

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: April 25, 2022
Collection Period: 03/01/22 to 03/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					February 28, 2022	Change		March 31, 2022	
1	Principal Balance				\$404,465,803.30	(\$8,411,022.68)		\$396,054,780.62	
2	Accrued Interest				\$5,787,407.16	(\$80,988.38)		\$5,706,418.78	
3	Accrued ISP				\$21,367.89	\$10,648.57		\$32,016.46	
4	Accrued SAP				(\$38,028.74)	\$16,662.45		(\$21,366.29)	
5	Total Principal And Accrued Interest Balance				\$410,236,549.61	(\$8,464,700.04)		\$401,771,849.57	
6	Fund Accounts Balance				\$26,454,877.18	(\$1,720,784.34)		\$24,734,092.84	
7	Total Student Loans And Fund Balance				\$436,691,426.79	(\$10,185,484.38)		\$426,505,942.41	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.73%	0.01%		2.74%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		155	(1)		154	
3	Number of Loans				25,551	(438)		25,113	
4	Number of Borrowers				13,079	(221)		12,858	
C. Notes and Certificates									
				3/31/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		February 28, 2022	Change	March 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	0.89000%	\$53,400,000.00	\$0.00	\$53,400,000.00	11.64%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	1.16000%	\$39,050,000.00	\$0.00	\$39,050,000.00	8.51%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.16000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.18%	
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	1.16000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.90%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.16000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.90%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.16000%	\$40,850,000.00	\$0.00	\$40,850,000.00	8.90%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	1.16000%	\$40,800,000.00	\$0.00	\$40,800,000.00	8.89%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.16000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.29%	
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	1.17571%	\$35,864,000.00	(\$1,682,000.00)	\$34,182,000.00	7.45%	
15	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-3 ARC	00432CBP5	0.00000%	\$0.00	\$0.00	\$0.00	0.00%	
16	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-4 ARC	00432CBQ3	1.16000%	\$46,300,000.00	(\$8,400,000.00)	\$37,900,000.00	8.26%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	0.89000%	\$65,000,000.00	\$0.00	\$65,000,000.00	14.17%	
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	0.89000%	\$22,500,000.00	\$0.00	\$22,500,000.00	4.90%	
20	Total Notes and Certificates			1.07826%	\$468,914,000.00	(\$10,082,000.00)	\$458,832,000.00	100.00%	
D. Fund Balances									
					February 28, 2022	Change		March 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$55,197.67	(\$3,631.93)		\$51,565.74	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$13,038,757.31	(\$1,245,305.63)		\$11,793,451.68	
5	Debt Service Fund - Interest Account				\$401,055.33	(\$144,677.49)		\$256,377.84	
6	Debt Service Fund - Principal Account				\$10,097,785.87	(\$327,169.29)		\$9,770,616.58	
7	Total Fund Accounts Balance				\$26,454,877.18	(\$1,720,784.34)		\$24,734,092.84	

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Monthly Servicing Report

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		3/31/2022	3/31/2022	3/31/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$8,327,041.66)	(\$8,113,972.31)	(\$213,069.35)
2	Claim Payments	(\$266,109.91)	(\$158,641.97)	(\$107,467.94)
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	\$21,779.40	\$0.00	\$21,779.40
5	New Acquisitions - Total	\$21,779.40	\$0.00	\$21,779.40
6	Total Cash Principal Activity	(\$8,571,372.17)	(\$8,272,614.28)	(\$298,757.89)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$163,088.78	\$138,882.57	\$24,206.21
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	\$0.00	\$0.00	\$0.00
4b	Adjustments - Write-offs	(\$2,739.29)	(\$1,084.95)	(\$1,654.34)
4	Total Adjustments	(\$2,739.29)	(\$1,084.95)	(\$1,654.34)
5	Total Non-Cash Principal Activity	\$160,349.49	\$137,797.62	\$22,551.87
C.	Total Student Loan Principal Activity	(\$8,411,022.68)	(\$8,134,816.66)	(\$276,206.02)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$842,427.99)	(\$827,699.85)	(\$14,728.14)
2	Claim Payments	(\$3,687.25)	(\$2,797.44)	(\$889.81)
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	(\$17.53)	(\$10.50)	(\$7.03)
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	(\$846,132.77)	(\$830,507.79)	(\$15,624.98)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$917,522.65	\$899,183.06	\$18,339.59
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,648.57	\$9,982.29	\$666.28
3	Special Allowance Payments - Accrued	\$16,662.45	\$12,492.83	\$4,169.62
4	Capitalized Interest	(\$163,088.78)	(\$138,882.57)	(\$24,206.21)
5a	Small Balance and Other Adjustments	\$1,139.75	\$1,178.87	(\$39.12)
5b	Adjustments - Write-offs	(\$0.18)	(\$0.18)	\$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	\$1,139.57	\$1,178.69	(\$39.12)
6	Fee Accruals	\$9,570.95	\$8,830.76	\$740.19
7	Total Non-Cash Interest Activity	\$792,455.41	\$792,785.06	(\$329.65)
F.	Total Student Loan Interest Activity	(\$53,677.36)	(\$37,722.73)	(\$15,954.63)

ACCESS GROUP, INC.

