

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2001 Notes

Quarterly Servicing Report

Report Date: February 25, 2022
Collection Period: 11/01/2021 to 01/31/2022

I. Series 2001 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						October 31, 2021	Change	January 31, 2022	
1	Principal Balance					\$8,404,642.85	(\$1,430,216.04)	\$6,974,426.81	
2	Accrued Interest					\$46,860.32	(\$5,992.81)	\$40,867.51	
3	Total Principal and Accrued Interest Balance					\$8,451,503.17	(\$1,436,208.85)	\$7,015,294.32	
4	Fund Accounts Balance					\$2,106,167.86	(\$126,455.47)	\$1,979,712.39	
5	Total Loan Portfolio Balance					\$10,557,671.03	(\$1,562,664.32)	\$8,995,006.71	
B. Student Loan Portfolio and Fund Balance									
						October 31, 2021	Change	January 31, 2022	
1	Weighted Average Coupon (WAC)					2.73%	0.05%	2.78%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					32	(1)	31	
3	Number of Loans					3,826	(391)	3,435	
4	Number of Borrowers					3,458	(321)	3,137	
5	Average Loan Account Size					\$2,209	(\$167)	\$2,042	
C. Notes and Certificates									
						Balance	Balance	Balance	% of
			CUSIP	1/31/2022		October 31, 2021	Change	January 31, 2022	O/S Securities
1	Student Loan Asset Backed Series 2001 Notes Senior Class		I/A-1A FRN	00432CAJ0	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2001 Notes Senior Class		I/A-1 FRN	00432CAD3	0.53800%	\$4,434,835.16	(\$1,456,760.56)	\$2,978,074.60	91.5%
3	Student Loan Asset Backed Series 2001 Notes Subordinate Class		B FRN	00432CAG6	1.02800%	\$409,677.19	(\$134,571.31)	\$275,105.88	8.5%
4	Total Notes and Certificates				0.57944%	\$4,844,512.35	(\$1,591,331.87)	\$3,253,180.48	100.0%
D. Fund Balances									
						October 31, 2021	Change	January 31, 2022	
1	Capitalized Interest Account					\$300,000.00	\$0.00	\$300,000.00	
2	Collections Account					\$1,806,167.86	(\$126,455.47)	\$1,679,712.39	
3	Prefunding General Account					\$0.00	\$0.00	\$0.00	
4	Total Fund Accounts Balance					\$2,106,167.86	(\$126,455.47)	\$1,979,712.39	
E. Reserve Account Balances									
						October 31, 2021	Change	January 31, 2022	
1	Loan Reserve Trust					\$456,156.69	\$76,895.27	\$533,051.96	

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II. Series 2001 Transactions and Accruals		
A. Student Loan Cash Principal Activity	January 31, 2022	
1 Borrower Payments - Total		(\$1,392,710.08)
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		(\$1,392,710.08)
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$3,332.37
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$889.01)	
4b Adjustments - Write-offs	(\$39,949.32)	
4 Total Adjustments		(\$40,838.33)
5 Total Non-Cash Principal Activity		(\$37,505.96)
C. Total Student Loan Principal Activity		(\$1,430,216.04)
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$58,510.27)
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		(\$58,510.27)
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		53,342.93
2 Capitalized Interest		(\$3,332.37)
3a Small Balance and Other Adjustments	\$676.10	
3b Adjustments - Write-offs	(\$732.41)	
3 Total Adjustments		(\$56.31)
4 Fee Accruals		\$2,563.21
5 Total Non-Cash Interest Activity		\$52,517.46
F. Total Student Loan Interest Activity		(\$5,992.81)

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III. Series 2001 Collection Fund Activity				
A.	Collection Fund	January 31, 2022		
	1 Beginning Balance	\$1,626,569.90		
	2 Transfers to Other Funds	(\$1,626,569.90)		
	3 Payments Received	\$1,457,920.57		
	4 Payments Due	\$0.00		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$42,310.22		
	7 Guarantee Payments of Interest	\$640.19		
	8 Misc. Payments Received/Due	\$0.00		
	9 Sale Proceeds/Repurchases	\$0.00		
	10 Earnings	\$20.69		
	11 Recoveries	\$5,922.98		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$1,506,814.65		
B.	Required Payments Under Waterfall	Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$21,011.61	\$21,011.61	\$0.00
	1b Trustee Fees	\$3,750.00	\$3,750.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$4,050.02	\$4,050.02	\$0.00
	3 Payment of Guarantee Fee due to Loan Reserve Trust	\$0.00	\$0.00	\$0.00
	4 Payment of Interest Distribution Amount on Subordinate Note	\$714.88	\$714.88	\$0.00
	5a Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$1,352,360.96	\$1,352,360.96	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate note (if no trigger in effect)	\$124,927.18	\$124,927.18	\$0.00
	6 Payment to Group I to cover insufficient funding for clauses 1 thru 4	\$0.00	\$0.00	\$0.00
	7 Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	\$0.00	\$0.00	\$0.00
	8 Payment to Group I to cover insufficient funding for interest due Subordinate note	\$0.00	\$0.00	\$0.00
9 Excess to Access Group, Inc.	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,506,814.65	\$1,506,814.65	\$0.00	

