

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2001 Notes

### Quarterly Servicing Report

Report Date: August 25, 2021  
Collection Period: 05/01/2021 to 07/31/2021

<b>I. Series 2001 Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>April 30, 2021</b>	<b>Change</b>	<b>July 31, 2021</b>	
1	Principal Balance					\$11,503,706.85	(\$1,565,109.44)	\$9,938,597.41	
2	Accrued Interest					\$59,193.09	(\$1,778.40)	\$57,414.69	
3	Total Principal and Accrued Interest Balance					<b>\$11,562,899.94</b>	<b>(\$1,566,887.84)</b>	<b>\$9,996,012.10</b>	
4	Fund Accounts Balance					<b>\$2,365,401.64</b>	<b>(\$220,646.88)</b>	<b>\$2,144,754.76</b>	
5	<b>Total Loan Portfolio Balance</b>					<b>\$13,928,301.58</b>	<b>(\$1,787,534.72)</b>	<b>\$12,140,766.86</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>April 30, 2021</b>	<b>Change</b>	<b>July 31, 2021</b>	
1	Weighted Average Coupon (WAC)					2.78%	-0.04%	2.74%	
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]					35	(2)	33	
3	Number of Loans					4,357	(263)	4,094	
4	Number of Borrowers					3,911	(222)	3,689	
5	Average Loan Account Size					\$2,654	(\$212)	\$2,442	
<b>C. Notes and Certificates</b>									
						<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>	<b>7/31/2021</b>		<b>April 30, 2021</b>	<b>Change</b>	<b>July 31, 2021</b>	<b>O/S Securities</b>
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	0.50700%	\$7,580,690.14	(\$1,667,437.86)	\$5,913,252.28	91.5%
3	Student Loan Asset Backed Series 2001 Notes Subordinate Class		B FRN	00432CAG6	0.99700%	\$700,282.13	(\$154,033.06)	\$546,249.07	8.5%
4	<b>Total Notes and Certificates</b>				<b>0.54844%</b>	<b>\$8,280,972.27</b>	<b>(\$1,821,470.92)</b>	<b>\$6,459,501.35</b>	<b>100.0%</b>
<b>D. Fund Balances</b>									
						<b>April 30, 2021</b>	<b>Change</b>	<b>July 31, 2021</b>	
1	Capitalized Interest Account					\$300,000.00	\$0.00	\$300,000.00	
2	Collections Account					\$2,065,401.64	(\$220,646.88)	\$1,844,754.76	
3	Prefunding General Account					\$0.00	\$0.00	\$0.00	
4	<b>Total Fund Accounts Balance</b>					<b>\$2,365,401.64</b>	<b>(\$220,646.88)</b>	<b>\$2,144,754.76</b>	
<b>E. Reserve Account Balances</b>									
						<b>April 30, 2021</b>	<b>Change</b>	<b>July 31, 2021</b>	
1	Loan Reserve Trust					\$303,613.49	\$57,890.92	\$361,504.41	

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II. Series 2001 Transactions and Accruals		
A. Student Loan Cash Principal Activity	July 31, 2021	
1 Borrower Payments - Total		(\$1,547,303.28)
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
<b>6 Total Cash Principal Activity</b>		<b>(\$1,547,303.28)</b>
B. Student Loan Non-Cash Principal Activity		
1 Capitalized Interest		\$297.76
2 New Acquisitions/Cancellations - Fees		\$0.00
3 Capitalized Guarantee Fees		\$0.00
4a Small Balance and Other Adjustments	(\$126.70)	
4b Adjustments - Write-offs	(\$17,977.22)	
4 Total Adjustments		(\$18,103.92)
<b>5 Total Non-Cash Principal Activity</b>		<b>(\$17,806.16)</b>
C. Total Student Loan Principal Activity		<b>(\$1,565,109.44)</b>
D. Student Loan Cash Interest Activity		
1 Borrower Payments - Total		(\$77,688.40)
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
<b>5 Total Cash Interest Activity</b>		<b>(\$77,688.40)</b>
E. Student Loan Non-Cash Interest Activity		
1 Borrower Accruals		74,877.90
2 Capitalized Interest		(\$297.76)
3a Small Balance and Other Adjustments	(\$283.75)	
3b Adjustments - Write-offs	(\$837.21)	
3 Total Adjustments		(\$1,120.96)
4 Fee Accruals		\$2,450.82
<b>5 Total Non-Cash Interest Activity</b>		<b>\$75,910.00</b>
F. Total Student Loan Interest Activity		<b>(\$1,778.40)</b>