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Report Date: April 25, 2022

Collection Period: 03/01/22 to 03/31/22

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		March 31, 2022		
	1 Beginning Balance	\$10,663,406.54		
	2 Transfers to Other Funds	(\$10,663,406.54)		
	3 Amount received in the collection account related to the collection period	\$10,922,873.92		
	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	\$266,109.91		
	8 Guarantee Payments of Interest	\$3,687.25		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$21,779.40)		
	11 Interest and Other Earnings	\$595.97		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$11,171,487.65			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$151,674.68	\$151,674.68	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$353,229.55	\$353,229.55	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$320,187.05	\$320,187.05	\$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	\$45,017.47	\$45,017.47	\$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	\$543,333.33	\$543,333.33	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$8,430,062.79	\$8,430,062.79	\$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	\$1,327,982.78	\$1,327,982.78	\$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	\$11,171,487.65	\$11,171,487.65	\$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)	\$11,171,487.65	\$11,171,487.65	\$0.00	
B.	Administration Funds	\$504,904.23	\$10,666,583.42	\$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	\$10,666,583.42	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$10,666,583.42	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$86,828.40	\$10,579,755.02	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$26,655.53	\$10,553,099.49	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$10,553,099.49	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$10,553,099.49	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$27,884.21	\$10,525,215.28	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$24,893.99	\$10,500,321.29	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$27,884.21	\$10,472,437.08	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$27,850.08	\$10,444,587.00	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$10,444,587.00	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$34,606.44	\$10,409,980.56	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$10,409,980.56	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$19,215.19	\$10,390,765.37	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$44,369.00	\$10,346,396.37	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$10,346,396.37	\$0.00	
	Total Interest Distribution on Senior Notes or Obligations:	\$320,187.05			
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	\$10,346,396.37	\$0.00	
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$10,346,396.37	\$0.00	
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$10,346,396.37	\$0.00	
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$10,346,396.37	\$0.00	
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$10,346,396.37	\$0.00	
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$10,346,396.37	\$0.00	
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$10,346,396.37	\$0.00	
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$10,346,396.37	\$0.00	
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$10,346,396.37	\$0.00	
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$10,346,396.37	\$0.00	
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$10,346,396.37	\$0.00	
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$10,346,396.37	\$0.00	
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$10,346,396.37	\$0.00	
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$10,346,396.37	\$0.00	
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$10,346,396.37	\$0.00	
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$10,346,396.37	\$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	\$16,211.75	\$10,330,184.62	\$0.00	
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$13,447.22	\$10,316,737.40	\$0.00	
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$15,358.50	\$10,301,378.90	\$0.00	
	Total Interest Distribution on Subordinate Notes or Obligations:	\$45,017.47			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$10,301,378.90	\$0.00	
G.	Allocation to Principal Account for scheduled Principal Payments	\$543,333.33	\$9,758,045.57	\$0.00	
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$8,430,062.79	\$1,327,982.78	\$0.00	
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$1,327,982.78	\$0.00	
J.	Allocate to Principal Account, after prior allocations	\$1,327,982.78	(\$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)	

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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	\$424,650,000.00
	2 Interest net of FRN allocation	\$944,627.58
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$151,674.68
	5 Minus amounts required..ED..guarantee agencies	\$341,874.65
	6 Minus defaulted during the month	\$5,283.19
	7 Minus auction note and trustee fees	\$11,808.82
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.23%
	Net Loan Rate	1.23%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$401,771,849.57
	2 Fund Balances	\$24,737,694.05
	3 Senior Notes Interest	\$146,976.78
	4 Senior Notes Outstanding	\$392,882,000.00
	Senior Asset Percentage	108.52%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$401,771,849.57
	2 Fund Balances	\$24,737,694.05
	3 All Notes Interest	\$164,723.29
	4 All Notes Outstanding	\$458,832,000.00
	Subordinate Asset Percentage	92.92%