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IV. Series 2001 Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)		\$1,506,814.65	\$0.00
B.	First	Administration Funds		\$24,761.61	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		1 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1 [FRN]	\$4,050.02	\$1,478,003.02	\$0.00
		2 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1A [FRN]	\$0.00	\$1,478,003.02	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$4,050.02		
D.	Third	Payment of Guarantee Fees	\$0.00	\$1,478,003.02	\$0.00
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Note			
		1 Student Loan Asset Backed Series 2001 Notes Subordinate Class IIB [FRN]	\$714.88	\$1,477,288.14	\$0.00
		Total Interest Distribution Amount on Subordinate Note	\$714.88		
F.	Fifth	Payment of Principal Distribution Amount on Senior Notes or Other Obligations			
		1 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$1,352,360.96	\$124,927.18	\$0.00
		2 Payment of Principal Distribution Amount on Subordinate Note (if no trigger in effect)	\$124,927.18	\$0.00	\$0.00
		Total Principal Distribution Amount on Senior Notes or Other Obligations	\$1,477,288.14		
G.	Sixth	Payment to Group I to cover insufficient funding for clauses 1 thru 4	\$0.00	\$0.00	\$0.00
H.	Seventh	Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	\$0.00	\$0.00	\$0.00
I.	Eighth	Payment to Group I to cover insufficient funding for interest due Subordinate note	\$0.00	\$0.00	\$0.00
J.	Ninth	Excess to Access Group, Inc.	\$0.00	\$0.00	\$0.00

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V. SERIES 2001 PORTFOLIO CHARACTERISTICS BY LOAN TYPE				
A.	Loan Type Distribution:	Number of Loans	Dollar \$ Amount	% of Portfolio
	1 Bar Exam	269	\$102,473.44	1.47%
	2 Business Access	35	\$42,200.64	0.61%
	3 Continuing Education	1	\$2,308.58	0.03%
	4 Dental Access	63	\$193,017.23	2.77%
	5 Graduate Access	101	\$235,980.16	3.38%
	6 Health Access	81	\$177,253.62	2.54%
	7 International	7	\$134,877.26	1.93%
	8 Law Access	2,772	\$5,786,962.50	82.97%
	9 Medical Access	47	\$170,594.05	2.45%
	10 Residency	59	\$128,759.33	1.85%
	11 Total By Loan Type Distribution	3,435	\$6,974,426.81	100.00%
B.	Borrower Status Distribution:			
	1 In-School	1	\$9,478.00	0.14%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	13	\$58,676.99	0.84%
	5 Repayment	3,410	\$6,868,941.76	98.49%
	6 Interim Charge-Offs	11	\$37,330.06	0.54%
	7 Total By Borrower Status Distribution	3,435	\$6,974,426.81	100.00%
C.	School Type Distribution:			
	1 Graduate/First Professional	3,435	\$6,974,426.81	100.00%
	2 Total By School Type Distribution	3,435	\$6,974,426.81	100.00%

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Collection Period: 11/01/2021 to 01/31/2022

VI. SERIES 2001 NOTES TRIGGER AND STEPDOWN

Subordinate Note Interest Trigger

In effect from Prior Quarter? (Yes = Triggered, No = Not Triggered)

Triggered?

NO

Total Notes Remaining

(\$3,253,180.48)

Add Aggregate Principal Balance

\$6,974,426.81

Add Borrower Interest to be Capitalized

\$9,721.54

Add Prefunding Account Balance

\$0.00

Add Total Note Principal Payment Per Waterfall

\$1,477,288.14

Add Capitalized Interest Account as of Current Distribution Date

\$300,000.00

Over / (Under) collateralization

\$5,508,256.01

Does Sub Note Trigger remain in effect after this Quarterly Distribution?

NO

Senior Notes Remaining

(\$2,978,074.60)

Add Aggregate Principal Balance

\$6,974,426.81

Add Borrower Interest to be Capitalized

\$9,721.54

Add Prefunding Account Balance

\$0.00

Add Senior Note Principal Payment Per Waterfall

\$1,352,360.96

Add Capitalized Interest Account as of Current Distribution Date

\$300,000.00

Over / (Under) collateralization

\$5,658,434.71

Is Sub Note Interest Trigger in effect?

NO

Step Down Date

If Senior Notes are \$0 (Yes = Triggered, No = Not Triggered)

Triggered?

NO

Fifth Anniversary achieved? (Yes = Triggered, No = Not Triggered)

YES

Step Down Date in Effect? (Yes = Triggered, No = Not Triggered)

YES

Cumulative Default Ratio Trigger

Actual Cumulative Default Ratio

13.75%

Cumulative default ratio trigger

Triggered if > 17.00%

Cumulative default ratio exceeded (Yes = Triggered, No = Not Triggered)

NO

Subordinate Note Principal Trigger

Subordinate Note Interest Trigger Occurred? (Yes = Triggered, No = Not Triggered)

Triggered?

