

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2022  
Collection Period: 10/01/22 to 10/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					September 30, 2022	Change		October 31, 2022	
1	Principal Balance				\$352,495,339.98	(\$6,466,030.14)		\$346,029,309.84	
2	Accrued Interest				\$5,395,771.87	(\$6,000.57)		\$5,389,771.30	
3	Accrued ISP				\$29,568.73	\$9,631.96		\$39,200.69	
4	Accrued SAP				\$1,801,397.29	\$867,158.69		\$2,668,555.98	
5	Total Principal And Accrued Interest Balance				\$359,722,077.87	(\$5,595,240.06)		\$354,126,837.81	
6	Fund Accounts Balance				\$20,716,413.63	(\$3,443,974.63)		\$17,272,439.00	
7	<b>Total Student Loans And Fund Balance</b>				<b>\$380,438,491.50</b>	<b>(\$9,039,214.69)</b>		<b>\$371,399,276.81</b>	
<b>B.</b>									
1	Weighted Average Coupon (WAC)		[not including SAP]		2.77%	0.00%		2.77%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		150	(1)		149	
3	Number of Loans				23,069	(339)		22,730	
4	Number of Borrowers				11,870	(163)		11,707	
<b>C. Notes and Certificates</b>									
				10/31/2022	Balance		Balance	% of	
		CUSIP	Int. Rate		September 30, 2022	Change	October 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	2.88000%		\$53,400,000.00	\$0.00	\$53,400,000.00	13.29%	
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC 00432CAN1	2.88000%		\$39,050,000.00	\$0.00	\$39,050,000.00	9.72%	
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC 00432CAP6	3.37000%		\$23,750,000.00	\$0.00	\$23,750,000.00	5.91%	
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	2.88000%		\$40,850,000.00	\$0.00	\$40,850,000.00	10.17%	
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC 00432CBA8	3.37000%		\$40,850,000.00	\$0.00	\$40,850,000.00	10.17%	
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC 00432CBB6	2.88000%		\$40,850,000.00	\$0.00	\$40,850,000.00	10.17%	
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC 00432CBC4	2.88000%		\$40,800,000.00	\$0.00	\$40,800,000.00	10.16%	
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC 00432CBE0	2.88000%		\$19,700,000.00	\$0.00	\$19,700,000.00	4.90%	
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%		\$30,972,000.00	\$0.00	\$30,972,000.00	7.71%	
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	2.88000%		\$58,550,000.00	(\$9,550,000.00)	\$49,000,000.00	12.20%	
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	2.88000%		\$22,500,000.00	\$0.00	\$22,500,000.00	5.60%	
20	<b>Total Notes and Certificates</b>		<b>3.03369%</b>		<b>\$411,272,000.00</b>	<b>(\$9,550,000.00)</b>	<b>\$401,722,000.00</b>	<b>100.00%</b>	
<b>D. Fund Balances</b>									
					September 30, 2022	Change		October 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00		\$0.00	
2	Administration Fund				\$52,187.81	\$1,330.87		\$53,518.68	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00		\$2,862,081.00	
4	Collection Fund				\$7,590,706.41	(\$33,837.03)		\$7,556,869.38	
5	Debt Service Fund - Interest Account				\$632,031.40	\$317,072.43		\$949,103.83	
6	Debt Service Fund - Principal Account				\$9,579,407.01	(\$3,728,540.90)		\$5,850,866.11	
7	<b>Total Fund Accounts Balance</b>				<b>\$20,716,413.63</b>	<b>(\$3,443,974.63)</b>		<b>\$17,272,439.00</b>	

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2022  
Collection Period: 10/01/22 to 10/31/22

