$0.00	\$0.00	
11 Cash Release to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
12 <b>Total Payments</b>	<b>\$10,563,613.82</b>	<b>\$10,563,613.82</b>	<b>\$0.00</b>	

# ACCESS GROUP, INC.

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Collection Period: 12/01/21 to 12/31/21

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)		<b>\$10,563,613.82</b>	\$10,563,613.82	\$0.00
<b>B.</b>	<b>Administration Funds</b>		<b>\$542,984.29</b>	\$10,020,629.53	\$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		\$10,020,629.53	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$10,020,629.53	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$38,907.24		\$9,981,722.29	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$28,451.83		\$9,953,270.46	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$9,953,270.46	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$9,953,270.46	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$29,763.31		\$9,923,507.15	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$29,763.31		\$9,893,743.84	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$61,985.79		\$9,831,758.05	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$29,726.88		\$9,802,031.17	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,802,031.17	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$12,415.67		\$9,789,615.50	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$1,930.79		\$9,787,684.71	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$76,956.24		\$9,710,728.47	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$47,359.00		\$9,663,369.47	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,663,369.47	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$357,260.06</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		\$9,663,369.47	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,663,369.47	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$9,663,369.47	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$9,663,369.47	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$9,663,369.47	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$9,663,369.47	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$9,663,369.47	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$9,663,369.47	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$9,663,369.47	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$9,663,369.47	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,663,369.47	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$9,663,369.47	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,663,369.47	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$9,663,369.47	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$9,663,369.47	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,663,369.47	\$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	\$17,304.25		\$9,646,065.22	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$29,892.78		\$9,616,172.44	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$16,393.50		\$9,599,778.94	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>		<b>\$63,590.53</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>		<b>\$0.00</b>	\$9,599,778.94	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>		<b>\$1,682,000.00</b>	\$7,917,778.94	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>		<b>\$7,917,778.94</b>	\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>		<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

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Collection Period: 12/01/21 to 12/31/21

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	\$458,550,000.00
	2 Interest net of FRN allocation	\$975,542.47
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$162,665.50
	5 Minus amounts required..ED..guarantee agencies	\$366,120.64
	6 Minus defaulted during the month	\$3,782.59
	7 Minus auction note and trustee fees	\$12,965.53
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.13%
	<b>Net Loan Rate</b>	<b>1.13%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$430,352,919.90
	2 Fund Balances	\$31,922,293.66
	3 Senior Notes Interest	\$267,370.28
	4 Senior Notes Outstanding	\$428,464,000.00
	<b>Senior Asset Percentage</b>	<b>107.83%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$430,352,919.90
	2 Fund Balances	\$31,922,293.66
	3 All Notes Interest	\$311,768.60
	4 All Notes Outstanding	\$494,414,000.00
	<b>Subordinate Asset Percentage</b>	<b>93.44%</b>

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

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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	948	\$4,600,460.88	1.08%
	2 UnSubsidized Stafford	939	\$7,035,591.86	1.66%
	3 Consolidation	24,671	\$412,964,214.99	97.26%
	<b>4 Total By Loan Type Distribution</b>	<b>26,558</b>	<b>\$424,600,267.73</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	276	\$4,791,804.93	1.13%
	4 Forbearance	479	\$9,233,987.29	2.17%
	5 Repayment	25,778	\$410,211,211.06	96.61%
	6 Claims	23	\$346,090.40	0.08%
	<b>7 Total By Borrower Status Distribution</b>	<b>26,558</b>	<b>\$424,600,267.73</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	26,387	\$424,142,109.95	99.89%
	2 Undergraduate	171	\$458,157.78	0.11%
	<b>3 Total By School Type Distribution</b>	<b>26,558</b>	<b>\$424,600,267.73</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: January 25, 2022