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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	884	\$4,266,154.56	1.08%
	2 UnSubsidized Stafford	871	\$6,471,996.35	1.63%
	3 Consolidation	23,358	\$385,316,629.71	97.29%
	4 Total By Loan Type Distribution	25,113	\$396,054,780.62	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	280	\$4,770,758.49	1.20%
	4 Forbearance	332	\$6,072,179.87	1.53%
	5 Repayment	24,479	\$384,846,813.05	97.17%
	6 Claims	20	\$347,855.16	0.09%
	7 Total By Borrower Status Distribution	25,113	\$396,054,780.62	100.00%
C.	School Type Distribution:			
	1 Graduate	24,950	\$395,610,246.59	99.89%
	2 Undergraduate	163	\$444,534.03	0.11%
	3 Total By School Type Distribution	25,113	\$396,054,780.62	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:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School Current	1	\$6,901.00	0.16%	1	\$15,613.95	0.24%	139	\$2,750,664.29	0.70%
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	0.16%	1	\$15,613.95	0.24%	139	\$2,750,664.29	0.70%
D. REPAYMENT:									
Active									
Current	685	\$3,200,005.31	73.42%	683	\$5,024,412.77	75.68%	21,768	\$352,934,220.55	90.32%
1-29 Days Delinquent	74	\$406,794.55	9.33%	73	\$526,752.85	7.93%	734	\$16,104,062.10	4.12%
30-59 Days Delinquent	19	\$113,953.37	2.61%	18	\$173,136.24	2.61%	176	\$4,859,561.50	1.24%
60-89 Days Delinquent	3	\$22,363.46	0.51%	2	\$17,201.97	0.26%	67	\$1,773,653.52	0.45%
90-119 Days Delinquent	7	\$46,599.84	1.07%	6	\$45,533.86	0.69%	38	\$1,305,777.43	0.33%
≥ 120 Days Delinquent	17	\$141,520.01	3.25%	16	\$211,224.03	3.18%	93	\$3,122,420.83	0.80%
E. Deferment:									
Current	45	\$252,914.63	5.80%	40	\$365,600.25	5.51%	56	\$1,618,636.04	0.41%
F. Forbearance:									
Current	33	\$167,390.30	3.84%	32	\$259,153.25	3.90%	267	\$5,935,301.57	1.52%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	20	\$359,829.93	0.09%
H. TOTAL REPAYMENT	883	\$4,351,541.47	99.84%	870	\$6,623,015.22	99.76%	23,219	\$388,013,463.47	99.30%
I. TOTAL PORTFOLIO	884	\$4,358,442.47	100.00%	871	\$6,638,629.17	100.00%	23,358	\$390,764,127.76	100.00%
J. GRAND TOTAL					\$401,761,199.40				

ACCESS GROUP, INC.

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

Report Date: April 25, 2022

Collection Period: 03/01/22 to 03/31/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	03/01/22 to 03/31/22 04/25/22
A.	1 ABS Notes Outstanding	\$458,832,000
B.	1 Total Principal Balance	\$396,054,781
	2 Total Fund Accounts Balance	\$24,734,093
	3 Total Principal and Accrued Interest Balance	\$401,771,850
	4 Number of Loans	25,113
	5 Number of Borrowers	12,858
C.	1 Borrower Payments- Principal	\$8,327,042
	2 Borrower Payments- Interest	\$842,428
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$151,675
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.74%
	2 Weighted Average Remaining Maturity (WARM)	154
F.	1 Senior Notes Outstanding	\$392,882,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$10,082,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.23%
	6 Senior Asset Percentage	108.52%
	7 Subordinate Asset Percentage	92.92%

ACCESS GROUP, INC.

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

Trend Analysis Report

March 31, 2022

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

Collection Period		May-21	June-21	July-21	August-21	September-21	October-21	November-21	December-21	January-22	February-22	March-22
Reporting Date		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	4/25/2022
A.	1 Asset Backed Securities	\$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	\$458,832,000
B.	1 Total Principal Balance	\$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	\$396,054,781
	2 Total Fund Accounts Balance	\$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	\$24,734,093
	3 Total Principal and Accrued Interest Balance	\$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	\$401,771,850
	4 Number of Loans	28,760	28,595	28,424	28,278	28,038	27,870	27,031	26,558	26,027	25,551	25,113
	5 Number of Borrowers	14,672	14,598	14,514	14,450	14,333	14,245	13,818	13,581	13,313	13,079	12,858
C.	1 Borrower Payments- Principal	\$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	\$8,327,042
	2 Borrower Payments- Interest	\$904,557	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$179,191	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675
	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%	2.74%
	2 Weighted Average Remaining Maturity (WARM)	162	161	160	160	159	158	157	157	156	155	154
F.	1 Senior Notes Outstanding	\$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	\$392,882,000
	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	\$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	\$10,082,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.00%	0.98%	1.15%	0.96%	1.04%	1.18%	0.95%	1.13%	1.16%	0.89%	1.23%
	6 Senior Asset Percentage	107.31%	107.39%	107.43%	107.53%	107.69%	107.76%	107.76%	107.83%	108.27%	108.31%	108.52%
	7 Subordinate Asset Percentage	93.86%	93.77%	93.74%	93.70%	93.55%	93.51%	93.51%	93.44%	93.12%	93.07%	92.92%