

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 25, 2022
Collection Period: 09/01/22 to 09/30/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					August 31, 2022	Change	September 30, 2022		
1	Principal Balance				\$358,332,615.38	(\$5,837,275.40)	\$352,495,339.98		
2	Accrued Interest				\$5,472,391.60	(\$76,619.73)	\$5,395,771.87		
3	Accrued ISP				\$20,078.56	\$9,490.17	\$29,568.73		
4	Accrued SAP				\$1,070,173.82	\$731,223.47	\$1,801,397.29		
5	Total Principal And Accrued Interest Balance				\$364,895,259.35	(\$5,173,181.48)	\$359,722,077.87		
6	Fund Accounts Balance				\$22,475,707.10	(\$1,759,293.47)	\$20,716,413.63		
7	Total Student Loans And Fund Balance				\$387,370,966.45	(\$6,932,474.95)	\$380,438,491.50		
B.									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.76%	0.01%	2.77%		
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		151	(1)	150		
3	Number of Loans				23,370	(301)	23,069		
4	Number of Borrowers				12,029	(159)	11,870		
C. Notes and Certificates									
				9/30/2022	Balance	Balance	Balance	% of	
		CUSIP	Int. Rate		August 31, 2022	Change	September 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	2.61000%	\$53,400,000.00	\$0.00	\$53,400,000.00	12.98%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC	00432CAN1	2.61000%	\$39,050,000.00	\$0.00	\$39,050,000.00	9.49%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC	00432CAP6	2.88000%	\$23,750,000.00	\$0.00	\$23,750,000.00	5.77%	
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	9.93%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC	00432CBA8	2.88000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.93%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC	00432CBB6	2.61000%	\$40,850,000.00	\$0.00	\$40,850,000.00	9.93%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC	00432CBC4	2.61000%	\$40,800,000.00	\$0.00	\$40,800,000.00	9.92%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC	00432CBE0	2.61000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.79%	
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	3.85143%	\$32,552,000.00	(\$1,580,000.00)	\$30,972,000.00	7.53%	
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%	\$0.00	\$0.00	\$0.00	0.00%	
17	Student Loan Asset-Backed Notes, Senior Series 2004-1	A-5 ARC	00432CBR1	2.61000%	\$64,100,000.00	(\$5,550,000.00)	\$58,550,000.00	14.24%	
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	2.61000%	\$22,500,000.00	\$0.00	\$22,500,000.00	5.47%	
20	Total Notes and Certificates			2.74590%	\$418,402,000.00	(\$7,130,000.00)	\$411,272,000.00	100.00%	
D. Fund Balances									
					August 31, 2022	Change	September 30, 2022		
1	Acquisition Fund				\$0.00	\$0.00	\$0.00		
2	Administration Fund				\$53,416.93	(\$1,229.12)	\$52,187.81		
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00		
4	Collection Fund				\$12,248,501.40	(\$4,657,794.99)	\$7,590,706.41		
5	Debt Service Fund - Interest Account				\$705,511.73	(\$73,480.33)	\$632,031.40		
6	Debt Service Fund - Principal Account				\$6,606,196.04	\$2,973,210.97	\$9,579,407.01		
7	Total Fund Accounts Balance				\$22,475,707.10	(\$1,759,293.47)	\$20,716,413.63		

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
		Totals	CONSOLIDATION	STAFFORD
		9/30/2022	9/30/2022	9/30/2022
A.	Student Loan Cash Principal Activity			
1	Borrower Payments - Total	(\$6,057,692.92)	(\$5,789,592.69)	(\$268,100.23)
2	Claim Payments	(\$51,988.80)	(\$51,599.54)	(\$389.26)
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	\$180,560.79	\$166,994.43	\$13,566.36
5	New Acquisitions - Total	\$180,560.79	\$166,994.43	\$13,566.36
6	Total Cash Principal Activity	(\$5,929,120.93)	(\$5,674,197.80)	(\$254,923.13)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$92,192.81	\$81,166.02	\$11,026.79
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	(\$347.28)	(\$338.12)	(\$9.16)
4	Total Adjustments	(\$347.28)	(\$338.12)	(\$9.16)
5	Total Non-Cash Principal Activity	\$91,845.53	\$80,827.90	\$11,017.63
C.	Total Student Loan Principal Activity	(\$5,837,275.40)	(\$5,593,369.90)	(\$243,905.50)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$789,250.02)	(\$762,820.33)	(\$26,429.69)
2	Claim Payments	(\$1,070.11)	(\$1,066.89)	(\$3.22)
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	(\$21.40)	(\$20.81)	(\$0.59)
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	(\$790,341.53)	(\$763,908.03)	(\$26,433.50)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$798,583.06	\$774,370.70	\$24,212.36
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$9,490.17	\$8,666.61	\$823.56
3	Special Allowance Payments - Accrued	\$731,223.47	\$715,721.65	\$15,501.82
4	Capitalized Interest	(\$92,192.81)	(\$81,166.02)	(\$11,026.79)
5a	Small Balance and Other Adjustments	(\$1,021.47)	(\$945.29)	(\$76.18)
5b	Adjustments - Write-offs	(\$0.26)	(\$0.26)	\$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	(\$1,021.73)	(\$945.55)	(\$76.18)
6	Fee Accruals	\$8,353.28	\$7,893.49	\$459.79
7	Total Non-Cash Interest Activity	\$1,454,435.45	\$1,424,540.88	\$29,894.57
F.	Total Student Loan Interest Activity	\$664,093.92	\$660,632.85	\$3,461.07

