

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: July 25, 2022

Collection Period: 06/01/22 to 06/30/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						May 31, 2022	Change	June 30, 2022	
1	Principal Balance					\$382,409,219.02	(\$7,594,120.54)	\$374,815,098.48	
2	Accrued Interest					\$5,671,328.58	(\$74,870.55)	\$5,596,458.03	
3	Accrued ISP					\$21,366.74	\$9,655.55	\$31,022.29	
4	Accrued SAP					\$217,471.19	\$307,403.48	\$524,874.67	
5	Total Principal And Accrued Interest Balance					\$388,319,385.53	(\$7,351,932.06)	\$380,967,453.47	
6	Fund Accounts Balance					\$18,969,024.37	\$1,468,571.28	\$20,437,595.65	
7	Total Student Loans And Fund Balance					\$407,288,409.90	(\$5,883,360.78)	\$401,405,049.12	
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]			153	(1)	152	
3	Number of Loans					24,453	(362)	24,091	
4	Number of Borrowers					12,537	(172)	12,365	
C. Notes and Certificates									
				6/30/2022		Balance		Balance	% of
		CUSIP		Int. Rate		May 31, 2022	Change	June 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	1.31000%		\$53,400,000.00	\$0.00	\$53,400,000.00	12.32%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	1.67000%		\$39,050,000.00	\$0.00	\$39,050,000.00	9.01%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.31000%		\$23,750,000.00	\$0.00	\$23,750,000.00	5.48%
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	1.31000%		\$40,850,000.00	\$0.00	\$40,850,000.00	9.43%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.31000%		\$40,850,000.00	\$0.00	\$40,850,000.00	9.43%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.31000%		\$40,850,000.00	\$0.00	\$40,850,000.00	9.43%
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	9.42%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.31000%		\$19,700,000.00	\$0.00	\$19,700,000.00	4.55%
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	2.40729%		\$34,182,000.00	(\$1,630,000.00)	\$32,552,000.00	7.51%
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	1.31000%		\$18,400,000.00	(\$4,400,000.00)	\$14,000,000.00	3.23%
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	15.00%
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	5.19%
20	Total Notes and Certificates			1.42488%		\$439,332,000.00	(\$6,030,000.00)	\$433,302,000.00	100.00%
D. Fund Balances									
						May 31, 2022	Change	June 30, 2022	
1	Acquisition Fund					\$0.00	\$0.00	\$0.00	
2	Administration Fund					\$54,404.13	(\$879.09)	\$53,525.04	
3	Capitalized Interest Fund					\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund					\$10,068,603.53	\$978,848.53	\$11,047,452.06	
5	Debt Service Fund - Interest Account					\$458,192.67	(\$94,756.51)	\$363,436.16	
6	Debt Service Fund - Principal Account					\$5,525,743.04	\$585,358.35	\$6,111,101.39	
7	Total Fund Accounts Balance					\$18,969,024.37	\$1,468,571.28	\$20,437,595.65	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		6/30/2022	6/30/2022	6/30/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$7,472,997.85)	(\$7,168,612.37)	(\$304,385.48)
2	Claim Payments	(\$442,717.15)	(\$442,717.15)	\$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	\$241,404.34	\$241,404.34	\$0.00
5	New Acquisitions - Total	\$241,404.34	\$241,404.34	\$0.00
6	Total Cash Principal Activity	(\$7,674,310.66)	(\$7,369,925.18)	(\$304,385.48)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$84,399.37	\$86,156.40	(\$1,757.03)
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	\$3,260.10	\$3,260.10	\$0.00
4b	Adjustments - Write-offs	(\$7,469.35)	(\$7,459.19)	(\$10.16)
4	Total Adjustments	(\$4,209.25)	(\$4,199.09)	(\$10.16)
5	Total Non-Cash Principal Activity	\$80,190.12	\$81,957.31	(\$1,767.19)
C.	Total Student Loan Principal Activity	(\$7,594,120.54)	(\$7,287,967.87)	(\$306,152.67)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$823,780.15)	(\$806,508.76)	(\$17,271.39)
2	Claim Payments	(\$15,547.87)	(\$15,547.87)	\$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	(\$39.79)	(\$39.35)	(\$0.44)
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	(\$839,367.81)	(\$822,095.98)	(\$17,271.83)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$840,958.94	\$823,907.48	\$17,051.46
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$9,655.55	\$8,946.16	\$709.39
3	Special Allowance Payments - Accrued	\$307,403.48	\$294,157.97	\$13,245.51
4	Capitalized Interest	(\$84,399.37)	(\$86,156.40)	\$1,757.03
5a	Small Balance and Other Adjustments	(\$574.16)	(\$381.88)	(\$192.28)
5b	Adjustments - Write-offs	(\$0.14)	(\$0.14)	\$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	(\$574.30)	(\$382.02)	(\$192.28)
6	Fee Accruals	\$8,511.99	\$7,932.09	\$579.90
7	Total Non-Cash Interest Activity	\$1,081,556.29	\$1,048,405.28	\$33,151.01
F.	Total Student Loan Interest Activity	\$242,188.48	\$226,309.30	\$15,879.18

