

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: June 27, 2022
Collection Period: 05/01/22 to 05/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					April 30, 2022	Change		May 31, 2022	
1	Principal Balance				\$389,844,604.97	(\$7,435,385.95)		\$382,409,219.02	
2	Accrued Interest				\$5,693,977.50	(\$22,648.92)		\$5,671,328.58	
3	Accrued ISP				\$42,588.98	(\$21,222.24)		\$21,366.74	
4	Accrued SAP				\$42,757.10	\$174,714.09		\$217,471.19	
5	Total Principal And Accrued Interest Balance				\$395,623,928.55	(\$7,304,543.02)		\$388,319,385.53	
6	Fund Accounts Balance				\$21,197,784.91	(\$2,228,760.54)		\$18,969,024.37	
7	Total Student Loans And Fund Balance				\$416,821,713.46	(\$9,533,303.56)		\$407,288,409.90	
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	(1)		153	
3	Number of Loans				24,794	(341)		24,453	
4	Number of Borrowers				12,701	(164)		12,537	
C. Notes and Certificates									
				5/31/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		April 30, 2022	Change	May 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	1.23000%	\$53,400,000.00	\$0.00	\$53,400,000.00	12.15%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	1.23000%	\$39,050,000.00	\$0.00	\$39,050,000.00	8.89%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.23000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.41%	
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	1.23000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.30%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.23000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.30%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.23000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.30%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	1.31000%	\$40,800,000.00	\$0.00	\$40,800,000.00	9.29%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.23000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.48%	
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	7.78%	
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	1.23000%	\$28,150,000.00	(\$9,750,000.00)	\$18,400,000.00	4.19%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	1.31000%	\$65,000,000.00	\$0.00	\$65,000,000.00	14.80%	
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	1.31000%	\$22,500,000.00	\$0.00	\$22,500,000.00	5.12%	
20	Total Notes and Certificates			1.24914%	\$449,082,000.00	(\$9,750,000.00)	\$439,332,000.00	100.00%	
D. Fund Balances									
					April 30, 2022	Change		May 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$51,091.83	\$3,312.30		\$54,404.13	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$7,721,440.32	\$2,347,163.21		\$10,068,603.53	
5	Debt Service Fund - Interest Account				\$241,176.28	\$217,016.39		\$458,192.67	
6	Debt Service Fund - Principal Account				\$10,321,995.48	(\$4,796,252.44)		\$5,525,743.04	
7	Total Fund Accounts Balance				\$21,197,784.91	(\$2,228,760.54)		\$18,969,024.37	

ACCESS GROUP, INC.

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		5/31/2022	5/31/2022	5/31/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$7,427,589.37)	(\$7,219,927.04)	(\$207,662.33)
2	Claim Payments	(\$84,760.44)	(\$80,321.97)	(\$4,438.47)
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	(\$7,512,349.81)	(\$7,300,249.01)	(\$212,100.80)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$78,752.72	\$47,157.67	\$31,595.05
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	(\$1,788.86)	(\$1,690.99)	(\$97.87)
4	Total Adjustments	(\$1,788.86)	(\$1,690.99)	(\$97.87)
5	Total Non-Cash Principal Activity	\$76,963.86	\$45,466.68	\$31,497.18
C.	Total Student Loan Principal Activity	(\$7,435,385.95)	(\$7,254,782.33)	(\$180,603.62)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$834,269.67)	(\$820,506.74)	(\$13,762.93)
2	Claim Payments	(\$2,791.73)	(\$2,767.29)	(\$24.44)
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	(\$9.32)	(\$9.25)	(\$0.07)
6	Subsidized Gov't Interest Payments (ISP)	(\$30,443.34)	(\$28,587.10)	(\$1,856.24)
7	Special Allowance Payments (SAP)	\$40,999.52	\$44,637.06	(\$3,637.54)
8	Total Cash Interest Activity	(\$826,514.54)	(\$807,233.32)	(\$19,281.22)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$887,557.79	\$869,409.66	\$18,148.13
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,794.22	\$10,141.44	\$652.78
3	Special Allowance Payments - Accrued	\$153,347.80	\$144,529.40	\$8,818.40
4	Capitalized Interest	(\$78,752.72)	(\$47,157.67)	(\$31,595.05)
5a	Small Balance and Other Adjustments	(\$1,964.54)	(\$1,947.66)	(\$16.88)
5b	Adjustments - Write-offs	(\$0.08)	(\$0.08)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	(\$1,573.12)	(\$1,474.48)	(\$98.64)
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$19,633.23)	(\$15,666.36)	(\$3,966.87)
5	Total Adjustments	(\$23,170.97)	(\$19,088.58)	(\$4,082.39)
6	Fee Accruals	\$7,581.35	\$6,936.89	\$644.46
7	Total Non-Cash Interest Activity	\$957,357.47	\$964,771.14	(\$7,413.67)
F.	Total Student Loan Interest Activity	\$130,842.93	\$157,537.82	(\$26,694.89)

ACCESS GROUP, INC.

