

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2022
Collection Period: 01/01/22 to 01/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					December 31, 2021	Change		January 31, 2022	
1	Principal Balance				\$424,600,267.73	(\$11,060,482.48)		\$413,539,785.25	
2	Accrued Interest				\$5,785,909.82	\$3,718.30		\$5,789,628.12	
3	Accrued ISP				\$33,589.35	\$10,887.89		\$44,477.24	
4	Accrued SAP				(\$66,847.00)	(\$19,725.23)		(\$86,572.24)	
5	Total Principal And Accrued Interest Balance				\$430,352,919.90	(\$11,065,601.52)		\$419,287,318.37	
6	Fund Accounts Balance				\$31,921,417.83	(\$11,858,364.02)		\$20,063,053.81	
7	Total Student Loans And Fund Balance				\$462,274,337.73	(\$22,923,965.54)		\$439,350,372.18	
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	(1)		156	
3	Number of Loans				26,558	(531)		26,027	
4	Number of Borrowers				13,581	(268)		13,313	
C. Notes and Certificates									
				1/31/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		December 31, 2021	Change	January 31, 2022	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	0.95000%	\$53,400,000.00	\$0.00	\$53,400,000.00	11.32%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	0.95000%	\$39,050,000.00	\$0.00	\$39,050,000.00	8.28%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	0.95000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.04%	
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	0.95000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.66%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	0.95000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.66%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.13000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.66%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	0.95000%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.65%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.13000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.18%	
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%	\$35,864,000.00	\$0.00	\$35,864,000.00	7.61%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.95000%	\$20,200,000.00	(\$17,550,000.00)	\$2,650,000.00	0.56%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	1.13000%	\$51,600,000.00	(\$5,300,000.00)	\$46,300,000.00	9.82%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	0.95000%	\$65,000,000.00	\$0.00	\$65,000,000.00	13.78%	
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	0.95000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.77%	
20	Total Notes and Certificates			0.95122%	\$494,414,000.00	(\$22,850,000.00)	\$471,564,000.00	100.00%	
D. Fund Balances									
					December 31, 2021	Change		January 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$55,822.40	(\$435.96)		\$55,386.44	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$10,991,908.42	\$1,461,705.37		\$12,453,613.79	
5	Debt Service Fund - Interest Account				\$418,639.77	(\$69,412.37)		\$349,227.40	
6	Debt Service Fund - Principal Account				\$17,592,966.24	(\$13,250,221.06)		\$4,342,745.18	
7	Total Fund Accounts Balance				\$31,921,417.83	(\$11,858,364.02)		\$20,063,053.81	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		1/31/2022	1/31/2022	1/31/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$11,047,056.15)	(\$10,863,920.49)	(\$183,135.66)
2	Claim Payments	(\$78,834.50)	(\$33,381.23)	(\$45,453.27)
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	(\$454.46)	(\$454.46)	\$0.00
5	New Acquisitions - Total	(\$454.46)	(\$454.46)	\$0.00
6	Total Cash Principal Activity	(\$11,126,345.11)	(\$10,897,756.18)	(\$228,588.93)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$67,094.93	\$62,865.60	\$4,229.33
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	\$117.38	\$0.00	\$117.38
4b	Adjustments - Write-offs	(\$1,349.68)	(\$401.67)	(\$948.01)
4	Total Adjustments	(\$1,232.30)	(\$401.67)	(\$830.63)
5	Total Non-Cash Principal Activity	\$65,862.63	\$62,463.93	\$3,398.70
C.	Total Student Loan Principal Activity	(\$11,060,482.48)	(\$10,835,292.25)	(\$225,190.23)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$896,430.80)	(\$880,304.42)	(\$16,126.38)
2	Claim Payments	(\$2,103.70)	(\$1,775.42)	(\$328.28)
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	(\$18.21)	(\$16.53)	(\$1.68)
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	(\$898,552.71)	(\$882,096.37)	(\$16,456.34)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$962,103.33	\$942,439.45	\$19,663.88
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,887.89	\$10,236.57	\$651.32
3	Special Allowance Payments - Accrued	(\$19,725.23)	(\$21,213.83)	\$1,488.60
4	Capitalized Interest	(\$67,094.93)	(\$62,865.60)	(\$4,229.33)
5a	Small Balance and Other Adjustments	(\$1,239.74)	(\$1,133.80)	(\$105.94)
5b	Adjustments - Write-offs	(\$0.08)	(\$0.08)	\$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	(\$1,239.82)	(\$1,133.88)	(\$105.94)
6	Fee Accruals	\$8,502.43	\$7,691.16	\$811.27
7	Total Non-Cash Interest Activity	\$893,433.67	\$875,153.87	\$18,279.79
F.	Total Student Loan Interest Activity	(\$5,119.04)	(\$6,942.50)	\$1,823.45