ACCESS GROUP, INC.

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	June 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	\$10,440,017.22		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$143,403.46	\$143,403.46	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$334,427.79	\$334,427.79	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$542,220.29	\$542,220.29	\$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	\$84,481.95	\$84,481.95	\$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	\$526,666.67	\$526,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$7,831,315.63	\$7,831,315.63	\$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	\$977,501.43	\$977,501.43	\$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	\$10,440,017.22	\$10,440,017.22	\$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)		\$10,440,017.22	\$10,440,017.22	\$0.00
B.	Administration Funds		\$477,831.25	\$9,962,185.97	\$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		\$9,962,185.97	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,962,185.97	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$68,405.40		\$9,893,780.57	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$110,230.34		\$9,783,550.23	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$9,783,550.23	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$9,783,550.23	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$52,328.85		\$9,731,221.38	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$52,328.85		\$9,678,892.53	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$52,328.85		\$9,626,563.68	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$52,264.80		\$9,574,298.88	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,574,298.88	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$60,948.30		\$9,513,350.58	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,513,350.58	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$10,119.90		\$9,503,230.68	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$83,265.00		\$9,419,965.68	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,419,965.68	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$542,220.29		
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		\$9,419,965.68	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,419,965.68	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$9,419,965.68	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$9,419,965.68	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$9,419,965.68	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$9,419,965.68	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$9,419,965.68	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$9,419,965.68	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$9,419,965.68	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$9,419,965.68	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$9,419,965.68	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$9,419,965.68	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$9,419,965.68	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$9,419,965.68	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$9,419,965.68	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$9,419,965.68	\$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	\$30,423.75		\$9,389,541.93	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$25,235.70		\$9,364,306.23	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$28,822.50		\$9,335,483.73	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$84,481.95		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$9,335,483.73	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$526,666.67	\$8,808,817.06	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$7,831,315.63	\$977,501.43	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$977,501.43	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$977,501.43	(\$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	\$400,750,000.00	
	2 Interest net of FRN allocation	\$1,149,099.17	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$143,403.46	
	5 Minus amounts required..ED..guarantee agencies	\$323,818.05	
	6 Minus defaulted during the month	\$1,734.61	
	7 Minus auction note and trustee fees	\$10,731.16	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.01%	
	Net Loan Rate		2.01%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$380,967,453.47	
	2 Fund Balances	\$20,453,084.71	
	3 Senior Notes Interest	\$164,367.77	
	4 Senior Notes Outstanding	\$367,352,000.00	
	Senior Asset Percentage		109.23%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$380,967,453.47	
	2 Fund Balances	\$20,453,084.71	
	3 All Notes Interest	\$201,474.67	
	4 All Notes Outstanding	\$433,302,000.00	
	Subordinate Asset Percentage		92.60%

