

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 26, 2022
Collection Period: 08/01/22 to 08/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					July 31, 2022	Change		August 31, 2022	
1	Principal Balance				\$366,944,416.24	(\$8,611,800.86)		\$358,332,615.38	
2	Accrued Interest				\$5,578,181.96	(\$105,790.37)		\$5,472,391.60	
3	Accrued ISP				\$41,299.64	(\$21,221.08)		\$20,078.56	
4	Accrued SAP				\$1,011,170.19	\$59,003.63		\$1,070,173.82	
5	Total Principal And Accrued Interest Balance				\$373,575,068.03	(\$8,679,808.68)		\$364,895,259.35	
6	Fund Accounts Balance				\$22,160,130.66	\$315,576.44		\$22,475,707.10	
7	Total Student Loans And Fund Balance				\$395,735,198.69	(\$8,364,232.24)		\$387,370,966.45	
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.76%	0.00%		2.76%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		151	0		151	
3	Number of Loans				23,763	(393)		23,370	
4	Number of Borrowers				12,223	(194)		12,029	
C. Notes and Certificates									
				8/31/2022	Balance		Balance		% of
		CUSIP		Int. Rate	July 31, 2022	Change	August 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	2.01000%	\$53,400,000.00	\$0.00	\$53,400,000.00		12.76%
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		9.33%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	2.61000%	\$23,750,000.00	\$0.00	\$23,750,000.00		5.68%
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	2.61000%	\$40,850,000.00	\$0.00	\$40,850,000.00		9.76%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	2.01000%	\$40,850,000.00	\$0.00	\$40,850,000.00		9.76%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	2.01000%	\$40,850,000.00	\$0.00	\$40,850,000.00		9.76%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	2.01000%	\$40,800,000.00	\$0.00	\$40,800,000.00		9.75%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	2.01000%	\$19,700,000.00	\$0.00	\$19,700,000.00		4.71%
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		7.78%
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	0.00000%	\$7,900,000.00	(\$7,900,000.00)	\$0.00		0.00%
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	2.01000%	\$65,000,000.00	(\$900,000.00)	\$64,100,000.00		15.32%
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	2.01000%	\$22,500,000.00	\$0.00	\$22,500,000.00		5.38%
20	Total Notes and Certificates			2.13355%	\$427,202,000.00	(\$8,800,000.00)	\$418,402,000.00		100.00%
D. Fund Balances									
					July 31, 2022	Change		August 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$53,006.26	\$410.67		\$53,416.93	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$9,374,107.94	\$2,874,393.46		\$12,248,501.40	
5	Debt Service Fund - Interest Account				\$524,350.34	\$181,161.39		\$705,511.73	
6	Debt Service Fund - Principal Account				\$9,346,585.12	(\$2,740,389.08)		\$6,606,196.04	
7	Total Fund Accounts Balance				\$22,160,130.66	\$315,576.44		\$22,475,707.10	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		8/31/2022	8/31/2022	8/31/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$8,691,092.41)	(\$8,497,232.22)	(\$193,860.19)
2	Claim Payments	(\$112,913.02)	(\$82,266.38)	(\$30,646.64)
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	\$80,714.24	\$80,714.24	\$0.00
5	New Acquisitions - Total	\$80,714.24	\$80,714.24	\$0.00
6	Total Cash Principal Activity	(\$8,723,291.19)	(\$8,498,784.36)	(\$224,506.83)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$112,351.63	\$107,235.70	\$5,115.93
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	\$43.71	\$43.71	\$0.00
4b	Adjustments - Write-offs	(\$905.01)	(\$271.42)	(\$633.59)
4	Total Adjustments	(\$861.30)	(\$227.71)	(\$633.59)
5	Total Non-Cash Principal Activity	\$111,490.33	\$107,007.99	\$4,482.34
C.	Total Student Loan Principal Activity	(\$8,611,800.86)	(\$8,391,776.37)	(\$220,024.49)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$841,691.64)	(\$823,249.46)	(\$18,442.18)
2	Claim Payments	(\$1,356.35)	(\$1,124.05)	(\$232.30)
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	(\$20.26)	(\$17.37)	(\$2.89)
6	Subsidized Gov't Interest Payments (ISP)	(\$31,112.84)	(\$29,067.47)	(\$2,045.37)
7	Special Allowance Payments (SAP)	(\$523,527.71)	(\$495,825.13)	(\$27,702.58)
8	Total Cash Interest Activity	(\$1,397,708.80)	(\$1,349,283.48)	(\$48,425.32)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$842,428.52	\$817,080.36	\$25,348.16
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$9,801.21	\$8,868.02	\$933.19
3	Special Allowance Payments - Accrued	\$583,878.30	\$572,380.19	\$11,498.11
4	Capitalized Interest	(\$112,351.63)	(\$107,235.70)	(\$5,115.93)
5a	Small Balance and Other Adjustments	(\$1,543.02)	(\$1,279.65)	(\$263.37)
5b	Adjustments - Write-offs	(\$0.20)	(\$0.20)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$90.55	\$84.82	\$5.73
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$1,346.96)	(\$1,129.74)	(\$217.22)
5	Total Adjustments	(\$2,799.63)	(\$2,324.77)	(\$474.86)
6	Fee Accruals	\$8,744.21	\$8,052.44	\$691.77
7	Total Non-Cash Interest Activity	\$1,329,700.98	\$1,296,820.54	\$32,880.43
F.	Total Student Loan Interest Activity	(\$68,007.82)	(\$52,462.94)	(\$15,544.89)