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity			
A.	Collection Fund	January 31, 2022	
	1 Beginning Balance	\$10,563,613.82	
	2 Transfers to Other Funds	(\$10,563,613.82)	
	3 Amount received in the collection account related to the collection period	\$9,233,452.98	
	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	\$78,834.50	
	8 Guarantee Payments of Interest	\$2,103.70	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$454.46	
	11 Interest and Other Earnings	\$875.83	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	14 Ending Balance	\$9,315,721.47	
B.	Required Payments Under Waterfall	Payment	Distribute from Collection
	1a Administrative Allowance	\$159,225.10	\$159,225.10
	1b Broker Dealer, Auction Agent and Other Fees	\$367,410.06	\$367,410.06
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$326,880.16	\$326,880.16
	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	\$57,165.46	\$57,165.46
	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	\$8,405,040.69	\$8,405,040.69
	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	\$9,315,721.47	\$9,315,721.47
			\$0.00

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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)		\$9,315,721.47	\$9,315,721.47	\$0.00
B.	Administration Funds		\$526,635.16	\$8,789,086.31	\$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	\$8,789,086.31	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$8,789,086.31	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$46,287.12	\$8,742,799.19	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$33,848.54	\$8,708,950.65	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$8,708,950.65	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$8,708,950.65	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$35,408.78	\$8,673,541.87	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$35,408.78	\$8,638,133.09	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$35,408.78	\$8,602,724.31	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$35,365.44	\$8,567,358.87	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$8,567,358.87	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$13,271.92	\$8,554,086.95	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$8,554,086.95	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$35,538.80	\$8,518,548.15	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$56,342.00	\$8,462,206.15	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$326,880.16			
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	\$8,462,206.15	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$8,462,206.15	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$8,462,206.15	\$0.00	\$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	\$20,586.50	\$8,441,619.65	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$17,075.96	\$8,424,543.69	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$19,503.00	\$8,405,040.69	\$0.00	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$57,165.46			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$8,405,040.69	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$0.00	\$8,405,040.69	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$8,405,040.69	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	\$0.00	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$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	\$435,700,000.00
	2 Interest net of FRN allocation	\$948,942.29
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$159,225.10
	5 Minus amounts required..ED..guarantee agencies	\$356,630.92
	6 Minus defaulted during the month	\$1,366.07
	7 Minus auction note and trustee fees	\$12,141.85
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.16%
	Net Loan Rate	1.16%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$419,287,318.37
	2 Fund Balances	\$20,063,867.22
	3 Senior Notes Interest	\$195,583.80
	4 Senior Notes Outstanding	\$405,614,000.00
	Senior Asset Percentage	108.27%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$419,287,318.37
	2 Fund Balances	\$20,063,867.22
	3 All Notes Interest	\$222,443.73
	4 All Notes Outstanding	\$471,564,000.00
	Subordinate Asset Percentage	93.12%

