

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2022
Collection Period: 02/01/22 to 02/28/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					January 31, 2022	Change		February 28, 2022	
1	Principal Balance				\$413,539,785.25	(\$9,073,981.95)		\$404,465,803.30	
2	Accrued Interest				\$5,789,628.12	(\$2,220.96)		\$5,787,407.16	
3	Accrued ISP				\$44,477.24	(\$23,109.35)		\$21,367.89	
4	Accrued SAP				(\$86,572.24)	\$48,543.50		(\$38,028.74)	
5	Total Principal And Accrued Interest Balance				\$419,287,318.37	(\$9,050,768.77)		\$410,236,549.61	
6	Fund Accounts Balance				\$20,063,053.81	\$6,391,823.37		\$26,454,877.18	
7	Total Student Loans And Fund Balance				\$439,350,372.18	(\$2,658,945.40)		\$436,691,426.79	
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]		156	(1)		155	
3	Number of Loans				26,027	(476)		25,551	
4	Number of Borrowers				13,313	(234)		13,079	
C. Notes and Certificates									
				2/28/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		January 31, 2022	Change	February 28, 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	1.13000%	\$53,400,000.00	\$0.00	\$53,400,000.00	11.39%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	1.13000%	\$39,050,000.00	\$0.00	\$39,050,000.00	8.33%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.13000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.06%	
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	1.13000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.71%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.13000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.71%	
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	8.71%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	1.13000%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.70%	
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	4.20%	
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	7.65%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.00000%	\$2,650,000.00	(\$2,650,000.00)	\$0.00	0.00%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	1.13000%	\$46,300,000.00	\$0.00	\$46,300,000.00	9.87%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	1.13000%	\$65,000,000.00	\$0.00	\$65,000,000.00	13.86%	
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	1.13000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.80%	
20	Total Notes and Certificates			1.07644%	\$471,564,000.00	(\$2,650,000.00)	\$468,914,000.00	100.00%	
D. Fund Balances									
					January 31, 2022	Change		February 28, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$55,386.44	(\$188.77)		\$55,197.67	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$12,453,613.79	\$585,143.52		\$13,038,757.31	
5	Debt Service Fund - Interest Account				\$349,227.40	\$51,827.93		\$401,055.33	
6	Debt Service Fund - Principal Account				\$4,342,745.18	\$5,755,040.69		\$10,097,785.87	
7	Total Fund Accounts Balance				\$20,063,053.81	\$6,391,823.37		\$26,454,877.18	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2022
Collection Period: 02/01/22 to 02/28/22

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		2/28/2022	2/28/2022	2/28/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$9,013,715.11)	(\$8,644,569.40)	(\$369,145.71)
2	Claim Payments	(\$68,951.44)	(\$43,069.12)	(\$25,882.32)
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	Total Cash Principal Activity	(\$9,082,666.55)	(\$8,687,638.52)	(\$395,028.03)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$11,415.18	\$12,340.01	(\$924.83)
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	(\$1,872.59)	(\$1,872.59)	\$0.00
4b	Adjustments - Write-offs	(\$857.99)	(\$305.27)	(\$552.72)
4	Total Adjustments	(\$2,730.58)	(\$2,177.86)	(\$552.72)
5	Total Non-Cash Principal Activity	\$8,684.60	\$10,162.15	(\$1,477.55)
C.	Total Student Loan Principal Activity	(\$9,073,981.95)	(\$8,677,476.37)	(\$396,505.58)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$839,207.34)	(\$821,452.21)	(\$17,755.13)
2	Claim Payments	(\$720.45)	(\$443.59)	(\$276.86)
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	(\$18.20)	(\$16.44)	(\$1.76)
6	Subsidized Gov't Interest Payments (ISP)	(\$33,055.75)	(\$31,078.86)	(\$1,976.89)
7	Special Allowance Payments (SAP)	\$55,616.71	\$70,780.83	(\$15,164.12)
8	Total Cash Interest Activity	(\$817,385.03)	(\$782,210.27)	(\$35,174.76)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$847,198.17	\$830,023.78	\$17,174.38
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,480.00	\$9,842.72	\$637.28
3	Special Allowance Payments - Accrued	(\$18,303.51)	(\$20,249.70)	\$1,946.19
4	Capitalized Interest	(\$11,415.18)	(\$12,340.01)	\$924.83
5a	Small Balance and Other Adjustments	(\$5,570.18)	(\$5,259.08)	(\$311.10)
5b	Adjustments - Write-offs	(\$0.12)	(\$0.12)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$533.60)	(\$498.37)	(\$35.23)
5d	Other Adjustments - Special Allowance Payments (SAP)	\$11,230.29	\$255.60	\$10,974.69
5	Total Adjustments	\$5,126.39	(\$5,501.97)	\$10,628.36
6	Fee Accruals	\$7,512.34	\$6,972.33	\$540.01
7	Total Non-Cash Interest Activity	\$840,598.21	\$808,747.15	\$31,851.06
F.	Total Student Loan Interest Activity	\$23,213.18	\$26,536.88	(\$3,323.70)

ACCESS GROUP, INC.

