

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: March 25, 2022

Collection Period: 12/01/21 to 02/28/22

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2021	Change	February 28, 2022		
1	Principal Balance				\$14,245,486.75	(\$1,746,959.05)	\$12,498,527.70		
2	Accrued Interest				\$57,991.47	(\$8,554.31)	\$49,437.16		
3	Total Principal And Accrued Interest Balance				\$14,303,478.22	(\$1,755,513.36)	\$12,547,964.86		
4	Fund Accounts Balance				\$2,132,715.27	(\$54,885.05)	\$2,077,830.22		
5	Total Student Loans And Fund Balance				\$16,436,193.49	(\$1,810,398.41)	\$14,625,795.08		
B. Student Loan Portfolio and Fund Balance									
					November 30, 2021	Change	February 28, 2022		
1	Loan Reserve Trust Balance				\$367,097.27	\$101,018.85	\$468,116.12		
2	Weighted Average Coupon (WAC)				2.71%	0.05%	2.77%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		39	(2)	37		
4	Number of Loans				4,400	(286)	4,114		
5	Number of Borrowers				4,157	(266)	3,891		
C. Notes and Certificates									
				2/28/2022	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	November 30, 2021	Change	February 28, 2022	O/S Securities	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	0.0%	
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	1.72000%	\$9,150,000.00	(\$1,800,000.00)	53.3%	
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	1.72500%	\$6,450,000.00	\$0.00	46.7%	
4	Total Notes and Certificates				1.72234%	\$15,600,000.00	(\$1,800,000.00)	\$13,800,000.00	100.0%
D. Fund Accounts Balance									
					November 30, 2021	Change	February 28, 2022		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,132,715.27	(\$54,885.05)	\$2,077,830.22		
3	Total Fund Accounts Balance				\$2,132,715.27	(\$54,885.05)	\$2,077,830.22		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity	February 28, 2022		
1	Borrower Payments - Total		(\$1,738,760.87)
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		(\$1,738,760.87)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$4,013.28
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$865.73)	
4b	Adjustments - Write-offs	(\$11,345.73)	
4	Total Adjustments		(\$12,211.46)
5	Total Non-Cash Principal Activity		(\$8,198.18)
C. Total Student Loan Principal Activity			(\$1,746,959.05)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$97,891.37)
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		(\$97,891.37)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$90,693.70
2	Capitalized Interest		(\$4,013.28)
3a	Small Balance and Other Adjustments	\$822.28	
3b	Adjustments - Write-offs	(\$875.83)	
3	Total Adjustments		(\$53.55)
4	Fee Accruals		\$2,710.19
5	Total Non-Cash Interest Activity		\$89,337.06
F. Total Student Loan Interest Activity			(\$8,554.31)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		February 28, 2022		
	1 Beginning Balance	\$1,929,498.11		
	2 Transfers to Other Funds	(\$1,900,143.16)		
	3 Amount received in the collection account related to the collection period	\$1,839,662.92		
	4 Earnings	\$133.94		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$0.00		
	7 Guarantee Payments of Interest	\$0.00		
	8 Recoveries	\$8,471.93		
	9 Misc. Payments Received/Due	\$0.00		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$1,877,623.74		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$35,613.72	\$35,613.72	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$843.34	\$843.34	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$30,478.98	\$30,478.98	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$26,824.26	\$26,824.26	\$0.00
	6 Payment of Principal Distribution Amount	1,775,285.55	\$1,750,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$8,577.89	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,877,623.74	\$1,843,760.30	\$0.00	