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<b>III. Series 2001 Collection Fund Activity</b>				
<b>A.</b>	<b>Collection Fund</b>	<b>July 31, 2021</b>		
	1 Beginning Balance	\$1,870,459.40		
	2 Transfers to Other Funds	(\$1,870,459.40)		
	3 Payments Received	\$1,631,730.81		
	4 Payments Due	\$0.00		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$17,977.22		
	7 Guarantee Payments of Interest	\$755.71		
	8 Misc. Payments Received/Due	\$0.00		
	9 Sale Proceeds/Repurchases	\$0.00		
	10 Earnings	\$22.30		
	11 Recoveries	\$6,065.61		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 <b>Ending Balance</b>	<b>\$1,656,551.65</b>		
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$28,759.27	\$28,759.27	\$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	\$7,661.60	\$7,661.60	\$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	\$1,391.78	\$1,391.78	\$0.00
	5a Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$1,478,417.12	\$1,478,417.12	\$0.00
	5b Payment of Principal Distribution Amount on Subordinate note (if no trigger in effect)	\$136,571.88	\$136,571.88	\$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	
<b>Total Payments</b>	<b>\$1,656,551.65</b>	<b>\$1,656,551.65</b>	<b>\$0.00</b>	

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<b>IV. Series 2001 Notes Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Used</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	<b>\$1,656,551.65</b>	\$1,656,551.65	\$0.00
<b>B.</b>	First	<b>Administration Funds</b>	<b>\$32,509.27</b>	\$1,624,042.38	\$0.00
<b>C.</b>	Second	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
		1 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1 [FRN]	\$7,661.60	\$1,616,380.78	\$0.00
		2 Student Loan Asset Backed Series 2001 Notes Senior Class IIA-1A [FRN]	\$0.00	\$1,616,380.78	\$0.00
		3 <b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$7,661.60</b>		
<b>D.</b>	Third	<b>Payment of Guarantee Fees</b>	<b>\$0.00</b>	\$1,616,380.78	\$0.00
<b>E.</b>	Fourth	<b>Payment of Interest Distribution Amount on Subordinate Note</b>			
		1 Student Loan Asset Backed Series 2001 Notes Subordinate Class IIB [FRN]	\$1,391.78	\$1,614,989.00	\$0.00
		<b>Total Interest Distribution Amount on Subordinate Note</b>	<b>\$1,391.78</b>		
<b>F.</b>	Fifth	<b>Payment of Principal Distribution Amount on Senior Notes or Other Obligations</b>			
		1 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$1,478,417.12	\$136,571.88	\$0.00
		2 Payment of Principal Distribution Amount on Subordinate Note (if no trigger in effect)	\$136,571.88	\$0.00	\$0.00
		<b>Total Principal Distribution Amount on Senior Notes or Other Obligations</b>	<b>\$1,614,989.00</b>		
<b>G.</b>	Sixth	Payment to Group I to cover insufficient funding for clauses 1 thru 4	<b>\$0.00</b>	\$0.00	\$0.00
<b>H.</b>	Seventh	Payment of Interest due Subordinate Note (Note Interest Trigger in effect)	<b>\$0.00</b>	\$0.00	\$0.00
<b>I.</b>	Eighth	Payment to Group I to cover insufficient funding for interest due Subordinate note	<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	Ninth	Excess to Access Group, Inc.	<b>\$0.00</b>	\$0.00	\$0.00