NO

Cumulative Default Trigger Occurred? (Yes = Triggered, No = Not Triggered)

NO

Is Sub Note Principal Trigger in effect?

NO

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Quarterly Servicing Report

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Collection Period: 11/01/2021 to 01/31/2022

VII. Series 2001 Notes Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$3,253,180
B.	1 Total Principal Balance	\$6,974,427
	2 Total Fund Accounts Balance	\$1,979,712
	3 Total Principal and Accrued Interest Balance	\$7,015,294
	4 Number of Loans	3,435
	5 Number of Borrowers	3,137
C.	1 Borrower Payments- Principal	\$1,392,710
	2 Borrower Payments- Interest	\$58,510
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$21,012
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Loan Reserve Trust	\$533,052
	2 Weighted Average Coupon (WAC)	2.78%
	3 Weighted Average Remaining Maturity (WARM)	31
F.	1 Senior Notes Outstanding	\$2,978,075
	2 Subordinate Notes Outstanding	\$275,106
	3 Senior Notes Principal Distribution	\$1,456,761
	4 Subordinate Notes Principal Distribution	\$134,571
	5 Senior Asset Percentage	302.00%
	6 Senior Subordinate Asset Percentage	276.46%

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VIII. Series 2001 Portfolio Status By Loan Type				
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	1	\$18,455.14	0.26%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	1	\$18,455.14	0.26%
D.	REPAYMENT:			
	Active			
	Current	3,078	\$5,971,923.14	85.13%
	1-29 Days Delinquent	245	\$583,393.42	8.32%
	30-59 Days Delinquent	43	\$136,990.21	1.95%
	60-89 Days Delinquent	18	\$47,896.31	0.68%
	90-119 Days Delinquent	12	\$122,885.23	1.75%
	120-149 Days Delinquent	8	\$17,112.03	0.24%
	150-179 Days Delinquent	6	\$18,314.38	0.26%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	13	\$59,423.58	0.85%
G.	Interim Charge-Offs	11	\$38,900.88	0.55%
H.	TOTAL REPAYMENT	3,434	\$6,996,839.18	99.74%
I.	TOTAL PORTFOLIO	3,435	\$7,015,294.32	100.00%

ACCESS GROUP, INC.
Student Loan Asset-Backed Notes Series 2001
Quarterly Portfolio Trend Analysis Report
January 31, 2022

X. STUDENT LOAN ASSET-BACKED NOTES SERIES 2001 - PORTFOLIO TREND ANALYSIS REPORT						
	Collection Period	January-21	April-21	July-21	October-21	January-22
	Reporting Date	2/25/21	5/25/21	8/25/21	11/26/21	2/25/22
A.	1 Asset Backed Securities	\$9,931,959	\$8,280,972	\$6,459,501	\$4,844,512	\$3,253,180
B.	1 Total Private Principal Balance	\$13,272,609	\$11,503,707	\$9,938,597	\$8,404,643	\$6,974,427
	2 Total Fund Accounts Balance	\$2,205,183	\$2,365,402	\$2,144,755	\$2,106,168	\$1,979,712
	3 Total Principal and Accrued Interest Balance	\$13,335,150	\$11,562,900	\$9,996,012	\$8,451,503	\$7,015,294
	4 Number of Loans	4,674	4,357	4,094	3,826	3,435
	5 Number of Borrowers	4,193	3,911	3,689	3,458	3,137
C.	1 Borrower Payments- Principal	\$1,742,044	\$1,739,161	\$1,547,303	\$1,511,195	\$1,392,710
	2 Borrower Payments- Interest	\$101,807	\$89,763	\$77,688	\$72,586	\$58,510
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$37,547	\$33,182	\$28,759	\$24,846	\$21,012
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust	\$229,399	\$303,613	\$361,504	\$456,157	\$533,052
	2 Weighted Average Coupon (WAC)	2.83%	2.78%	2.74%	2.73%	2.78%
	3 Weighted Average Remaining Maturity (WARM)	36	35	33	32	31
F.	1 Senior Notes Outstanding	\$9,092,061	\$7,580,690	\$5,913,252	\$4,434,835	\$2,978,075
	2 Subordinate Notes Outstanding	\$839,898	\$700,282	\$546,249	\$409,677	\$275,106
	3 Senior Notes Principal Distribution	\$1,807,223	\$1,511,370	\$1,667,438	\$1,478,417	\$1,456,761
	4 Subordinate Notes Principal Distribution	\$166,946	\$139,616	\$154,033	\$136,572	\$134,571
	5 Senior Asset Percentage	170.91%	183.72%	205.29%	238.03%	302.00%
	6 Senior Subordinate Asset Percentage	156.46%	168.18%	187.93%	217.90%	276.46%