

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Quarterly Servicing Report

Report Date: June 27, 2022

Collection Period: 03/01/22 to 05/31/22

<b>I. Series 2002-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>February 28, 2022</b>	<b>Change</b>	<b>May 31, 2022</b>		
1	Principal Balance				\$12,498,527.70	(\$1,682,345.09)	\$10,816,182.61		
2	Accrued Interest				\$49,437.16	(\$465.96)	\$48,971.20		
3	Total Principal And Accrued Interest Balance				<b>\$12,547,964.86</b>	<b>(\$1,682,811.05)</b>	<b>\$10,865,153.81</b>		
4	Fund Accounts Balance				<b>\$2,077,830.22</b>	<b>(\$52,140.44)</b>	<b>\$2,025,689.78</b>		
5	<b>Total Student Loans And Fund Balance</b>				<b>\$14,625,795.08</b>	<b>(\$1,734,951.49)</b>	<b>\$12,890,843.59</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>									
					<b>February 28, 2022</b>	<b>Change</b>	<b>May 31, 2022</b>		
1	Loan Reserve Trust Balance				\$468,116.12	\$61,078.09	\$529,194.21		
2	Weighted Average Coupon (WAC)				2.77%	0.36%	3.12%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		37	(2)	35		
4	Number of Loans				4,114	(223)	3,891		
5	Number of Borrowers				3,891	(211)	3,680		
<b>C. Notes and Certificates</b>									
				<b>5/31/2022</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>	
			<b>CUSIP</b>	<b>Interest Rate</b>	<b>February 28, 2022</b>	<b>Change</b>	<b>May 31, 2022</b>	<b>O/S Securities</b>	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	2.16000%	\$7,350,000.00	(\$1,750,000.00)	\$5,600,000.00	46.5%
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	2.16000%	\$6,450,000.00	\$0.00	\$6,450,000.00	53.5%
4	<b>Total Notes and Certificates</b>				<b>2.16000%</b>	<b>\$13,800,000.00</b>	<b>(\$1,750,000.00)</b>	<b>\$12,050,000.00</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
					<b>February 28, 2022</b>	<b>Change</b>	<b>May 31, 2022</b>		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$2,077,830.22	(\$52,140.44)	\$2,025,689.78		
3	<b>Total Fund Accounts Balance</b>				<b>\$2,077,830.22</b>	<b>(\$52,140.44)</b>	<b>\$2,025,689.78</b>		

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<b>II. Series 2002-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>	<b>May 31, 2022</b>		
1	Borrower Payments - Total		(\$1,655,115.12)
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	<b>Total Cash Principal Activity</b>		<b>(\$1,655,115.12)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest		\$2,303.13
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$1,006.05)	
4b	Adjustments - Write-offs	(\$28,527.05)	
4	Total Adjustments		(\$29,533.10)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$27,229.97)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$1,682,345.09)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total		(\$88,304.28)
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	<b>Total Cash Interest Activity</b>		<b>(\$88,304.28)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals		\$87,882.16
2	Capitalized Interest		(\$2,303.13)
3a	Small Balance and Other Adjustments	\$838.21	
3b	Adjustments - Write-offs	(\$1,223.17)	
3	Total Adjustments		(\$384.96)
4	Fee Accruals		\$2,644.25
5	<b>Total Non-Cash Interest Activity</b>		<b>\$87,838.32</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$465.96)</b>

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<b>III. Series 2002-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>		<b>May 31, 2022</b>		
	1 Beginning Balance	\$1,877,623.74		
	2 Transfers to Other Funds	(\$1,843,760.30)		
	3 Amount received in the collection account related to the collection period	\$1,747,895.12		
	4 Earnings	\$533.04		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$32,230.26		
	7 Guarantee Payments of Interest	\$1,233.83		
	8 Recoveries	\$14,203.33		
	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 <b>Ending Balance</b>	<b>\$1,829,959.02</b>		
<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>	<b>Transfer from Capitalized Fund</b>
	1a <b>Administrative Allowance</b>	\$14,060.84	\$14,060.84	\$0.00
	1b <b>Broker Dealers, Auction Agent and Other Fees</b>	\$786.60	\$786.60	\$0.00
	2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>	\$31,150.56	\$31,150.56	\$0.00
	3a <b>Payment of Principal Amount on Maturing Senior Notes; Class A-1</b>	\$0.00	\$0.00	\$0.00
	3b <b>Payment of Principal Amount on Maturing Senior Notes; Class A-2</b>	\$0.00	\$0.00	\$0.00
	4 <b>Payment of Guarantee Fees (Privately Guaranteed Loans)</b>	\$0.00	\$0.00	\$0.00
	5 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>	\$35,878.77	\$35,878.77	\$0.00
	6 <b>Payment of Principal Distribution Amount</b>	1,716,420.26	\$1,700,000.00	\$0.00
	7 <b>Payment of interest due on the class B (If Subordinate note interest trigger is in effect)</b>	\$0.00	\$0.00	\$0.00
	8 <b>Payment of Principal amount of class B notes due on the final maturity date set forth</b>	\$0.00	\$0.00	\$0.00
	9 <b>Payment of any carry-over amounts due with respect to the class A-2 notes</b>	\$0.00	\$0.00	\$0.00
10 <b>Payment of any carry-over amounts due with respect to the class B notes</b>	\$0.00	\$0.00	\$0.00	
11 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$31,661.99	\$0.00	\$0.00	
12 <b>Only on or after the Capitalized interest release date, any remainder to Access Group</b>	\$0.00	\$0.00	\$0.00	
<b>Total Payments</b>	<b>\$1,829,959.02</b>	<b>\$1,781,876.77</b>	<b>\$0.00</b>	