<b>II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals</b>				
		Totals	CONSOLIDATION	STAFFORD
		10/31/2022	10/31/2022	10/31/2022
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>			
1	Borrower Payments - Total	(\$6,411,933.91)	(\$6,151,351.38)	(\$260,582.53)
2	Claim Payments	(\$148,860.93)	(\$143,682.51)	(\$5,178.42)
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	\$0.00	\$0.00	\$0.00
5	New Acquisitions - Total	\$0.00	\$0.00	\$0.00
6	<b>Total Cash Principal Activity</b>	<b>(\$6,560,794.84)</b>	<b>(\$6,295,033.89)</b>	<b>(\$265,760.95)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>			
1	Capitalized Interest	\$94,906.50	\$96,911.92	(\$2,005.42)
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	(\$141.80)	(\$118.81)	(\$22.99)
4	Total Adjustments	(\$141.80)	(\$118.81)	(\$22.99)
5	<b>Total Non-Cash Principal Activity</b>	<b>\$94,764.70</b>	<b>\$96,793.11</b>	<b>(\$2,028.41)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>(\$6,466,030.14)</b>	<b>(\$6,198,240.78)</b>	<b>(\$267,789.36)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>			
1	Borrower Payments - Total	(\$728,236.13)	(\$712,116.72)	(\$16,119.41)
2	Claim Payments	(\$1,580.57)	(\$1,569.59)	(\$10.98)
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	(\$15.72)	(\$14.94)	(\$0.78)
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	<b>Total Cash Interest Activity</b>	<b>(\$729,832.42)</b>	<b>(\$713,701.25)</b>	<b>(\$16,131.17)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>			
1	Borrower Accruals	\$812,325.89	\$788,011.23	\$24,314.66
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$9,631.96	\$8,749.85	\$882.11
3	Special Allowance Payments - Accrued	\$867,158.69	\$848,068.40	\$19,090.29
4	Capitalized Interest	(\$94,906.50)	(\$96,911.92)	\$2,005.42
5a	Small Balance and Other Adjustments	(\$1,947.08)	(\$1,721.29)	(\$225.79)
5b	Adjustments - Write-offs	(\$0.05)	(\$0.04)	(\$0.01)
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	(\$1,947.13)	(\$1,721.33)	(\$225.80)
6	Fee Accruals	\$8,359.59	\$7,722.43	\$637.16
7	<b>Total Non-Cash Interest Activity</b>	<b>\$1,600,622.50</b>	<b>\$1,553,918.66</b>	<b>\$46,703.84</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$870,790.08</b>	<b>\$840,217.41</b>	<b>\$30,572.67</b>

# ACCESS GROUP, INC.

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

Report Date: November 25, 2022

Collection Period: 10/01/22 to 10/31/22

<b>III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity</b>			
<b>A.</b>	<b>Collection Fund</b>	<b>October 31, 2022</b>	
	1 Beginning Balance	\$7,363,291.21	
	2 Transfers to Other Funds	(\$7,363,291.21)	
	3 Amount received in the collection account related to the collection period	\$5,226,807.42	
	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	\$148,860.93	
	8 Guarantee Payments of Interest	\$1,580.57	
	9 Misc. Payments Received/Due	\$0.00	
	10 Sale Proceeds/Repurchases	\$0.00	
	11 Interest and Other Earnings	\$38,826.92	
	12 Counterparty Swap Payments	\$0.00	
	13 Transfers from Other Funds	\$0.00	
	<b>14 Ending Balance</b>	<b>\$5,416,075.84</b>	
<b>B.</b>	<b>Required Payments Under Waterfall</b>	<b>Payment</b>	<b>Distribute from Collection      Transfer/Used from Other Funds</b>
	1a Administrative Allowance	\$132,185.75	\$132,185.75      \$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$308,390.40	\$308,390.40      \$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$865,684.72	\$865,684.72      \$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	\$170,493.94	\$170,493.94      \$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	\$3,428,654.36	\$3,428,654.36      \$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
	<b>12 Total Payments</b>	<b>\$5,416,075.84</b>	<b>\$5,416,075.84      \$0.00</b>