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IV. Series 2002-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$1,877,623.74	\$1,877,623.74	
B.	First	Administrative Allowance	\$36,457.06	\$1,841,166.68	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,841,166.68	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$30,478.98	\$1,810,687.70	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$30,478.98		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,810,687.70	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,810,687.70	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,810,687.70	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$26,824.26	\$1,783,863.44	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,783,863.44	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	1,775,285.55	\$8,577.89	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$8,577.89	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$1,775,285.55		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$8,577.89	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$8,577.89	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$8,577.89	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$8,577.89	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$8,577.89	\$0.00	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	February 28, 2022	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$13,800,000.00	
	3 Amount of Accrued Interest	\$86,559.40	
	4 Plus investment earnings and late fees	\$2,843.34	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$14,060.84	
	7 Minus Notes fees expected during current Interest Period	\$843.34	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.16%	
	Net Loan Rate	2.16%	
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$12,547,964.86	\$12,547,964.86
	2 Fund Balances	\$2,077,876.15	\$234,115.85
	3 Senior Notes Interest and Fees Accrued	\$23,867.80	\$23,867.80
	4 Senior Notes Outstanding	\$7,350,000.00	\$5,600,000.00
	Senior Asset Percentage	198.67%	227.83%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$12,547,964.86	\$12,547,964.86
	2 Fund Balances	\$2,077,876.15	\$234,115.85
	3 All Notes Interest and Fees Accrued	\$45,038.14	\$45,038.14
	4 All Notes Outstanding	\$13,800,000.00	\$12,050,000.00
	Subordinate Asset Percentage	105.66%	105.70%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	4,114	\$12,498,527.70	100.00%
	2 Total By Loan Type Distribution	4,114	\$12,498,527.70	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.16%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	8	\$37,274.97	0.30%
	5 Repayment	4,099	\$12,401,338.73	99.22%
	6 Interim Charge-Offs	5	\$39,914.00	0.32%
	7 Total By Borrower Status Distribution	4,114	\$12,498,527.70	100.00%
C.	School Type Distribution:			
	1 Graduate	4,112	\$12,491,388.42	99.94%
	2 Undergraduate	2	\$7,139.28	0.06%
	3 Total By Loan Type Distribution	4,114	\$12,498,527.70	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
INTERIM:		Includes Accrued Int.		
A. In-School				
Current	2	\$36,235.80	0.29%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	2	\$36,235.80	0.29%	
REPAYMENT:				
Active				
Current	3908	\$11,610,966.52	92.53%	
1-29 Days Delinquent	72	\$299,202.67	2.38%	
30-59 Days Delinquent	75	\$301,245.64	2.40%	
60-89 Days Delinquent	13	\$69,993.14	0.56%	
90-119 Days Delinquent	6	\$28,104.24	0.22%	
120-149 Days Delinquent	13	\$42,222.72	0.34%	
150-179 Days Delinquent	12	\$80,927.18	0.64%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	8	\$38,010.74	0.30%	
G. Interim Charge-Offs	5	\$41,056.21	0.33%	
H. TOTAL REPAYMENT	4,112	\$12,511,729.06	99.71%	
I. TOTAL PORTFOLIO	4,114	\$12,547,964.86	100.00%	

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$13,800,000
B.	1 Total Private Principal Outstanding Balance	\$12,498,528
	2 Total Fund Accounts Balance	\$2,077,830
	3 Total Principal and Accrued Interest Balance	\$12,547,965
	4 Number of Loans	4,114
	5 Number of Borrowers	3,891
C.	1 Borrower Payments- Principal	\$1,738,761
	2 Borrower Payments- Interest	\$97,891
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$35,614
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$468,116
	2 Weighted Average Coupon (WAC)	2.77%
	3 Weighted Average Remaining Maturity (WARM)	37
F.	1 Senior Notes Outstanding	\$7,350,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,800,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	2.16%
	6 Senior Asset Percentage	198.67%
	7 Subordinate Asset Percentage	105.66%

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Portfolio Trend Analysis Report

February 28, 2022

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	February-21	May-21	August-21	November-21	February-22
	Reporting Date	3/25/2021	6/25/2021	9/27/2021	12/27/2021	3/25/2022
A.	1 Asset Backed Securities	\$21,750,000	\$19,600,000	\$17,550,000	\$15,600,000	\$13,800,000
B.	1 Total Private Principal Balance	\$20,101,297	\$17,945,733	\$16,030,085	\$14,245,487	\$12,498,528
	2 Total Fund Accounts Balance	\$2,374,353	\$2,398,934	\$2,291,510	\$2,132,715	\$2,077,830
	3 Total Principal and Accrued Interest Balance	\$20,196,854	\$18,028,538	\$16,100,178	\$14,303,478	\$12,547,965
	4 Number of Loans	5,027	4,798	4,611	4,400	4,114
	5 Number of Borrowers	4,740	4,526	4,353	4,157	3,891
C.	1 Borrower Payments- Principal	\$1,896,855	\$2,116,328	\$1,885,334	\$1,757,496	\$1,738,761
	2 Borrower Payments- Interest	\$138,973	\$147,342	\$127,300	\$113,656	\$97,891
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$55,041	\$22,614	\$44,864	\$40,075	\$35,614
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$198,436	\$266,543	\$313,663	\$367,097	\$468,116
	2 Weighted Average Coupon (WAC)	2.82%	2.77%	2.73%	2.71%	2.77%
	3 Weighted Average Remaining Maturity (WARM)	45	43	41	39	37
F.	1 Senior Notes Outstanding	\$13,150,000	\$13,150,000	\$11,100,000	\$9,150,000	\$7,350,000
	2 Subordinate Note Outstanding	\$8,600,000	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$2,050,000	\$1,950,000	\$1,800,000
	4 Subordinate Principal Distribution Amount	\$2,050,000	\$2,150,000	\$0	\$0	\$0
	5 Net Loan Rate	2.17%	2.18%	1.74%	2.16%	2.16%
	6 Senior Asset Percentage	171.33%	155.01%	165.47%	179.32%	198.67%
	7 Subordinate Asset Percentage	103.46%	103.86%	104.52%	105.07%	105.66%