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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	840	\$4,019,660.67	1.07%
	2 UnSubsidized Stafford	820	\$6,024,539.77	1.61%
	3 Consolidation	22,431	\$364,770,898.04	97.32%
	4 Total By Loan Type Distribution	24,091	\$374,815,098.48	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	258	\$4,204,916.04	1.12%
	4 Forbearance	321	\$6,981,470.19	1.86%
	5 Repayment	23,489	\$362,970,772.33	96.84%
	6 Claims	21	\$640,765.87	0.17%
	7 Total By Borrower Status Distribution	24,091	\$374,815,098.48	100.00%
C.	School Type Distribution:			
	1 Graduate	23,937	\$374,385,026.19	99.89%
	2 Undergraduate	154	\$430,072.29	0.11%
	3 Total By School Type Distribution	24,091	\$374,815,098.48	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%	112	\$2,014,775.11	0.54%
B. Grace									
Current	1	\$6,901.00	0.17%	1	\$15,657.97	0.25%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.17%	1	\$15,657.97	0.25%	112	\$2,014,775.11	0.54%
D. REPAYMENT:									
Active									
Current	659	\$3,048,216.40	74.31%	648	\$4,689,073.99	75.87%	20,862	\$332,169,068.04	89.74%
1-29 Days Delinquent	35	\$213,246.63	5.20%	39	\$301,736.78	4.88%	730	\$15,894,503.13	4.29%
30-59 Days Delinquent	29	\$171,191.46	4.17%	26	\$230,302.49	3.73%	190	\$4,306,057.26	1.16%
60-89 Days Delinquent	11	\$64,332.52	1.57%	12	\$86,265.49	1.40%	62	\$1,708,520.19	0.46%
90-119 Days Delinquent	6	\$40,765.13	0.99%	6	\$63,291.00	1.02%	38	\$1,277,482.37	0.35%
≥ 120 Days Delinquent	17	\$142,487.91	3.47%	17	\$199,933.31	3.24%	102	\$3,384,577.27	0.91%
E. Deferment:									
Current	45	\$248,021.45	6.05%	40	\$379,602.46	6.14%	61	\$1,758,298.60	0.48%
F. Forbearance:									
Current	36	\$154,511.63	3.77%	30	\$195,246.09	3.16%	255	\$6,992,581.99	1.89%
G. Claims	1	\$12,589.58	0.31%	1	\$18,979.86	0.31%	19	\$623,339.40	0.17%
H. TOTAL REPAYMENT	839	\$4,095,362.71	99.83%	819	\$6,164,431.47	99.75%	22,319	\$368,114,428.25	99.46%
I. TOTAL PORTFOLIO	840	\$4,102,263.71	100.00%	820	\$6,180,089.44	100.00%	22,431	\$370,129,203.36	100.00%
J. GRAND TOTAL					\$380,411,556.51				

ACCESS GROUP, INC.

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

Report Date: July 25, 2022

Collection Period: 06/01/22 to 06/30/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	06/01/22 to 06/30/22 07/25/22
A.	1 ABS Notes Outstanding	\$433,302,000
B.	1 Total Principal Balance	\$374,815,098
	2 Total Fund Accounts Balance	\$20,437,596
	3 Total Principal and Accrued Interest Balance	\$380,967,453
	4 Number of Loans	24,091
	5 Number of Borrowers	12,365
C.	1 Borrower Payments- Principal	\$7,472,998
	2 Borrower Payments- Interest	\$823,780
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$143,403
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.74%
	2 Weighted Average Remaining Maturity (WARM)	152
F.	1 Senior Notes Outstanding	\$367,352,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$6,030,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.01%
	6 Senior Asset Percentage	109.23%
	7 Subordinate Asset Percentage	92.60%

ACCESS GROUP, INC.

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

Trend Analysis Report

June 30, 2022

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

Collection Period		August-21	September-21	October-21	November-21	December-21	January-22	February-22	March-22	April-22	May-22	June-22
Reporting Date		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	7/25/2022
A.	1 Asset Backed Securities	\$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	\$433,302,000
B.	1 Total Principal Balance	\$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	\$374,815,098
	2 Total Fund Accounts Balance	\$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	\$20,437,596
	3 Total Principal and Accrued Interest Balance	\$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	\$380,967,453
	4 Number of Loans	28,278	28,038	27,870	27,031	26,558	26,027	25,551	25,113	24,794	24,453	24,091
	5 Number of Borrowers	14,450	14,333	14,245	13,818	13,581	13,313	13,079	12,858	12,701	12,537	12,365
C.	1 Borrower Payments- Principal	\$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	\$7,472,998
	2 Borrower Payments- Interest	\$915,606	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$174,121	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403
	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%	2.74%	2.74%	2.74%	2.74%
	2 Weighted Average Remaining Maturity (WARM)	160	159	158	157	157	156	155	154	154	153	152
F.	1 Senior Notes Outstanding	\$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	\$367,352,000
	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	\$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	\$6,030,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	0.96%	1.04%	1.18%	0.95%	1.13%	1.16%	0.89%	1.23%	1.31%	1.67%	2.01%
	6 Senior Asset Percentage	107.53%	107.69%	107.76%	107.76%	107.83%	108.27%	108.31%	108.52%	108.76%	109.02%	109.23%
	7 Subordinate Asset Percentage	93.70%	93.55%	93.51%	93.51%	93.44%	93.12%	93.07%	92.92%	92.78%	92.65%	92.60%