# ACCESS GROUP, INC.

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### Monthly Servicing Report

Report Date: November 25, 2022

Collection Period: 10/01/22 to 10/31/22

IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions					
				Remaining Funds Balance	CAP I Account Used
<b>A.</b>	Total Available Funds (Collection Fund Account)		<b>\$5,416,075.84</b>	\$5,416,075.84	\$0.00
<b>B.</b>	<b>Administration Funds</b>		<b>\$440,576.15</b>	\$4,975,499.69	\$0.00
<b>C.</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$4,975,499.69	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$4,975,499.69	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$138,049.68		\$4,837,450.01	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$100,952.06		\$4,736,497.95	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$4,736,497.95	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$4,736,497.95	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$105,605.42		\$4,630,892.53	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$105,605.42		\$4,525,287.11	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$105,605.42		\$4,419,681.69	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$94,174.56		\$4,325,507.13	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,325,507.13	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$102,718.92		\$4,222,788.21	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$4,222,788.21	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$4,222,788.21	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$112,973.24		\$4,109,814.97	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,109,814.97	\$0.00
	<b>Total Interest Distribution on Senior Notes or Obligations:</b>		<b>\$865,684.72</b>		
<b>D.</b>	<b>Payment of Principal Distribution Amount on Maturing Senior Notes or Senior Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN] - 00432CAK7	\$0.00		\$4,109,814.97	\$0.00
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$4,109,814.97	\$0.00
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$4,109,814.97	\$0.00
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$4,109,814.97	\$0.00
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$4,109,814.97	\$0.00
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$4,109,814.97	\$0.00
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$4,109,814.97	\$0.00
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$4,109,814.97	\$0.00
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$4,109,814.97	\$0.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$4,109,814.97	\$0.00
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$4,109,814.97	\$0.00
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$4,109,814.97	\$0.00
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$4,109,814.97	\$0.00
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$4,109,814.97	\$0.00
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$4,109,814.97	\$0.00
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$4,109,814.97	\$0.00
	<b>Total Principal Distribution on Senior Notes or Obligations:</b>		<b>\$0.00</b>		
<b>E.</b>	<b>Payment of Interest Distribution Amount on Subordinate Notes or Obligations:</b>				
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC] - 00432CAP6	\$61,398.50		\$4,048,416.47	\$0.00
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$50,928.44		\$3,997,488.03	\$0.00
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$58,167.00		\$3,939,321.03	\$0.00
	<b>Total Interest Distribution on Subordinate Notes or Obligations:</b>		<b>\$170,493.94</b>		
<b>F.</b>	<b>Payment of Principal Distribution Amount of Subordinate Notes</b>		<b>\$0.00</b>	\$3,939,321.03	\$0.00
<b>G.</b>	<b>Allocation to Principal Account for scheduled Principal Payments</b>		<b>\$510,666.67</b>	\$3,428,654.36	\$0.00
<b>H.</b>	<b>Allocate to Principal Account, an Amount up to the Principal Distribution Amount</b>		<b>\$3,428,654.36</b>	\$0.00	\$0.00
<b>I.</b>	<b>Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>J.</b>	<b>Allocate to Principal Account, after prior allocations</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>K.</b>	<b>Interest Account Payments on Senior and Subordinate Carry-Over</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>L.</b>	<b>Interest Account Termination Payment Of Senior or Subordinate Notes</b>		<b>\$0.00</b>	\$0.00	\$0.00
<b>M.</b>	<b>Access Group, Inc</b>		<b>\$0.00</b>	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