ACCESS GROUP, INC.

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Collection Period: 08/01/22 to 08/31/22

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	August 31, 2022		
	2 Transfers to Other Funds	\$7,272,260.27		
	3 Amount received in the collection account related to the collection period	(\$7,272,260.27)		
	4 Payments Due	\$10,799,747.80		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$31,112.84		
	7 Guarantee Payments of Principal	\$523,527.71		
	8 Guarantee Payments of Interest	\$112,913.02		
	9 Misc. Payments Received/Due	\$1,356.35		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	(\$80,714.24)		
	12 Counterparty Swap Payments	\$25,653.74		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$11,413,597.22		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$137,604.16	\$137,604.16	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$341,766.28	\$341,766.28	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$698,983.91	\$698,983.91	\$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	\$132,031.90	\$132,031.90	\$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	\$526,666.66	\$526,666.66	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$8,691,653.80	\$8,691,653.80	\$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	\$884,890.51	\$884,890.51	\$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	\$11,413,597.22	\$11,413,597.22	\$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)		\$11,413,597.22	\$11,413,597.22	\$0.00
B.	Administration Funds		\$479,370.44	\$10,934,226.78	\$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		\$10,934,226.78	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$10,934,226.78	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$106,906.80		\$10,827,319.98	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$78,178.10		\$10,749,141.88	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$10,749,141.88	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$10,749,141.88	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$81,781.70		\$10,667,360.18	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$81,781.70		\$10,585,578.48	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$81,781.70		\$10,503,796.78	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$81,681.60		\$10,422,115.18	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$10,422,115.18	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$69,655.21		\$10,352,459.97	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$10,352,459.97	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$10,352,459.97	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$117,217.10		\$10,235,242.87	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$10,235,242.87	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$698,983.91		
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		\$10,235,242.87	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$10,235,242.87	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$10,235,242.87	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$10,235,242.87	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$10,235,242.87	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$10,235,242.87	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$10,235,242.87	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$10,235,242.87	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$10,235,242.87	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$10,235,242.87	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$10,235,242.87	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$10,235,242.87	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$10,235,242.87	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$10,235,242.87	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$10,235,242.87	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$10,235,242.87	\$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	\$47,547.50		\$10,187,695.37	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$39,439.40		\$10,148,255.97	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$45,045.00		\$10,103,210.97	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$132,031.90		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$10,103,210.97	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$526,666.66	\$9,576,544.31	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$8,691,653.80	\$884,890.51	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$884,890.51	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$884,890.51	\$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	\$385,850,000.00
	2 Interest net of FRN allocation	\$1,413,858.85
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$137,604.16
	5 Minus amounts required..ED..guarantee agencies	\$309,772.49
	6 Minus defaulted during the month	\$7,637.63
	7 Minus auction note and trustee fees	\$33,139.43
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	2.88%
	Net Loan Rate	2.88%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$364,895,259.35
	2 Fund Balances	\$22,512,046.87
	3 Senior Notes Interest	\$413,232.37
	4 Senior Notes Outstanding	\$352,452,000.00
	Senior Asset Percentage	109.80%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$364,895,259.35
	2 Fund Balances	\$22,512,046.87
	3 All Notes Interest	\$455,031.67
	4 All Notes Outstanding	\$418,402,000.00
	Subordinate Asset Percentage	92.48%

