

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: May 25, 2022

Collection Period: 04/01/22 to 04/30/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					March 31, 2022	Change		April 30, 2022	
1	Principal Balance				\$396,054,780.62	(\$6,210,175.65)		\$389,844,604.97	
2	Accrued Interest				\$5,706,418.78	(\$12,441.28)		\$5,693,977.50	
3	Accrued ISP				\$32,016.46	\$10,572.52		\$42,588.98	
4	Accrued SAP				(\$21,366.29)	\$64,123.39		\$42,757.10	
5	Total Principal And Accrued Interest Balance				\$401,771,849.57	(\$6,147,921.02)		\$395,623,928.55	
6	Fund Accounts Balance				\$24,734,092.84	(\$3,536,307.93)		\$21,197,784.91	
7	Total Student Loans And Fund Balance				\$426,505,942.41	(\$9,684,228.95)		\$416,821,713.46	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.74%	0.00%		2.74%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		154	0		154	
3	Number of Loans				25,113	(319)		24,794	
4	Number of Borrowers				12,858	(157)		12,701	
C. Notes and Certificates									
				4/30/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		March 31, 2022	Change	April 30, 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	1.23000%	\$53,400,000.00	\$0.00	\$53,400,000.00	11.89%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	0.89000%	\$39,050,000.00	\$0.00	\$39,050,000.00	8.70%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	0.89000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.29%	
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	0.89000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.10%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	0.89000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.10%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	0.89000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.10%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	1.23000%	\$40,800,000.00	\$0.00	\$40,800,000.00	9.09%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	0.89000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.39%	
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%	\$34,182,000.00	\$0.00	\$34,182,000.00	7.61%	
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	0.89000%	\$37,900,000.00	(\$9,750,000.00)	\$28,150,000.00	6.27%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	1.23000%	\$65,000,000.00	\$0.00	\$65,000,000.00	14.47%	
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	1.23000%	\$22,500,000.00	\$0.00	\$22,500,000.00	5.01%	
20	Total Notes and Certificates			1.04931%	\$458,832,000.00	(\$9,750,000.00)	\$449,082,000.00	100.00%	
D. Fund Balances									
					March 31, 2022	Change		April 30, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$51,565.74	(\$473.91)		\$51,091.83	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$11,793,451.68	(\$4,072,011.36)		\$7,721,440.32	
5	Debt Service Fund - Interest Account				\$256,377.84	(\$15,201.56)		\$241,176.28	
6	Debt Service Fund - Principal Account				\$9,770,616.58	\$551,378.90		\$10,321,995.48	
7	Total Fund Accounts Balance				\$24,734,092.84	(\$3,536,307.93)		\$21,197,784.91	

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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
		4/30/2022	4/30/2022	4/30/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$6,193,301.93)	(\$5,984,847.61)	(\$208,454.32)
2	Claim Payments	(\$83,642.58)	(\$83,642.58)	\$0.00
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	(\$6,276,944.51)	(\$6,068,490.19)	(\$208,454.32)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$64,376.92	\$63,113.66	\$1,263.26
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	\$3,473.05	\$3,473.05	\$0.00
4b	Adjustments - Write-offs	(\$1,081.11)	(\$1,077.99)	(\$3.12)
4	Total Adjustments	\$2,391.94	\$2,395.06	(\$3.12)
5	Total Non-Cash Principal Activity	\$66,768.86	\$65,508.72	\$1,260.14
C.	Total Student Loan Principal Activity	(\$6,210,175.65)	(\$6,002,981.47)	(\$207,194.18)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$828,628.68)	(\$815,936.59)	(\$12,692.09)
2	Claim Payments	(\$1,123.21)	(\$1,123.21)	\$0.00
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	(\$9.36)	(\$9.29)	(\$0.07)
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	(\$829,761.25)	(\$817,069.09)	(\$12,692.16)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$873,215.71	\$855,367.66	\$17,848.05
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,572.52	\$9,895.05	\$677.47
3	Special Allowance Payments - Accrued	\$64,123.39	\$58,267.50	\$5,855.89
4	Capitalized Interest	(\$64,376.92)	(\$63,113.66)	(\$1,263.26)
5a	Small Balance and Other Adjustments	\$808.96	\$1,462.97	(\$654.01)
5b	Adjustments - Write-offs	(\$0.21)	(\$0.21)	\$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	\$808.75	\$1,462.76	(\$654.01)
6	Fee Accruals	\$7,672.43	\$6,997.20	\$675.23
7	Total Non-Cash Interest Activity	\$892,015.88	\$868,876.51	\$23,139.37
F.	Total Student Loan Interest Activity	\$62,254.63	\$51,807.42	\$10,447.21

ACCESS GROUP, INC.