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

Report Date: June 27, 2022

Collection Period: 05/01/22 to 05/31/22

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	May 31, 2022		
	2 Transfers to Other Funds	\$5,997,118.56		
	3 Amount received in the collection account related to the collection period	(\$5,997,118.56)		
	4 Payments Due	\$7,458,923.43		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$30,443.34		
	7 Guarantee Payments of Principal	(\$40,999.52)		
	8 Guarantee Payments of Interest	\$84,760.44		
	9 Misc. Payments Received/Due	\$2,791.73		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	\$5,417.42		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$7,541,336.84		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$146,191.73	\$146,191.73	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$340,274.06	\$340,274.06	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$373,246.14	\$373,246.14	\$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	\$66,266.56	\$66,266.56	\$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	\$543,333.34	\$543,333.34	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$6,072,025.01	\$6,072,025.01	\$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	\$7,541,336.84	\$7,541,336.84	\$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)		\$7,541,336.84	\$7,541,336.84	\$0.00
B.	Administration Funds		\$486,465.79	\$7,054,871.05	\$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		\$7,054,871.05	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$7,054,871.05	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$53,656.32		\$7,001,214.73	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$39,237.44		\$6,961,977.29	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$6,961,977.29	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$6,961,977.29	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$41,046.08		\$6,920,931.21	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$41,046.08		\$6,879,885.13	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$41,046.08		\$6,838,839.05	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$40,995.84		\$6,797,843.21	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$6,797,843.21	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$36,839.10		\$6,761,004.11	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$6,761,004.11	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$14,067.20		\$6,746,936.91	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$65,312.00		\$6,681,624.91	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$6,681,624.91	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$373,246.14		
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		\$6,681,624.91	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$6,681,624.91	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$6,681,624.91	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$6,681,624.91	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$6,681,624.91	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$6,681,624.91	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$6,681,624.91	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$6,681,624.91	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$6,681,624.91	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$6,681,624.91	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$6,681,624.91	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$6,681,624.91	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$6,681,624.91	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$6,681,624.91	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$6,681,624.91	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$6,681,624.91	\$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	\$23,864.00		\$6,657,760.91	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$19,794.56		\$6,637,966.35	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$22,608.00		\$6,615,358.35	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$66,266.56		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$6,615,358.35	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$543,333.34	\$6,072,025.01	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$6,072,025.01	\$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	\$405,150,000.00	
	2 Interest net of FRN allocation	\$1,060,344.41	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$146,191.73	
	5 Minus amounts required..ED..guarantee agencies	\$330,258.02	
	6 Minus defaulted during the month	\$10,064.18	
	7 Minus auction note and trustee fees	\$11,220.66	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	1.67%	
	Net Loan Rate	1.67%	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$388,319,385.53	
	2 Fund Balances	\$18,979,569.59	
	3 Senior Notes Interest	\$239,423.77	
	4 Senior Notes Outstanding	\$373,382,000.00	
	Senior Asset Percentage	109.02%	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$388,319,385.53	
	2 Fund Balances	\$18,979,569.59	
	3 All Notes Interest	\$270,067.83	
	4 All Notes Outstanding	\$439,332,000.00	
	Subordinate Asset Percentage	92.65%	