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

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		February 28, 2022		
	1 Beginning Balance	\$9,315,721.47		
	2 Transfers to Other Funds	(\$9,315,721.47)		
	3 Amount received in the collection account related to the collection period	\$10,615,482.20		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$33,055.75		
	6 Federal Special Allowance Payments	(\$55,616.71)		
	7 Guarantee Payments of Principal	\$68,951.44		
	8 Guarantee Payments of Interest	\$720.45		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$813.41		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$10,663,406.54			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$155,077.42	\$155,077.42	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$359,760.21	\$359,760.21	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$335,055.89	\$335,055.89	\$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	\$58,682.31	\$58,682.31	\$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	\$0.00	\$0.00	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$9,071,251.37	\$9,071,251.37	\$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	\$683,579.34	\$683,579.34	\$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 Total Payments	\$10,663,406.54	\$10,663,406.54	\$0.00	

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

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)		\$10,663,406.54	\$10,663,406.54	\$0.00
B.	Administration Funds		\$514,837.63	\$10,148,568.91	\$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		\$10,148,568.91	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$10,148,568.91	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$47,515.32		\$10,101,053.59	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$34,746.69		\$10,066,306.90	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$10,066,306.90	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$10,066,306.90	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$36,348.33		\$10,029,958.57	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$40,245.42		\$9,989,713.15	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$36,348.33		\$9,953,364.82	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$36,303.84		\$9,917,060.98	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,917,060.98	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$11,987.54		\$9,905,073.44	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,905,073.44	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$33,723.42		\$9,871,350.02	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$57,837.00		\$9,813,513.02	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,813,513.02	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$335,055.89		
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		\$9,813,513.02	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,813,513.02	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$9,813,513.02	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$9,813,513.02	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$9,813,513.02	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$9,813,513.02	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$9,813,513.02	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$9,813,513.02	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$9,813,513.02	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$9,813,513.02	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,813,513.02	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$9,813,513.02	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,813,513.02	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$9,813,513.02	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$9,813,513.02	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,813,513.02	\$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	\$21,132.75		\$9,792,380.27	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$17,529.06		\$9,774,851.21	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$20,020.50		\$9,754,830.71	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$58,682.31		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$9,754,830.71	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$0.00	\$9,754,830.71	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$9,071,251.37	\$683,579.34	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$683,579.34	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$683,579.34	\$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

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate		
	1 ARC outstanding aggregate principal	\$433,050,000.00	
	2 Interest net of FRN allocation	\$837,889.71	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$155,077.42	
	5 Minus amounts required..ED..guarantee agencies	\$349,042.05	
	6 Minus defaulted during the month	\$3,454.63	
	7 Minus auction note and trustee fees	\$10,895.76	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	0.89%	
	Net Loan Rate		0.89%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$410,236,549.61	
	2 Fund Balances	\$26,455,473.15	
	3 Senior Notes Interest	\$231,799.38	
	4 Senior Notes Outstanding	\$402,964,000.00	
	Senior Asset Percentage		108.31%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$410,236,549.61	
	2 Fund Balances	\$26,455,473.15	
	3 All Notes Interest	\$260,650.54	
	4 All Notes Outstanding	\$468,914,000.00	
	Subordinate Asset Percentage		93.07%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

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	906	\$4,371,155.63	1.08%
	2 UnSubsidized Stafford	896	\$6,643,201.30	1.64%
	3 Consolidation	23,749	\$393,451,446.37	97.28%
	4 Total By Loan Type Distribution	25,551	\$404,465,803.30	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	304	\$5,148,104.68	1.27%
	4 Forbearance	471	\$8,908,794.04	2.20%
	5 Repayment	24,746	\$389,982,964.01	96.42%
	6 Claims	28	\$408,766.52	0.10%
	7 Total By Borrower Status Distribution	25,551	\$404,465,803.30	100.00%
C.	School Type Distribution:			
	1 Graduate	25,384	\$404,013,400.73	99.89%
	2 Undergraduate	167	\$452,402.57	0.11%
	3 Total By School Type Distribution	25,551	\$404,465,803.30	100.00%