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Collection Period: 04/01/22 to 04/30/22

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	April 30, 2022		
	2 Transfers to Other Funds			
	3 Amount received in the collection account related to the collection period			
	4 Payments Due			
	5 Federal Interest Subsidy Payments (net adjustments)			
	6 Federal Special Allowance Payments			
	7 Guarantee Payments of Principal			
	8 Guarantee Payments of Interest			
	9 Misc. Payments Received/Due			
	10 Sale Proceeds/Repurchases			
	11 Interest and Other Earnings			
	12 Counterparty Swap Payments			
	13 Transfers from Other Funds			
	14 Ending Balance	\$5,997,118.56		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$148,520.54	\$148,520.54	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$350,226.19	\$350,226.19	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$459,799.04	\$459,799.04	\$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	\$84,825.23	\$84,825.23	\$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	\$4,410,414.23	\$4,410,414.23	\$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	\$0.00	\$0.00	\$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	\$5,997,118.56	\$5,997,118.56	\$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)		\$5,997,118.56	\$5,997,118.56	\$0.00
B.	Administration Funds		\$498,746.73	\$5,498,371.83	\$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		\$5,498,371.83	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,498,371.83	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$50,377.56		\$5,447,994.27	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$36,839.77		\$5,411,154.50	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,411,154.50	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,411,154.50	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$38,537.89		\$5,372,616.61	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$38,537.89		\$5,334,078.72	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$38,537.89		\$5,295,540.83	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$79,486.56		\$5,216,054.27	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$5,216,054.27	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$33,490.10		\$5,182,564.17	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$5,182,564.17	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$17,358.38		\$5,165,205.79	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$126,633.00		\$5,038,572.79	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$5,038,572.79	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$459,799.04		
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		\$5,038,572.79	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$5,038,572.79	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$5,038,572.79	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$5,038,572.79	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$5,038,572.79	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$5,038,572.79	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$5,038,572.79	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$5,038,572.79	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$5,038,572.79	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$5,038,572.79	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$5,038,572.79	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$5,038,572.79	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$5,038,572.79	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$5,038,572.79	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$5,038,572.79	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$5,038,572.79	\$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	\$22,405.75		\$5,016,167.04	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$18,584.98		\$4,997,582.06	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$43,834.50		\$4,953,747.56	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$84,825.23		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$4,953,747.56	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$543,333.33	\$4,410,414.23	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$4,410,414.23	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$0.00	\$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	\$414,900,000.00
	2 Interest net of FRN allocation	\$954,114.02
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$148,520.54
	5 Minus amounts required..ED..guarantee agencies	\$336,597.76
	6 Minus defaulted during the month	\$6,841.43
	7 Minus auction note and trustee fees	\$11,143.42
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.31%
	Net Loan Rate	1.31%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$395,623,928.55
	2 Fund Balances	\$21,203,202.33
	3 Senior Notes Interest	\$138,601.02
	4 Senior Notes Outstanding	\$383,132,000.00
	Senior Asset Percentage	108.76%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$395,623,928.55
	2 Fund Balances	\$21,203,202.33
	3 All Notes Interest	\$156,478.48
	4 All Notes Outstanding	\$449,082,000.00
	Subordinate Asset Percentage	92.78%