Report Date: November 25, 2022

Collection Period: 10/01/22 to 10/31/22

V. Series 2002-1, 2003-1, and 2004-1 Net Loan Rate and Asset Percentages		
<b>A.</b>	<b>Net Loan Rate</b>	
	1 ARC outstanding aggregate principal	\$370,750,000.00
	2 Interest net of FRN allocation	\$1,637,901.14
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$132,185.75
	5 Minus amounts required..ED..guarantee agencies	\$299,377.97
	6 Minus defaulted during the month	\$12,112.64
	7 Minus auction note and trustee fees	\$10,175.76
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	3.84%
	<b>Net Loan Rate</b>	<b>3.84%</b>
<b>B.</b>	<b>Senior Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$354,126,837.81
	2 Fund Balances	\$17,313,075.53
	3 Senior Notes Interest	\$512,549.52
	4 Senior Notes Outstanding	\$335,772,000.00
	<b>Senior Asset Percentage</b>	<b>110.47%</b>
<b>C.</b>	<b>Subordinate Asset Percentage</b>	
	1 Student Loan Portfolio Balance	\$354,126,837.81
	2 Fund Balances	\$17,313,075.53
	3 All Notes Interest	\$599,644.51
	4 All Notes Outstanding	\$401,722,000.00
	<b>Subordinate Asset Percentage</b>	<b>92.31%</b>

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

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<b>VI. Series 2002-1, 2003-1, and 2004-1 Portfolio Characteristics</b>				
		<b>Number of Loans</b>	<b>Dollar Amount</b>	<b>% of Portfolio</b>
<b>A.</b>	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	754	\$3,546,819.36	1.03%
	2 UnSubsidized Stafford	744	\$5,415,703.49	1.57%
	3 Consolidation	21,232	\$337,066,786.99	97.41%
	<b>4 Total By Loan Type Distribution</b>	<b>22,730</b>	<b>\$346,029,309.84</b>	<b>100.00%</b>
<b>B.</b>	<b>Borrower Status Distribution:</b>			
	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	243	\$3,620,962.79	1.05%
	4 Forbearance	715	\$12,438,282.24	3.59%
	5 Repayment	21,726	\$328,902,866.78	95.05%
	6 Claims	44	\$1,050,023.98	0.30%
	<b>7 Total By Borrower Status Distribution</b>	<b>22,730</b>	<b>\$346,029,309.84</b>	<b>100.00%</b>
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	22,587	\$345,639,657.28	99.89%
	2 Undergraduate	143	\$389,652.56	0.11%
	<b>3 Total By School Type Distribution</b>	<b>22,730</b>	<b>\$346,029,309.84</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2022

Collection Period: 10/01/22 to 10/31/22

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 (%)
<b>A. INTERIM:</b>		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.19%	1	\$15,756.22	0.28%	121	\$2,003,545.81	0.59%
<b>B. Grace</b>									
Current	0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
<b>C. TOTAL INTERIM</b>	<b>1</b>	<b>\$6,901.00</b>	<b>0.19%</b>	<b>1</b>	<b>\$15,756.22</b>	<b>0.28%</b>	<b>121</b>	<b>\$2,003,545.81</b>	<b>0.59%</b>
<b>D. REPAYMENT:</b>									
<b>Active</b>									
Current	570	\$2,647,375.52	72.98%	569	\$4,127,835.01	73.98%	19,380	\$302,425,752.15	88.37%
1-29 Days Delinquent	50	\$275,792.73	7.60%	60	\$438,067.46	7.85%	626	\$13,218,191.91	3.86%
30-59 Days Delinquent	17	\$83,410.68	2.30%	11	\$65,186.97	1.17%	138	\$3,014,384.50	0.88%
60-89 Days Delinquent	1	\$10,619.78	0.29%	2	\$32,229.57	0.58%	75	\$2,003,647.36	0.59%
90-119 Days Delinquent	10	\$27,520.52	0.76%	10	\$43,263.28	0.78%	44	\$1,275,672.03	0.37%
≥ 120 Days Delinquent	17	\$93,204.64	2.57%	16	\$126,812.32	2.27%	130	\$3,761,349.31	1.10%
<b>E. Deferment:</b>									
Current	41	\$224,684.60	6.19%	33	\$341,337.51	6.12%	48	\$1,201,815.19	0.35%
<b>F. Forbearance:</b>									
Current	39	\$189,517.73	5.22%	35	\$289,868.49	5.20%	641	\$12,377,635.76	3.62%
<b>G. Claims</b>	8	\$68,695.64	1.89%	7	\$99,076.18	1.78%	29	\$929,931.27	0.27%
<b>H. TOTAL REPAYMENT</b>	<b>753</b>	<b>\$3,620,821.84</b>	<b>99.81%</b>	<b>743</b>	<b>\$5,563,676.79</b>	<b>99.72%</b>	<b>21,111</b>	<b>\$340,208,379.48</b>	<b>99.41%</b>
<b>I. TOTAL PORTFOLIO</b>	<b>754</b>	<b>\$3,627,722.84</b>	<b>100.00%</b>	<b>744</b>	<b>\$5,579,433.01</b>	<b>100.00%</b>	<b>21,232</b>	<b>\$342,211,925.29</b>	<b>100.00%</b>
<b>J. GRAND TOTAL</b>					<b>\$351,419,081.14</b>				