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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	852	\$4,131,608.21	1.08%
	2 UnSubsidized Stafford	836	\$6,218,744.90	1.63%
	3 Consolidation	22,765	\$372,058,865.91	97.29%
	4 Total By Loan Type Distribution	24,453	\$382,409,219.02	100.00%
B.	Borrower Status Distribution:			
	1 In-School	0	\$0.00	0.00%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	2	\$17,174.05	0.00%
	3 Deferment	261	\$4,542,199.98	1.19%
	4 Forbearance	389	\$8,499,295.72	2.22%
	5 Repayment	23,771	\$368,345,720.84	96.32%
	6 Claims	30	\$1,004,828.43	0.26%
	7 Total By Borrower Status Distribution	24,453	\$382,409,219.02	100.00%
C.	School Type Distribution:			
	1 Graduate	24,296	\$381,973,292.58	99.89%
	2 Undergraduate	157	\$435,926.44	0.11%
	3 Total By School Type Distribution	24,453	\$382,409,219.02	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	0	\$0.00	0.00%	0	\$0.00	0.00%	122	\$2,344,109.30	0.62%
B. Grace									
Current	1	\$6,901.00	0.16%	1	\$15,643.46	0.25%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.16%	1	\$15,643.46	0.25%	122	\$2,344,109.30	0.62%
D. REPAYMENT:									
Active									
Current	657	\$3,097,161.05	73.49%	654	\$4,770,508.40	74.86%	21,083	\$336,451,622.49	89.13%
1-29 Days Delinquent	50	\$274,017.14	6.50%	47	\$412,784.06	6.48%	796	\$17,243,397.92	4.57%
30-59 Days Delinquent	29	\$192,638.04	4.57%	28	\$230,313.67	3.61%	149	\$3,371,490.93	0.89%
60-89 Days Delinquent	17	\$92,314.83	2.19%	17	\$132,133.88	2.07%	70	\$2,257,158.53	0.60%
90-119 Days Delinquent	1	\$1,130.43	0.03%	1	\$1,545.33	0.02%	44	\$1,341,688.98	0.36%
≥ 120 Days Delinquent	18	\$154,753.20	3.67%	18	\$218,438.71	3.43%	92	\$3,151,252.96	0.83%
E. Deferment:									
Current	41	\$217,810.88	5.17%	37	\$320,572.42	5.03%	61	\$1,863,525.13	0.49%
F. Forbearance:									
Current	38	\$177,604.05	4.21%	33	\$270,310.11	4.24%	318	\$8,435,838.22	2.23%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	30	\$1,033,882.48	0.27%
H. TOTAL REPAYMENT	851	\$4,207,429.62	99.84%	835	\$6,356,606.58	99.75%	22,643	\$375,149,857.64	99.38%
I. TOTAL PORTFOLIO	852	\$4,214,330.62	100.00%	836	\$6,372,250.04	100.00%	22,765	\$377,493,966.94	100.00%
J. GRAND TOTAL					\$388,080,547.60				

ACCESS GROUP, INC.

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

Report Date: June 27, 2022

Collection Period: 05/01/22 to 05/31/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	05/01/22 to 05/31/22 06/27/22
A.	1 ABS Notes Outstanding	\$439,332,000
B.	1 Total Principal Balance	\$382,409,219
	2 Total Fund Accounts Balance	\$18,969,024
	3 Total Principal and Accrued Interest Balance	\$388,319,386
	4 Number of Loans	24,453
	5 Number of Borrowers	12,537
C.	1 Borrower Payments- Principal	\$7,427,589
	2 Borrower Payments- Interest	\$834,270
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$146,192
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.74%
	2 Weighted Average Remaining Maturity (WARM)	153
F.	1 Senior Notes Outstanding	\$373,382,000
	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	1.67%
	6 Senior Asset Percentage	109.02%
	7 Subordinate Asset Percentage	92.65%

ACCESS GROUP, INC.

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

Trend Analysis Report

May 31, 2022

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

Collection Period		July-21	August-21	September-21	October-21	November-21	December-21	January-22	February-22	March-22	April-22	May-22
Reporting Date		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	6/27/2022
A.	1 Asset Backed Securities	\$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	\$439,332,000
B.	1 Total Principal Balance	\$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	\$382,409,219
	2 Total Fund Accounts Balance	\$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	\$18,969,024
	3 Total Principal and Accrued Interest Balance	\$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	\$388,319,386
	4 Number of Loans	28,424	28,278	28,038	27,870	27,031	26,558	26,027	25,551	25,113	24,794	24,453
	5 Number of Borrowers	14,514	14,450	14,333	14,245	13,818	13,581	13,313	13,079	12,858	12,701	12,537
C.	1 Borrower Payments- Principal	\$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	\$7,427,589
	2 Borrower Payments- Interest	\$897,285	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$175,864	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192
	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%	2.74%	2.74%	2.74%
	2 Weighted Average Remaining Maturity (WARM)	160	160	159	158	157	157	156	155	154	154	153
F.	1 Senior Notes Outstanding	\$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	\$373,382,000
	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	\$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	\$9,750,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.15%	0.96%	1.04%	1.18%	0.95%	1.13%	1.16%	0.89%	1.23%	1.31%	1.67%
	6 Senior Asset Percentage	107.43%	107.53%	107.69%	107.76%	107.76%	107.83%	108.27%	108.31%	108.52%	108.76%	109.02%
	7 Subordinate Asset Percentage	93.74%	93.70%	93.55%	93.51%	93.51%	93.44%	93.12%	93.07%	92.92%	92.78%	92.65%