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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	869	\$4,201,960.51	1.08%
	2 UnSubsidized Stafford	855	\$6,328,996.22	1.62%
	3 Consolidation	23,070	\$379,313,648.24	97.30%
	4 Total By Loan Type Distribution	24,794	\$389,844,604.97	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	278	\$4,662,567.65	1.20%
	4 Forbearance	355	\$7,404,947.70	1.90%
	5 Repayment	24,133	\$377,163,185.33	96.75%
	6 Claims	26	\$596,730.24	0.15%
	7 Total By Borrower Status Distribution	24,794	\$389,844,604.97	100.00%
C.	School Type Distribution:			
	1 Graduate	24,635	\$389,406,080.48	99.89%
	2 Undergraduate	159	\$438,524.49	0.11%
	3 Total By School Type Distribution	24,794	\$389,844,604.97	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	\$15,628.46	0.24%	134	\$2,613,259.49	0.68%
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	\$15,628.46	0.24%	134	\$2,613,259.49	0.68%
D. REPAYMENT:									
Active									
Current	680	\$3,185,911.80	74.19%	670	\$4,897,896.23	75.36%	21,465	\$345,286,925.19	89.74%
1-29 Days Delinquent	58	\$333,608.31	7.77%	60	\$470,201.29	7.23%	768	\$17,008,128.36	4.42%
30-59 Days Delinquent	24	\$134,599.73	3.13%	29	\$201,188.17	3.10%	142	\$3,795,940.62	0.99%
60-89 Days Delinquent	4	\$26,077.19	0.61%	4	\$37,671.41	0.58%	68	\$2,332,886.77	0.61%
90-119 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	36	\$807,022.14	0.21%
≥ 120 Days Delinquent	19	\$154,716.50	3.60%	18	\$218,067.91	3.36%	88	\$3,375,686.47	0.88%
E. Deferment:									
Current	48	\$268,547.42	6.25%	43	\$407,707.98	6.27%	53	\$1,591,371.17	0.41%
F. Forbearance:									
Current	34	\$181,527.85	4.23%	29	\$248,959.32	3.83%	292	\$7,319,956.82	1.90%
G. Claims	1	\$2,241.20	0.05%	1	\$2,339.41	0.04%	24	\$613,614.26	0.16%
H. TOTAL REPAYMENT	868	\$4,287,230.00	99.84%	854	\$6,484,031.72	99.76%	22,936	\$382,131,531.80	99.32%
I. TOTAL PORTFOLIO	869	\$4,294,131.00	100.00%	855	\$6,499,660.18	100.00%	23,070	\$384,744,791.29	100.00%
J. GRAND TOTAL					\$395,538,582.47				

ACCESS GROUP, INC.

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

Trend Analysis Report

April 30, 2022

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

Collection Period		June-21	July-21	August-21	September-21	October-21	November-21	December-21	January-22	February-22	March-22	April-22
Reporting Date		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	5/25/2022
A.	1 Asset Backed Securities	\$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	\$449,082,000
B.	1 Total Principal Balance	\$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	\$389,844,605
	2 Total Fund Accounts Balance	\$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	\$21,197,785
	3 Total Principal and Accrued Interest Balance	\$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	\$395,623,929
	4 Number of Loans	28,595	28,424	28,278	28,038	27,870	27,031	26,558	26,027	25,551	25,113	24,794
	5 Number of Borrowers	14,598	14,514	14,450	14,333	14,245	13,818	13,581	13,313	13,079	12,858	12,701
C.	1 Borrower Payments- Principal	\$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	\$6,193,302
	2 Borrower Payments- Interest	\$944,246	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$177,619	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521
	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%	2.74%	2.74%
	2 Weighted Average Remaining Maturity (WARM)	161	160	160	159	158	157	157	156	155	154	154
F.	1 Senior Notes Outstanding	\$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	\$383,132,000
	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	\$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	\$9,750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	0.98%	1.15%	0.96%	1.04%	1.18%	0.95%	1.13%	1.16%	0.89%	1.23%	1.31%
	6 Senior Asset Percentage	107.39%	107.43%	107.53%	107.69%	107.76%	107.76%	107.83%	108.27%	108.31%	108.52%	108.76%
	7 Subordinate Asset Percentage	93.77%	93.74%	93.70%	93.55%	93.51%	93.51%	93.44%	93.12%	93.07%	92.92%	92.78%

ACCESS GROUP, INC.

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

Report Date: May 25, 2022

Collection Period: 04/01/22 to 04/30/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	04/01/22 to 04/30/22 05/25/22
A.	1 ABS Notes Outstanding	\$449,082,000
B.	1 Total Principal Balance	\$389,844,605
	2 Total Fund Accounts Balance	\$21,197,785
	3 Total Principal and Accrued Interest Balance	\$395,623,929
	4 Number of Loans	24,794
	5 Number of Borrowers	12,701
C.	1 Borrower Payments- Principal	\$6,193,302
	2 Borrower Payments- Interest	\$828,629
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$148,521
	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	\$383,132,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$9,750,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	1.31%
	6 Senior Asset Percentage	108.76%
	7 Subordinate Asset Percentage	92.78%