# ACCESS GROUP, INC.

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

### Monthly Servicing Report

Report Date: November 25, 2022

Collection Period: 10/01/22 to 10/31/22

<b>VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report</b>		
	<b>Collection Period Reporting Date</b>	<b>10/01/22 to 10/31/22 11/25/22</b>
<b>A.</b>	1 <b>ABS Notes Outstanding</b>	<b>\$401,722,000</b>
<b>B.</b>	1 Total Principal Balance	\$346,029,310
	2 Total Fund Accounts Balance	\$17,272,439
	3 Total Principal and Accrued Interest Balance	\$354,126,838
	4 Number of Loans	22,730
	5 Number of Borrowers	11,707
<b>C.</b>	1 Borrower Payments- Principal	\$6,411,934
	2 Borrower Payments- Interest	\$728,236
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$132,186
	3 Cash Release to Access Group, Inc.	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	149
<b>F.</b>	1 Senior Notes Outstanding	\$335,772,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$9,550,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	3.84%
	6 Senior Asset Percentage	110.47%
	7 Subordinate Asset Percentage	92.31%



# ACCESS GROUP, INC.

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

### Trend Analysis Report

October 31, 2022

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

Collection Period		December-21	January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22
Reporting Date		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	11/25/2022
<b>A.</b>	<b>1 Asset Backed Securities</b>	\$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	\$401,722,000
<b>B.</b>	1 Total Principal Balance	\$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	\$346,029,310
	2 Total Fund Accounts Balance	\$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	\$17,272,439
	3 Total Principal and Accrued Interest Balance	\$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	\$354,126,838
	4 Number of Loans	26,558	26,027	25,551	25,113	24,794	24,453	24,091	23,763	23,370	23,069	22,730
	5 Number of Borrowers	13,581	13,313	13,079	12,858	12,701	12,537	12,365	12,223	12,029	11,870	11,707
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$6,411,934
	2 Borrower Payments- Interest	\$870,200	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236
<b>D.</b>	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$162,666	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>E.</b>	1 Weighted Average Coupon (WAC)	2.73%	2.73%	2.73%	2.74%	2.74%	2.74%	2.74%	2.76%	2.76%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	157	156	155	154	154	153	152	151	151	150	149
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$335,772,000
	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	\$4,585,000	\$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	\$9,550,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.13%	1.16%	0.89%	1.23%	1.31%	1.67%	2.01%	2.61%	2.88%	3.37%	3.84%
	6 Senior Asset Percentage	107.83%	108.27%	108.31%	108.52%	108.76%	109.02%	109.23%	109.48%	109.80%	110.09%	110.47%
	7 Subordinate Asset Percentage	93.44%	93.12%	93.07%	92.92%	92.78%	92.65%	92.60%	92.57%	92.48%	92.42%	92.31%