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		September 30, 2022		
	1 Beginning Balance	\$11,413,597.22		
	2 Transfers to Other Funds	(\$11,413,597.22)		
	3 Amount received in the collection account related to the collection period	\$7,454,453.32		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$51,988.80		
	8 Guarantee Payments of Interest	\$1,070.11		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$180,560.79)		
	11 Interest and Other Earnings	\$36,339.77		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$7,363,291.21			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$134,374.73	\$134,374.73	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$315,639.23	\$315,639.23	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$884,722.91	\$884,722.91	\$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	\$207,095.24	\$207,095.24	\$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	\$510,666.67	\$510,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$5,310,792.43	\$5,310,792.43	\$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	\$7,363,291.21	\$7,363,291.21	\$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)		\$7,363,291.21	\$7,363,291.21	\$0.00
B.	Administration Funds		\$450,013.96	\$6,913,277.25	\$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	\$6,913,277.25	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,913,277.25	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$117,971.28	\$6,795,305.97	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$86,269.26	\$6,709,036.71	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,709,036.71	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,709,036.71	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$90,245.82	\$6,618,790.89	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$195,851.24	\$6,422,939.65	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$90,245.82	\$6,332,693.83	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$99,796.80	\$6,232,897.03	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,232,897.03	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$96,091.89	\$6,136,805.14	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,136,805.14	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,136,805.14	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$108,250.80	\$6,028,554.34	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$884,722.91			
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	\$6,028,554.34	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$6,028,554.34	\$0.00	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$6,028,554.34	\$0.00	\$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	\$113,867.00	\$5,914,687.34	\$0.00	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$43,521.24	\$5,871,166.10	\$0.00	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$49,707.00	\$5,821,459.10	\$0.00	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$207,095.24			
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$5,821,459.10	\$0.00	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$510,666.67	\$5,310,792.43	\$0.00	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$5,310,792.43	\$0.00	\$0.00	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$0.00	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$0.00	(\$0.00)	(\$0.00)	(\$0.00)
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	(\$0.00)	(\$0.00)	(\$0.00)
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	(\$0.00)	(\$0.00)	(\$0.00)
M.	Access Group, Inc	\$0.00	\$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	\$380,300,000.00
	2 Interest net of FRN allocation	\$1,521,058.21
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$134,374.73
	5 Minus amounts required..ED..guarantee agencies	\$304,825.52
	6 Minus defaulted during the month	\$6,479.66
	7 Minus auction note and trustee fees	\$10,123.75
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.37%
	Net Loan Rate	3.37%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$359,722,077.87
	2 Fund Balances	\$20,755,240.55
	3 Senior Notes Interest	\$316,764.31
	4 Senior Notes Outstanding	\$345,322,000.00
	Senior Asset Percentage	110.09%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$359,722,077.87
	2 Fund Balances	\$20,755,240.55
	3 All Notes Interest	\$380,293.61
	4 All Notes Outstanding	\$411,272,000.00
	Subordinate Asset Percentage	92.42%