Collection Period: 12/01/21 to 12/31/21

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	0.15%	1	\$15,570.41	0.22%	150	\$2,986,976.97	0.71%
<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>0.15%</b>	<b>1</b>	<b>\$15,570.41</b>	<b>0.22%</b>	<b>150</b>	<b>\$2,986,976.97</b>	<b>0.71%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	737	\$3,422,740.29	72.82%	734	\$5,408,326.04	74.95%	22,976	\$377,948,589.94	90.32%
1-29 Days Delinquent	63	\$342,798.51	7.29%	71	\$483,068.00	6.69%	714	\$15,627,762.72	3.73%
30-59 Days Delinquent	37	\$229,745.08	4.89%	32	\$331,994.15	4.60%	183	\$5,752,830.13	1.37%
60-89 Days Delinquent	15	\$104,956.35	2.23%	14	\$129,920.54	1.80%	57	\$1,970,756.01	0.47%
90-119 Days Delinquent	2	\$17,780.91	0.38%	3	\$19,792.22	0.27%	41	\$1,356,077.62	0.32%
≥ 120 Days Delinquent	6	\$27,397.30	0.58%	6	\$39,519.63	0.55%	87	\$2,230,293.51	0.53%
<b>E. Deferment:</b>									
Current	42	\$222,391.38	4.73%	33	\$324,632.89	4.50%	51	\$1,461,827.57	0.35%
<b>F. Forbearance:</b>									
Current	39	\$260,975.03	5.55%	39	\$371,018.99	5.14%	401	\$8,939,466.85	2.14%
<b>G. Claims</b>	6	\$64,379.54	1.37%	6	\$91,868.44	1.27%	11	\$195,819.53	0.05%
<b>H. TOTAL REPAYMENT</b>	<b>947</b>	<b>\$4,693,164.39</b>	<b>99.85%</b>	<b>938</b>	<b>\$7,200,140.90</b>	<b>99.78%</b>	<b>24,521</b>	<b>\$415,483,423.88</b>	<b>99.29%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>948</b>	<b>\$4,700,065.39</b>	<b>100.00%</b>	<b>939</b>	<b>\$7,215,711.31</b>	<b>100.00%</b>	<b>24,671</b>	<b>\$418,470,400.85</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$430,386,177.55</b>				

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: January 25, 2022

Collection Period: 12/01/21 to 12/31/21

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>12/01/21 to 12/31/21 01/25/22</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$494,414,000</b>
<b>B.</b>	1 Total Principal Balance	\$424,600,268
	2 Total Fund Accounts Balance	\$31,921,418
	3 Total Principal and Accrued Interest Balance	\$430,352,920
	4 Number of Loans	26,558
	5 Number of Borrowers	13,581
<b>C.</b>	1 Borrower Payments- Principal	\$8,974,119
	2 Borrower Payments- Interest	\$870,200
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$162,666
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	157
<b>F.</b>	1 Senior Notes Outstanding	\$428,464,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$4,585,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.13%
	6 Senior Asset Percentage	107.83%
	7 Subordinate Asset Percentage	93.44%

# ACCESS GROUP, INC.

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

### Trend Analysis Report

December 31, 2021

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

Collection Period		February-21	March-21	April-21	May-21	June-21	July-21	August-21	September-21	October-21	November-21	December-21
Reporting Date		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	12/27/2021	1/25/2022
<b>A.</b>	<b>1 Asset Backed Securities</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>\$498,999,000</b>	<b>\$498,999,000</b>	<b>\$494,414,000</b>
<b>B.</b>	1 Total Principal Balance	\$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	\$433,774,670	\$424,600,268
	2 Total Fund Accounts Balance	\$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	\$27,350,049	\$31,921,418
	3 Total Principal and Accrued Interest Balance	\$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	\$439,528,317	\$430,352,920
	4 Number of Loans	29,332	29,094	28,925	28,760	28,595	28,424	28,278	28,038	27,870	27,031	26,558
	5 Number of Borrowers	14,947	14,838	14,757	14,672	14,598	14,514	14,450	14,333	14,245	13,818	13,581
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$16,314,227	\$8,974,119
	2 Borrower Payments- Interest	\$942,519	\$956,872	\$946,651	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$184,984	\$183,074	\$180,982	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666
	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)	164	163	163	162	161	160	160	159	158	157	157
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$433,049,000	\$428,464,000
	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	\$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	\$0	\$4,585,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	0.92%	1.16%	1.09%	1.00%	0.98%	1.15%	0.96%	1.04%	1.18%	0.95%	1.13%
	6 Senior Asset Percentage	106.97%	107.12%	107.21%	107.31%	107.39%	107.43%	107.53%	107.69%	107.76%	107.76%	107.83%
	7 Subordinate Asset Percentage	94.02%	93.97%	93.93%	93.86%	93.77%	93.74%	93.70%	93.55%	93.51%	93.51%	93.44%