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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	799	\$3,782,383.32	1.06%
	2 UnSubsidized Stafford	781	\$5,691,834.39	1.59%
	3 Consolidation	21,790	\$348,858,397.67	97.36%
	4 Total By Loan Type Distribution	23,370	\$358,332,615.38	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	243	\$3,744,775.78	1.05%
	4 Forbearance	414	\$8,339,971.93	2.33%
	5 Repayment	22,694	\$345,818,161.05	96.51%
	6 Claims	17	\$412,532.57	0.12%
	7 Total By Borrower Status Distribution	23,370	\$358,332,615.38	100.00%
C.	School Type Distribution:			
	1 Graduate	23,219	\$357,919,386.55	99.88%
	2 Undergraduate	151	\$413,228.83	0.12%
	3 Total By School Type Distribution	23,370	\$358,332,615.38	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%	116	\$1,947,448.67	0.55%
B. Grace									
Current	1	\$6,901.00	0.18%	1	\$15,707.50	0.27%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.18%	1	\$15,707.50	0.27%	116	\$1,947,448.67	0.55%
D. REPAYMENT:									
Active									
Current	611	\$2,848,989.04	73.69%	598	\$4,351,923.77	74.33%	20,137	\$315,897,460.25	89.22%
1-29 Days Delinquent	50	\$263,767.99	6.82%	55	\$423,714.28	7.24%	720	\$15,357,638.94	4.34%
30-59 Days Delinquent	21	\$87,705.20	2.27%	22	\$113,091.03	1.93%	167	\$3,795,198.45	1.07%
60-89 Days Delinquent	3	\$15,282.51	0.40%	4	\$36,361.55	0.62%	87	\$2,170,636.02	0.61%
90-119 Days Delinquent	8	\$56,440.99	1.46%	7	\$77,926.94	1.33%	47	\$1,129,590.95	0.32%
≥ 120 Days Delinquent	21	\$150,105.79	3.88%	19	\$203,102.43	3.47%	117	\$3,718,318.03	1.05%
E. Deferment:									
Current	39	\$214,060.48	5.54%	33	\$327,506.74	5.59%	55	\$1,438,726.96	0.41%
F. Forbearance:									
Current	43	\$213,080.38	5.51%	39	\$296,629.30	5.07%	332	\$8,217,303.17	2.32%
G. Claims	2	\$9,909.57	0.26%	3	\$8,908.01	0.15%	12	\$411,571.04	0.12%
H. TOTAL REPAYMENT	798	\$3,859,341.95	99.82%	780	\$5,839,164.05	99.73%	21,674	\$352,136,443.81	99.45%
I. TOTAL PORTFOLIO	799	\$3,866,242.95	100.00%	781	\$5,854,871.55	100.00%	21,790	\$354,083,892.48	100.00%
J. GRAND TOTAL					\$363,805,006.98				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: September 26, 2022

Collection Period: 08/01/22 to 08/31/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	08/01/22 to 08/31/22 09/26/22
A.	1 ABS Notes Outstanding	\$418,402,000
B.	1 Total Principal Balance	\$358,332,615
	2 Total Fund Accounts Balance	\$22,475,707
	3 Total Principal and Accrued Interest Balance	\$364,895,259
	4 Number of Loans	23,370
	5 Number of Borrowers	12,029
C.	1 Borrower Payments- Principal	\$8,691,092
	2 Borrower Payments- Interest	\$841,692
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$137,604
	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	\$352,452,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$8,800,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	2.88%
	6 Senior Asset Percentage	109.80%
	7 Subordinate Asset Percentage	92.48%

ACCESS GROUP, INC.

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

Trend Analysis Report

August 31, 2022

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

Collection Period		October-21	November-21	December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22
Reporting Date		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	9/26/2022
A.	1 Asset Backed Securities	\$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	\$418,402,000
B.	1 Total Principal Balance	\$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	\$358,332,615
	2 Total Fund Accounts Balance	\$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	\$22,475,707
	3 Total Principal and Accrued Interest Balance	\$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	\$364,895,259
	4 Number of Loans	27,870	27,031	26,558	26,027	25,551	25,113	24,794	24,453	24,091	23,763	23,370
	5 Number of Borrowers	14,245	13,818	13,581	13,313	13,079	12,858	12,701	12,537	12,365	12,223	12,029
C.	1 Borrower Payments- Principal	\$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	\$8,691,092
	2 Borrower Payments- Interest	\$851,351	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$170,438	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604
	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%	2.74%	2.74%	2.74%	2.74%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	158	157	157	156	155	154	154	153	152	151	151
F.	1 Senior Notes Outstanding	\$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	\$352,452,000
	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	\$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	\$8,800,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.18%	0.95%	1.13%	1.16%	0.89%	1.23%	1.31%	1.67%	2.01%	2.61%	2.88%
	6 Senior Asset Percentage	107.76%	107.76%	107.83%	108.27%	108.31%	108.52%	108.76%	109.02%	109.23%	109.48%	109.80%
	7 Subordinate Asset Percentage	93.51%	93.51%	93.44%	93.12%	93.07%	92.92%	92.78%	92.65%	92.60%	92.57%	92.48%