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V. SERIES 2001 PORTFOLIO CHARACTERISTICS BY LOAN TYPE				
		Number of Loans	Dollar \$ Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Bar Exam	413	\$267,034.69	2.69%
	2 Business Access	40	\$68,391.64	0.69%
	3 Continuing Education	1	\$2,218.88	0.02%
	4 Dental Access	71	\$248,724.35	2.50%
	5 Graduate Access	117	\$315,378.14	3.17%
	6 Health Access	93	\$246,369.08	2.48%
	7 International	7	\$148,583.06	1.50%
	8 Law Access	3,234	\$8,263,739.48	83.15%
	9 Medical Access	52	\$213,564.08	2.15%
	10 Residency	66	\$164,594.01	1.66%
	11 <b>Total By Loan Type Distribution</b>	<b>4,094</b>	<b>\$9,938,597.41</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	1	\$9,478.00	0.10%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	13	\$59,750.00	0.60%
	5 Repayment	4,074	\$9,854,826.12	99.16%
	6 Interim Charge-Offs	6	\$14,543.29	0.15%
	7 <b>Total By Borrower Status Distribution</b>	<b>4,094</b>	<b>\$9,938,597.41</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate/First Professional	4,094	\$9,938,597.41	100.00%
	2 <b>Total By School Type Distribution</b>	<b>4,094</b>	<b>\$9,938,597.41</b>	<b>100.00%</b>

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#### 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

(\$6,459,501.35)

Add Aggregate Principal Balance

\$9,938,597.41

Add Borrower Interest to be Capitalized

\$10,245.98

Add Prefunding Account Balance

\$0.00

Add Total Note Principal Payment Per Waterfall

\$1,614,989.00

Add Capitalized Interest Account as of Current Distribution Date

\$300,000.00

**Over / (Under) collateralization**

\$5,404,331.04

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

**NO**

Senior Notes Remaining

(\$5,913,252.28)

Add Aggregate Principal Balance

\$9,938,597.41

Add Borrower Interest to be Capitalized

\$10,245.98

Add Prefunding Account Balance

\$0.00

Add Senior Note Principal Payment Per Waterfall

\$1,478,417.12

Add Capitalized Interest Account as of Current Distribution Date

\$300,000.00

**Over / (Under) collateralization**

\$5,814,008.23

**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

13.71%

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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## Student Loan Asset Backed Series 2001 Notes

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#### VII. Series 2001 Notes Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$6,459,501</b>
<b>B.</b>	1 Total Principal Balance	\$9,938,597
	2 Total Fund Accounts Balance	\$2,144,755
	3 Total Principal and Accrued Interest Balance	\$9,996,012
	4 Number of Loans	4,094
	5 Number of Borrowers	3,689
<b>C.</b>	1 Borrower Payments- Principal	\$1,547,303
	2 Borrower Payments- Interest	\$77,688
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administration Fees	\$28,759
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Loan Reserve Trust	\$361,504
	2 Weighted Average Coupon (WAC)	2.74%
	3 Weighted Average Remaining Maturity (WARM)	33
<b>F.</b>	1 Senior Notes Outstanding	\$5,913,252
	2 Subordinate Notes Outstanding	\$546,249
	3 Senior Notes Principal Distribution	\$1,667,438
	4 Subordinate Notes Principal Distribution	\$154,033
	5 Senior Asset Percentage	205.29%
	6 Senior Subordinate Asset Percentage	187.93%

