

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: August 25, 2022
Collection Period: 07/01/22 to 07/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					June 30, 2022	Change		July 31, 2022	
1	Principal Balance				\$374,815,098.48	(\$7,870,682.24)		\$366,944,416.24	
2	Accrued Interest				\$5,596,458.03	(\$18,276.06)		\$5,578,181.96	
3	Accrued ISP				\$31,022.29	\$10,277.35		\$41,299.64	
4	Accrued SAP				\$524,874.67	\$486,295.52		\$1,011,170.19	
5	Total Principal And Accrued Interest Balance				\$380,967,453.47	(\$7,392,385.43)		\$373,575,068.03	
6	Fund Accounts Balance				\$20,437,595.65	\$1,722,535.01		\$22,160,130.66	
7	Total Student Loans And Fund Balance				\$401,405,049.12	(\$5,669,850.42)		\$395,735,198.69	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.74%	0.02%		2.76%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		152	(1)		151	
3	Number of Loans				24,091	(328)		23,763	
4	Number of Borrowers				12,365	(142)		12,223	
C. Notes and Certificates									
				7/31/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		June 30, 2022	Change	July 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	1.67000%	\$53,400,000.00	\$0.00	\$53,400,000.00	12.50%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	2.01000%	\$39,050,000.00	\$0.00	\$39,050,000.00	9.14%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	1.67000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.56%	
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	2.01000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.56%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	1.67000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.56%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	1.67000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.56%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	1.67000%	\$40,800,000.00	\$0.00	\$40,800,000.00	9.55%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	1.67000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.61%	
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%	\$32,552,000.00	\$0.00	\$32,552,000.00	7.62%	
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	1.67000%	\$14,000,000.00	(\$6,100,000.00)	\$7,900,000.00	1.85%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	1.67000%	\$65,000,000.00	\$0.00	\$65,000,000.00	15.22%	
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	1.67000%	\$22,500,000.00	\$0.00	\$22,500,000.00	5.27%	
20	Total Notes and Certificates			1.78977%	\$433,302,000.00	(\$6,100,000.00)	\$427,202,000.00	100.00%	
D. Fund Balances									
					June 30, 2022	Change		July 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$53,525.04	(\$518.78)		\$53,006.26	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$11,047,452.06	(\$1,673,344.12)		\$9,374,107.94	
5	Debt Service Fund - Interest Account				\$363,436.16	\$160,914.18		\$524,350.34	
6	Debt Service Fund - Principal Account				\$6,111,101.39	\$3,235,483.73		\$9,346,585.12	
7	Total Fund Accounts Balance				\$20,437,595.65	\$1,722,535.01		\$22,160,130.66	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		7/31/2022	7/31/2022	7/31/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$7,347,363.15)	(\$6,996,429.90)	(\$350,933.25)
2	Claim Payments	(\$555,517.66)	(\$555,517.66)	\$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	\$141.49	\$141.49	\$0.00
5	New Acquisitions - Total	\$141.49	\$141.49	\$0.00
6	Total Cash Principal Activity	(\$7,902,739.32)	(\$7,551,806.07)	(\$350,933.25)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$36,115.42	\$35,079.37	\$1,036.05
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	(\$4,058.34)	(\$3,997.30)	(\$61.04)
4	Total Adjustments	(\$4,058.34)	(\$3,997.30)	(\$61.04)
5	Total Non-Cash Principal Activity	\$32,057.08	\$31,082.07	\$975.01
C.	Total Student Loan Principal Activity	(\$7,870,682.24)	(\$7,520,724.00)	(\$349,958.24)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$835,948.02)	(\$816,999.74)	(\$18,948.28)
2	Claim Payments	(\$12,352.26)	(\$12,352.26)	\$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	(\$114.78)	(\$114.78)	\$0.00
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	(\$848,415.06)	(\$829,466.78)	(\$18,948.28)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$860,792.50	\$834,688.21	\$26,104.29
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$10,277.35	\$9,280.36	\$996.99
3	Special Allowance Payments - Accrued	\$486,295.52	\$477,449.50	\$8,846.02
4	Capitalized Interest	(\$36,115.42)	(\$35,079.37)	(\$1,036.05)
5a	Small Balance and Other Adjustments	(\$3,149.30)	(\$3,089.51)	(\$59.79)
5b	Adjustments - Write-offs	(\$0.13)	(\$0.08)	(\$0.05)
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	(\$3,149.43)	(\$3,089.59)	(\$59.84)
6	Fee Accruals	\$8,611.35	\$7,907.61	\$703.74
7	Total Non-Cash Interest Activity	\$1,326,711.87	\$1,291,156.72	\$35,555.15
F.	Total Student Loan Interest Activity	\$478,296.81	\$461,689.94	\$16,606.87