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## Student Loan Asset Backed Series 2002-A Notes

### Quarterly Servicing Report

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<b>IV. Series 2002-A Waterfall for Distributions</b>					
				<b>Remaining Funds Balance</b>	<b>CAPI Account Balance Uses</b>
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$1,829,959.02	<b>\$1,829,959.02</b>	
<b>B.</b>	First	<b>Administrative Allowance</b>	\$14,847.44	<b>\$1,815,111.58</b>	<b>\$0.00</b>
<b>C.</b>	Second	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,815,111.58	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$31,150.56	\$1,783,961.02	\$0.00
	(c)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$31,150.56</b>		
<b>D.</b>	Third	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,783,961.02	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,783,961.02	\$0.00
	(c)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>		
<b>E.</b>	Fourth	<b>Payment of Guarantee Fees</b>	\$0.00	\$1,783,961.02	\$0.00
<b>F.</b>	Fifth	<b>Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:</b>	\$35,878.77	\$1,748,082.25	\$0.00
<b>G.</b>	Sixth	<b>Payment of Principal Distribution Amount</b>			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,748,082.25	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	1,716,420.26	\$31,661.99	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$0.00	\$31,661.99	\$0.00
	(d)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,716,420.26</b>		
<b>H.</b>	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$31,661.99	\$0.00
<b>I.</b>	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$31,661.99	\$0.00
<b>J.</b>	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$31,661.99	\$0.00
<b>K.</b>	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$31,661.99	\$0.00
<b>L.</b>	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$31,661.99	\$0.00	\$0.00
<b>M.</b>	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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<b>V. Series 2002-A Net Loan Rate and Assets Percentages</b>			
<b>A.</b>	<b>Net Loan Rate</b>	<b>May 31, 2022</b>	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$12,050,000.00	
	3 Amount of Accrued Interest	\$84,621.78	
	4 Plus investment earnings and late fees	\$4,068.87	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$12,168.21	
	7 Minus Notes fees expected during current Interest Period	\$786.60	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.52%	
		<b>Net Loan Rate</b>	
	<b>2.52%</b>		
<b>B.</b>	<b>Senior Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$10,865,153.81	\$10,865,153.81
	2 Fund Balances	\$2,026,627.29	\$244,750.52
	3 Senior Notes Interest and Fees Accrued	\$24,173.84	\$24,173.84
	4 Senior Notes Outstanding	\$5,600,000.00	\$3,900,000.00
		<b>Senior Asset Percentage</b>	<b>229.78%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	<b>Pre-Distribution</b>	<b>Post-Distribution</b>
	1 Student Loan Portfolio Balance	\$10,865,153.81	\$10,865,153.81
	2 Fund Balances	\$2,026,627.29	\$244,750.52
	3 All Notes Interest and Fees Accrued	\$51,808.22	\$51,808.22
	4 All Notes Outstanding	\$12,050,000.00	\$10,350,000.00
		<b>Subordinate Asset Percentage</b>	<b>106.56%</b>

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#### VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Private Loans	3,891	\$10,816,182.61	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>3,891</b>	<b>\$10,816,182.61</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	1 In-School	2	\$20,000.00	0.18%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	7	\$29,726.42	0.27%
	5 Repayment	3,878	\$10,741,920.65	99.31%
	6 Interim Charge-Offs	4	\$24,535.54	0.23%
	<b>7 Total By Borrower Status Distribution</b>	<b>3,891</b>	<b>\$10,816,182.61</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	3,889	\$10,809,901.62	99.94%
	2 Undergraduate	2	\$6,280.99	0.06%
	<b>3 Total By Loan Type Distribution</b>	<b>3,891</b>	<b>\$10,816,182.61</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2002-A Notes