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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	931	\$4,510,910.41	1.09%
	2 UnSubsidized Stafford	919	\$6,899,952.10	1.67%
	3 Consolidation	24,177	\$402,128,922.74	97.24%
	4 Total By Loan Type Distribution	26,027	\$413,539,785.25	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	284	\$4,936,955.40	1.19%
	4 Forbearance	481	\$9,075,477.15	2.19%
	5 Repayment	25,234	\$399,176,440.84	96.53%
	6 Claims	26	\$333,737.81	0.08%
	7 Total By Borrower Status Distribution	26,027	\$413,539,785.25	100.00%
C.	School Type Distribution:			
	1 Graduate	25,859	\$413,086,072.36	99.89%
	2 Undergraduate	168	\$453,712.89	0.11%
	3 Total By School Type Distribution	26,027	\$413,539,785.25	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:									
In-School		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
Current	1	\$6,901.00	0.15%	1	\$15,585.41	0.22%	147	\$2,971,790.25	0.73%
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	0.15%	1	\$15,585.41	0.22%	147	\$2,971,790.25	0.73%
D. REPAYMENT:									
Active									
Current	703	\$3,280,265.71	71.14%	713	\$5,224,967.25	73.80%	22,544	\$368,987,442.33	90.52%
1-29 Days Delinquent	59	\$316,023.76	6.85%	54	\$442,201.73	6.25%	664	\$14,332,742.98	3.52%
30-59 Days Delinquent	30	\$204,549.92	4.44%	29	\$259,486.04	3.67%	157	\$3,957,740.90	0.97%
60-89 Days Delinquent	18	\$146,855.31	3.19%	17	\$208,485.89	2.94%	92	\$3,173,394.58	0.78%
90-119 Days Delinquent	9	\$58,222.40	1.26%	8	\$78,682.53	1.11%	32	\$1,049,830.77	0.26%
≥ 120 Days Delinquent	6	\$38,167.89	0.83%	7	\$49,176.83	0.69%	92	\$2,558,318.20	0.63%
E. Deferment:									
Current	47	\$242,706.92	5.26%	35	\$329,855.16	4.66%	55	\$1,606,029.03	0.39%
F. Forbearance:									
Current	51	\$258,337.21	5.60%	49	\$392,495.31	5.54%	381	\$8,799,991.46	2.16%
G. Claims	7	\$58,712.62	1.27%	6	\$78,592.40	1.11%	13	\$201,861.58	0.05%
H. TOTAL REPAYMENT	930	\$4,603,841.74	99.85%	918	\$7,063,943.14	99.78%	24,030	\$404,667,351.83	99.27%
I. TOTAL PORTFOLIO	931	\$4,610,742.74	100.00%	919	\$7,079,528.55	100.00%	24,177	\$407,639,142.08	100.00%
J. GRAND TOTAL					\$419,329,413.37				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 25, 2022

Collection Period: 01/01/22 to 01/31/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/22 to 01/31/22 02/25/22
A.	1 ABS Notes Outstanding	\$471,564,000
B.	1 Total Principal Balance	\$413,539,785
	2 Total Fund Accounts Balance	\$20,063,054
	3 Total Principal and Accrued Interest Balance	\$419,287,318
	4 Number of Loans	26,027
	5 Number of Borrowers	13,313
C.	1 Borrower Payments- Principal	\$11,047,056
	2 Borrower Payments- Interest	\$896,431
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$159,225
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	156
F.	1 Senior Notes Outstanding	\$405,614,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$22,850,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.16%
	6 Senior Asset Percentage	108.27%
	7 Subordinate Asset Percentage	93.12%

ACCESS GROUP, INC.

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

Trend Analysis Report

January 31, 2022

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

Collection Period		March-21	April-21	May-21	June-21	July-21	August-21	September-21	October-21	November-21	December-21	January-22
Reporting Date		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	2/25/2022
A.	1 Asset Backed Securities	\$537,083,000	\$532,233,000	\$526,583,000	\$520,138,000	\$517,938,000	\$513,088,000	\$502,449,000	\$498,999,000	\$498,999,000	\$494,414,000	\$471,564,000
B.	1 Total Principal Balance	\$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	\$413,539,785
	2 Total Fund Accounts Balance	\$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	\$20,063,054
	3 Total Principal and Accrued Interest Balance	\$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	\$419,287,318
	4 Number of Loans	29,094	28,925	28,760	28,595	28,424	28,278	28,038	27,870	27,031	26,558	26,027
	5 Number of Borrowers	14,838	14,757	14,672	14,598	14,514	14,450	14,333	14,245	13,818	13,581	13,313
C.	1 Borrower Payments- Principal	\$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	\$11,047,056
	2 Borrower Payments- Interest	\$956,872	\$946,651	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$183,074	\$180,982	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225
	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)	163	163	162	161	160	160	159	158	157	157	156
F.	1 Senior Notes Outstanding	\$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	\$405,614,000
	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	\$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	\$22,850,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.16%	1.09%	1.00%	0.98%	1.15%	0.96%	1.04%	1.18%	0.95%	1.13%	1.16%
	6 Senior Asset Percentage	107.12%	107.21%	107.31%	107.39%	107.43%	107.53%	107.69%	107.76%	107.76%	107.83%	108.27%
	7 Subordinate Asset Percentage	93.97%	93.93%	93.86%	93.77%	93.74%	93.70%	93.55%	93.51%	93.51%	93.44%	93.12%