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	July 31, 2022		
	2 Transfers to Other Funds	\$10,440,017.22		
	3 Amount received in the collection account related to the collection period	(\$10,440,017.22)		
	4 Payments Due	\$6,689,013.12		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$0.00		
	8 Guarantee Payments of Interest	\$555,517.66		
	9 Misc. Payments Received/Due	\$12,352.26		
	10 Sale Proceeds/Repurchases	\$29.66		
	11 Interest and Other Earnings	(\$141.49)		
	12 Counterparty Swap Payments	\$15,489.06		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$7,272,260.27		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$140,555.66	\$140,555.66	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$327,929.98	\$327,929.98	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$642,482.00	\$642,482.00	\$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	\$101,681.71	\$101,681.71	\$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	\$5,532,944.25	\$5,532,944.25	\$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	\$7,272,260.27	\$7,272,260.27	\$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)		\$7,272,260.27	\$0.00
B.	Administration Funds		\$468,485.64	\$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	\$6,803,774.63	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,803,774.63	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$82,332.12	\$6,721,442.51	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$60,207.29	\$6,661,235.22	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,661,235.22	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,661,235.22	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$144,764.23	\$6,516,470.99	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$62,982.53	\$6,453,488.46	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$62,982.53	\$6,390,505.93	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$62,905.44	\$6,327,600.49	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,327,600.49	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$67,478.48	\$6,260,122.01	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,260,122.01	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,260,122.01	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$98,829.38	\$6,161,292.63	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,161,292.63	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$642,482.00		
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	\$6,161,292.63	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,161,292.63	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,161,292.63	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,161,292.63	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,161,292.63	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,161,292.63	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,161,292.63	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,161,292.63	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,161,292.63	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,161,292.63	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,161,292.63	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,161,292.63	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,161,292.63	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,161,292.63	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,161,292.63	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,161,292.63	\$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	\$36,617.75	\$6,124,674.88	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$30,373.46	\$6,094,301.42	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$34,690.50	\$6,059,610.92	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$101,681.71		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$6,059,610.92	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$526,666.67	\$5,532,944.25	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$5,532,944.25	\$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	\$394,650,000.00	
	2 Interest net of FRN allocation	\$1,326,417.53	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$140,555.66	
	5 Minus amounts required..ED..guarantee agencies	\$317,207.07	
	6 Minus defaulted during the month	\$1,586.61	
	7 Minus auction note and trustee fees	\$10,904.65	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.61%	
	Net Loan Rate		2.61%
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$373,575,068.03	
	2 Fund Balances	\$22,185,784.40	
	3 Senior Notes Interest	\$256,473.00	
	4 Senior Notes Outstanding	\$361,252,000.00	
	Senior Asset Percentage		109.48%
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$373,575,068.03	
	2 Fund Balances	\$22,185,784.40	
	3 All Notes Interest	\$312,687.35	
	4 All Notes Outstanding	\$427,202,000.00	
	Subordinate Asset Percentage		92.57%