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

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	0.15%	1	\$15,598.95	0.23%	155	\$3,021,032.86	0.76%
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	\$15,598.95	0.23%	155	\$3,021,032.86	0.76%
D. REPAYMENT:									
Active									
Current	678	\$3,180,006.44	71.14%	685	\$5,024,268.22	73.63%	21,881	\$354,951,201.10	88.97%
1-29 Days Delinquent	69	\$332,523.63	7.44%	65	\$452,285.12	6.63%	908	\$19,962,851.95	5.00%
30-59 Days Delinquent	22	\$166,913.76	3.73%	20	\$192,827.22	2.83%	149	\$3,637,533.83	0.91%
60-89 Days Delinquent	10	\$61,450.08	1.37%	8	\$57,854.56	0.85%	75	\$2,176,798.15	0.55%
90-119 Days Delinquent	9	\$85,088.73	1.90%	7	\$125,825.67	1.84%	50	\$1,908,152.58	0.48%
≥ 120 Days Delinquent	9	\$61,665.38	1.38%	11	\$94,777.43	1.39%	90	\$2,649,327.11	0.66%
E. Deferment:									
Current	46	\$245,533.90	5.49%	39	\$375,623.91	5.50%	64	\$1,721,012.09	0.43%
F. Forbearance:									
Current	56	\$281,589.52	6.30%	55	\$422,889.09	6.20%	360	\$8,624,670.89	2.16%
G. Claims	6	\$48,427.54	1.08%	5	\$62,011.36	0.91%	17	\$306,568.39	0.08%
H. TOTAL REPAYMENT	905	\$4,463,198.98	99.85%	895	\$6,808,362.58	99.77%	23,594	\$395,938,116.09	99.24%
I. TOTAL PORTFOLIO	906	\$4,470,099.98	100.00%	896	\$6,823,961.53	100.00%	23,749	\$398,959,148.95	100.00%
J. GRAND TOTAL					\$410,253,210.46				

ACCESS GROUP, INC.

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

Report Date: March 25, 2022

Collection Period: 02/01/22 to 02/28/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	02/01/22 to 02/28/22 03/25/22
A.	1 ABS Notes Outstanding	\$468,914,000
B.	1 Total Principal Balance	\$404,465,803
	2 Total Fund Accounts Balance	\$26,454,877
	3 Total Principal and Accrued Interest Balance	\$410,236,550
	4 Number of Loans	25,551
	5 Number of Borrowers	13,079
C.	1 Borrower Payments- Principal	\$9,013,715
	2 Borrower Payments- Interest	\$839,207
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$155,077
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.73%
	2 Weighted Average Remaining Maturity (WARM)	155
F.	1 Senior Notes Outstanding	\$402,964,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$2,650,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	0.89%
	6 Senior Asset Percentage	108.31%
	7 Subordinate Asset Percentage	93.07%

ACCESS GROUP, INC.

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

Trend Analysis Report

February 28, 2022

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

Collection Period		April-21	May-21	June-21	July-21	August-21	September-21	October-21	November-21	December-21	January-22	February-22
Reporting Date		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	3/25/2022
A.	1 Asset Backed Securities	\$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	\$468,914,000
B.	1 Total Principal Balance	\$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	\$404,465,803
	2 Total Fund Accounts Balance	\$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	\$26,454,877
	3 Total Principal and Accrued Interest Balance	\$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	\$410,236,550
	4 Number of Loans	28,925	28,760	28,595	28,424	28,278	28,038	27,870	27,031	26,558	26,027	25,551
	5 Number of Borrowers	14,757	14,672	14,598	14,514	14,450	14,333	14,245	13,818	13,581	13,313	13,079
C.	1 Borrower Payments- Principal	\$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	\$9,013,715
	2 Borrower Payments- Interest	\$946,651	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$180,982	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077
	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	162	161	160	160	159	158	157	157	156	155
F.	1 Senior Notes Outstanding	\$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	\$402,964,000
	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	\$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	\$2,650,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.09%	1.00%	0.98%	1.15%	0.96%	1.04%	1.18%	0.95%	1.13%	1.16%	0.89%
	6 Senior Asset Percentage	107.21%	107.31%	107.39%	107.43%	107.53%	107.69%	107.76%	107.76%	107.83%	108.27%	108.31%
	7 Subordinate Asset Percentage	93.93%	93.86%	93.77%	93.74%	93.70%	93.55%	93.51%	93.51%	93.44%	93.12%	93.07%