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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	781	\$3,672,499.33	1.04%
	2 UnSubsidized Stafford	768	\$5,557,812.88	1.58%
	3 Consolidation	21,520	\$343,265,027.77	97.38%
	4 Total By Loan Type Distribution	23,069	\$352,495,339.98	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.00%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	258	\$3,843,987.37	1.09%
	4 Forbearance	584	\$10,420,454.45	2.96%
	5 Repayment	22,200	\$337,578,180.22	95.77%
	6 Claims	25	\$635,543.89	0.18%
	7 Total By Borrower Status Distribution	23,069	\$352,495,339.98	100.00%
C.	School Type Distribution:			
	1 Graduate	22,921	\$352,086,800.51	99.88%
	2 Undergraduate	148	\$408,539.47	0.12%
	3 Total By School Type Distribution	23,069	\$352,495,339.98	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	1	\$6,901.00	0.18%	1	\$15,731.46	0.28%	129	\$2,057,187.75	0.59%
B. Grace									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
C. TOTAL INTERIM	1	\$6,901.00	0.18%	1	\$15,731.46	0.28%	129	\$2,057,187.75	0.59%
D. REPAYMENT:									
Active									
Current	607	\$2,843,192.24	75.81%	610	\$4,420,032.69	77.35%	19,710	\$309,278,272.07	88.76%
1-29 Days Delinquent	48	\$246,504.70	6.57%	45	\$307,534.25	5.38%	694	\$14,094,242.29	4.05%
30-59 Days Delinquent	10	\$52,189.06	1.39%	10	\$91,949.13	1.61%	152	\$4,046,454.33	1.16%
60-89 Days Delinquent	13	\$54,293.16	1.45%	14	\$82,679.10	1.45%	68	\$1,802,707.68	0.52%
90-119 Days Delinquent	2	\$13,038.76	0.35%	2	\$22,508.16	0.39%	41	\$947,672.88	0.27%
≥ 120 Days Delinquent	22	\$129,685.43	3.46%	20	\$177,980.71	3.11%	132	\$3,811,324.91	1.09%
E. Deferment:									
Current	41	\$206,043.30	5.49%	33	\$304,204.77	5.32%	55	\$1,435,222.04	0.41%
F. Forbearance:									
Current	32	\$161,191.67	4.30%	29	\$243,398.19	4.26%	523	\$10,378,345.41	2.98%
G. Claims	5	\$37,302.74	0.99%	4	\$47,984.09	0.84%	16	\$575,337.88	0.17%
H. TOTAL REPAYMENT	780	\$3,743,441.06	99.82%	767	\$5,698,271.09	99.72%	21,391	\$346,369,579.49	99.41%
I. TOTAL PORTFOLIO	781	\$3,750,342.06	100.00%	768	\$5,714,002.55	100.00%	21,520	\$348,426,767.24	100.00%
J. GRAND TOTAL					\$357,891,111.85				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: October 25, 2022

Collection Period: 09/01/22 to 09/30/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period	09/01/22 to 09/30/22
	Reporting Date	10/25/22
A.	1 ABS Notes Outstanding	\$411,272,000
B.	1 Total Principal Balance	\$352,495,340
	2 Total Fund Accounts Balance	\$20,716,414
	3 Total Principal and Accrued Interest Balance	\$359,722,078
	4 Number of Loans	23,069
	5 Number of Borrowers	11,870
C.	1 Borrower Payments- Principal	\$6,057,693
	2 Borrower Payments- Interest	\$789,250
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$134,375
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	150
F.	1 Senior Notes Outstanding	\$345,322,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$7,130,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.37%
	6 Senior Asset Percentage	110.09%
	7 Subordinate Asset Percentage	92.42%

ACCESS GROUP, INC.

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

Trend Analysis Report

September 30, 2022

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

Collection Period		November-21	December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22
Reporting Date		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	10/25/2022
A.	1 Asset Backed Securities	\$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	\$411,272,000
B.	1 Total Principal Balance	\$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	\$352,495,340
	2 Total Fund Accounts Balance	\$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	\$20,716,414
	3 Total Principal and Accrued Interest Balance	\$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	\$359,722,078
	4 Number of Loans	27,031	26,558	26,027	25,551	25,113	24,794	24,453	24,091	23,763	23,370	23,069
	5 Number of Borrowers	13,818	13,581	13,313	13,079	12,858	12,701	12,537	12,365	12,223	12,029	11,870
C.	1 Borrower Payments- Principal	\$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	\$6,057,693
	2 Borrower Payments- Interest	\$960,481	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$168,841	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375
	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%	2.74%	2.74%	2.74%	2.74%	2.76%	2.76%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	157	157	156	155	154	154	153	152	151	151	150
F.	1 Senior Notes Outstanding	\$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	\$345,322,000
	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	\$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	\$7,130,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	0.95%	1.13%	1.16%	0.89%	1.23%	1.31%	1.67%	2.01%	2.61%	2.88%	3.37%
	6 Senior Asset Percentage	107.76%	107.83%	108.27%	108.31%	108.52%	108.76%	109.02%	109.23%	109.48%	109.80%	110.09%
	7 Subordinate Asset Percentage	93.51%	93.44%	93.12%	93.07%	92.92%	92.78%	92.65%	92.60%	92.57%	92.48%	92.42%