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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	818	\$3,877,633.93	1.06%
	2 UnSubsidized Stafford	799	\$5,816,608.27	1.59%
	3 Consolidation	22,146	\$357,250,174.04	97.36%
	4 Total By Loan Type Distribution	23,763	\$366,944,416.24	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	265	\$4,196,620.42	1.14%
	4 Forbearance	343	\$7,040,123.08	1.92%
	5 Repayment	23,144	\$355,530,893.93	96.89%
	6 Claims	9	\$159,604.76	0.04%
	7 Total By Borrower Status Distribution	23,763	\$366,944,416.24	100.00%
C.	School Type Distribution:			
	1 Graduate	23,610	\$366,519,620.82	99.88%
	2 Undergraduate	153	\$424,795.42	0.12%
	3 Total By School Type Distribution	23,763	\$366,944,416.24	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%	124	\$2,171,667.84	0.60%
B. Grace									
Current	1	\$6,901.00	0.17%	1	\$15,682.73	0.26%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.17%	1	\$15,682.73	0.26%	124	\$2,171,667.84	0.60%
D. REPAYMENT:									
Active									
Current	633	\$2,939,288.49	74.19%	630	\$4,497,280.63	75.24%	20,526	\$325,431,518.04	89.75%
1-29 Days Delinquent	55	\$270,643.69	6.83%	52	\$374,650.59	6.27%	767	\$15,902,492.72	4.39%
30-59 Days Delinquent	10	\$63,342.51	1.60%	10	\$95,012.81	1.59%	156	\$3,336,143.40	0.92%
60-89 Days Delinquent	12	\$90,394.03	2.28%	11	\$135,445.72	2.27%	81	\$2,026,222.94	0.56%
90-119 Days Delinquent	8	\$35,809.59	0.90%	6	\$44,978.18	0.75%	34	\$1,306,072.80	0.36%
≥ 120 Days Delinquent	20	\$163,405.31	4.12%	20	\$237,494.06	3.97%	113	\$3,570,332.86	0.98%
E. Deferment:									
Current	44	\$242,170.98	6.11%	39	\$368,716.98	6.17%	58	\$1,616,275.19	0.45%
F. Forbearance:									
Current	34	\$137,342.88	3.47%	28	\$188,533.94	3.15%	281	\$7,092,719.99	1.96%
G. Claims	1	\$12,625.99	0.32%	2	\$19,436.24	0.33%	6	\$129,996.07	0.04%
H. TOTAL REPAYMENT	817	\$3,955,023.47	99.83%	798	\$5,961,549.15	99.74%	22,022	\$360,411,774.01	99.40%
I. TOTAL PORTFOLIO	818	\$3,961,924.47	100.00%	799	\$5,977,231.88	100.00%	22,146	\$362,583,441.85	100.00%
J. GRAND TOTAL					\$372,522,598.20				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: August 25, 2022

Collection Period: 07/01/22 to 07/31/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	07/01/22 to 07/31/22 08/25/22
A.	1 ABS Notes Outstanding	\$427,202,000
B.	1 Total Principal Balance	\$366,944,416
	2 Total Fund Accounts Balance	\$22,160,131
	3 Total Principal and Accrued Interest Balance	\$373,575,068
	4 Number of Loans	23,763
	5 Number of Borrowers	12,223
C.	1 Borrower Payments- Principal	\$7,347,363
	2 Borrower Payments- Interest	\$835,948
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$140,556
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	151
F.	1 Senior Notes Outstanding	\$361,252,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$6,100,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.61%
	6 Senior Asset Percentage	109.48%
	7 Subordinate Asset Percentage	92.57%

ACCESS GROUP, INC.

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

Trend Analysis Report

July 31, 2022

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

Collection Period		September-21	October-21	November-21	December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22
Reporting Date		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	8/25/2022
A.	1 Asset Backed Securities	\$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	\$427,202,000
B.	1 Total Principal Balance	\$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	\$366,944,416
	2 Total Fund Accounts Balance	\$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	\$22,160,131
	3 Total Principal and Accrued Interest Balance	\$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	\$373,575,068
	4 Number of Loans	28,038	27,870	27,031	26,558	26,027	25,551	25,113	24,794	24,453	24,091	23,763
	5 Number of Borrowers	14,333	14,245	13,818	13,581	13,313	13,079	12,858	12,701	12,537	12,365	12,223
C.	1 Borrower Payments- Principal	\$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	\$7,347,363
	2 Borrower Payments- Interest	\$929,685	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$172,481	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556
	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%	2.74%	2.74%	2.74%	2.74%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	159	158	157	157	156	155	154	154	153	152	151
F.	1 Senior Notes Outstanding	\$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	\$361,252,000
	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	\$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	\$6,100,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.04%	1.18%	0.95%	1.13%	1.16%	0.89%	1.23%	1.31%	1.67%	2.01%	2.61%
	6 Senior Asset Percentage	107.69%	107.76%	107.76%	107.83%	108.27%	108.31%	108.52%	108.76%	109.02%	109.23%	109.48%
	7 Subordinate Asset Percentage	93.55%	93.51%	93.51%	93.44%	93.12%	93.07%	92.92%	92.78%	92.65%	92.60%	92.57%