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	<b>INTERIM:</b>		Includes Accrued Int.	
<b>A.</b>	<b>In-School</b>			
	Current	2	\$36,406.54	0.34%
<b>B.</b>	<b>Grace</b>			
	Current	0	\$0.00	0.00%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>2</b>	<b>\$36,406.54</b>	<b>0.34%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	3536	\$9,526,465.15	87.68%
	1-29 Days Delinquent	242	\$779,063.12	7.17%
	30-59 Days Delinquent	51	\$224,727.48	2.07%
	60-89 Days Delinquent	16	\$39,436.32	0.36%
	90-119 Days Delinquent	8	\$62,502.35	0.58%
	120-149 Days Delinquent	17	\$96,391.97	0.89%
	150-179 Days Delinquent	8	\$44,838.13	0.41%
	> 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	7	\$30,482.83	0.28%
<b>G.</b>	<b>Interim Charge-Offs</b>	<b>4</b>	<b>\$24,839.92</b>	<b>0.23%</b>
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>3,889</b>	<b>\$10,828,747.27</b>	<b>99.66%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>3,891</b>	<b>\$10,865,153.81</b>	<b>100.00%</b>

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## Student Loan Asset Backed Series 2002-A Notes

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#### VIII. Series 2002-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	<b>\$12,050,000</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$10,816,183
	2 Total Fund Accounts Balance	\$2,025,690
	3 Total Principal and Accrued Interest Balance	\$10,865,154
	4 Number of Loans	3,891
	5 Number of Borrowers	3,680
<b>C.</b>	1 Borrower Payments- Principal	\$1,655,115
	2 Borrower Payments- Interest	\$88,304
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$14,061
	3 Cash Release to Access Group Inc	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$529,194
	2 Weighted Average Coupon (WAC)	3.12%
	3 Weighted Average Remaining Maturity (WARM)	35
<b>F.</b>	1 Senior Notes Outstanding	\$5,600,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,750,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	2.52%
	6 Senior Asset Percentage	229.78%
	7 Subordinate Asset Percentage	106.56%



# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2002-A Notes

### Portfolio Trend Analysis Report

May 31, 2022

<b>IX. Asset-Backed Securities Notes Series 2002-A</b>						
	Collection Periods	May-21	August-21	November-21	February-22	May-22
	Reporting Date	6/25/2021	9/27/2021	12/27/2021	3/25/2022	6/27/2022
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$19,600,000</b>	<b>\$17,550,000</b>	<b>\$15,600,000</b>	<b>\$13,800,000</b>	<b>\$12,050,000</b>
<b>B.</b>	1 Total Private Principal Balance	\$17,945,733	\$16,030,085	\$14,245,487	\$12,498,528	\$10,816,183
	2 Total Fund Accounts Balance	\$2,398,934	\$2,291,510	\$2,132,715	\$2,077,830	\$2,025,690
	3 Total Principal and Accrued Interest Balance	\$18,028,538	\$16,100,178	\$14,303,478	\$12,547,965	\$10,865,154
	4 Number of Loans	4,798	4,611	4,400	4,114	3,891
	5 Number of Borrowers	4,526	4,353	4,157	3,891	3,680
<b>C.</b>	1 Borrower Payments- Principal	\$2,116,328	\$1,885,334	\$1,757,496	\$1,738,761	\$1,655,115
	2 Borrower Payments- Interest	\$147,342	\$127,300	\$113,656	\$97,891	\$88,304
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$22,614	\$44,864	\$40,075	\$35,614	\$14,061
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Loan Reserve Trust Balance	\$266,543	\$313,663	\$367,097	\$468,116	\$529,194
	2 Weighted Average Coupon (WAC)	2.77%	2.73%	2.71%	2.77%	3.12%
	3 Weighted Average Remaining Maturity (WARM)	43	41	39	37	35
<b>F.</b>	1 Senior Notes Outstanding	\$13,150,000	\$11,100,000	\$9,150,000	\$7,350,000	\$5,600,000
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$0	\$2,050,000	\$1,950,000	\$1,800,000	\$1,750,000
	4 Subordinate Principal Distribution Amount	\$2,150,000	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.18%	1.74%	2.16%	2.16%	2.52%
	6 Senior Asset Percentage	155.01%	165.47%	179.32%	198.67%	229.78%
	7 Subordinate Asset Percentage	103.86%	104.52%	105.07%	105.66%	106.56%