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<b>VIII. Series 2001 Portfolio Status By Loan Type</b>				
	<b>Status</b>	<b># of Loans</b>	<b>Amount (\$)</b>	<b>Percentage (%)</b>
	<b>INTERIM:</b>		<b>Includes Accrued Int.</b>	
<b>A.</b>	<b>In-School</b>			
	Current	1	\$18,319.91	0.18%
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>1</b>	<b>\$18,319.91</b>	<b>0.18%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	3,711	\$8,627,090.89	86.31%
	1-29 Days Delinquent	271	\$979,469.79	9.80%
	30-59 Days Delinquent	48	\$131,432.31	1.31%
	60-89 Days Delinquent	16	\$61,128.72	0.61%
	90-119 Days Delinquent	15	\$51,694.26	0.52%
	120-149 Days Delinquent	8	\$29,296.82	0.29%
	150-179 Days Delinquent	5	\$21,410.19	0.21%
	> 180 Days Delinquent	0	\$0.00	0.00%
<b>E.</b>	<b>Deferment:</b>			
	Current	0	\$0.00	0.00%
<b>F.</b>	<b>Forbearance:</b>			
	Current	13	\$61,188.65	0.61%
<b>G.</b>	<b>Interim Charge-Offs</b>	<b>6</b>	<b>\$14,980.56</b>	<b>0.15%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>4,093</b>	<b>\$9,977,692.19</b>	<b>99.82%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>4,094</b>	<b>\$9,996,012.10</b>	<b>100.00%</b>



**ACCESS GROUP, INC.**  
**Student Loan Asset-Backed Notes Series 2001**  
**Quarterly Portfolio Trend Analysis Report**  
**July 31, 2021**

<b>X. STUDENT LOAN ASSET-BACKED NOTES SERIES 2001 - PORTFOLIO TREND ANALYSIS REPORT</b>						
	Collection Period	July-20	October-20	January-21	April-21	July-21
	Reporting Date	8/25/20	11/25/20	2/25/21	5/25/21	8/25/21
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$13,881,089</b>	<b>\$11,906,128</b>	<b>\$9,931,959</b>	<b>\$8,280,972</b>	<b>\$6,459,501</b>
<b>B.</b>	1 Total Private Principal Balance	\$16,896,625	\$15,018,888	\$13,272,609	\$11,503,707	\$9,938,597
	2 Total Fund Accounts Balance	\$2,390,188	\$2,370,151	\$2,205,183	\$2,365,402	\$2,144,755
	3 Total Principal and Accrued Interest Balance	\$16,962,161	\$15,082,577	\$13,335,150	\$11,562,900	\$9,996,012
	4 Number of Loans	5,177	4,931	4,674	4,357	4,094
	5 Number of Borrowers	4,630	4,417	4,193	3,911	3,689
<b>C.</b>	1 Borrower Payments- Principal	\$1,892,649	\$1,839,693	\$1,742,044	\$1,739,161	\$1,547,303
	2 Borrower Payments- Interest	\$160,329	\$120,809	\$101,807	\$89,763	\$77,688
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$46,970	\$42,242	\$37,547	\$33,182	\$28,759
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust	\$111,818	\$153,842	\$229,399	\$303,613	\$361,504
	2 Weighted Average Coupon (WAC)	2.93%	2.84%	2.83%	2.78%	2.74%
	3 Weighted Average Remaining Maturity (WARM)	40	38	36	35	33
<b>F.</b>	1 Senior Notes Outstanding	\$12,707,232	\$10,899,284	\$9,092,061	\$7,580,690	\$5,913,252
	2 Subordinate Notes Outstanding	\$1,173,857	\$1,006,844	\$839,898	\$700,282	\$546,249
	3 Senior Notes Principal Distribution	\$1,933,544	\$1,807,948	\$1,807,223	\$1,511,370	\$1,667,438
	4 Subordinate Notes Principal Distribution	\$178,615	\$167,013	\$166,946	\$139,616	\$154,033
	5 Senior Asset Percentage	152.28%	160.12%	170.91%	183.72%	205.29%
	6 Senior Subordinate Asset Percentage	139.41%	146.58%	156.46%	168.18%	187.93%