

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						September 30, 2022	Change	October 31, 2022		
1	Principal Balance					\$41,681,424.65	(\$1,184,184.38)	\$40,497,240.27		
2	Accrued Interest					\$186,087.63	\$31,113.47	\$217,201.10		
3	Total Principal And Accrued Interest Balance					\$41,867,512.28	(\$1,153,070.91)	\$40,714,441.37		
4	Fund Accounts Balance					\$3,835,719.32	(\$474,651.34)	\$3,361,067.98		
5	Total Student Loans And Fund Balance					\$45,703,231.60	(\$1,627,722.25)	\$44,075,509.35		
B. Student Loan Portfolio and Fund Balance										
						September 30, 2022	Change	October 31, 2022		
1	Weighted Average Coupon (WAC)					4.67%	1.49%	6.15%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	50	0	50		
3	Number of Loans					9,214	(104)	9,110		
4	Number of Borrowers					8,013	(86)	7,927		
C. Notes and Certificates										
						10/31/2022	Balance	Balance	Balance	
							September 30, 2022	Change	October 31, 2022	
						Interest Rate			% of	
									O/S Securities	
1	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-1	FRN	00432CBF7		0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-2	FRN	00432CBG5		0.00000%	\$0.00	\$0.00	\$0.00	0.0%
3	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-3	ARC	00432CBH3		0.00000%	\$0.00	\$0.00	\$0.00	0.0%
4	Student Loan Asset Backed Series 2004-A Notes Senior Class	A-4	ARC	00432CBJ9		4.22000%	\$41,500,000.00	(\$1,700,000.00)	\$39,800,000.00	94.2%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6		4.22000%	\$2,450,000.00	\$0.00	\$2,450,000.00	5.8%
6	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-2	ARC	00432CBL4		0.00000%	\$0.00	\$0.00	\$0.00	0.0%
7	Total Notes and Certificates					4.22000%	\$43,950,000.00	(\$1,700,000.00)	\$42,250,000.00	100.0%
D. Fund Accounts Balance										
							September 30, 2022	Change	October 31, 2022	
1	Capitalized Interest Account						\$400,000.00	\$0.00	\$400,000.00	
2	Pre-Funding Account						\$0.00	\$0.00	\$0.00	
3	Admin Account						\$21,623.67	(\$46.27)	\$21,577.40	
4	Collection Account						\$1,566,059.62	(\$95,199.77)	\$1,470,859.85	
5	Class A-1 Interest Account						\$0.00	\$0.00	\$0.00	
6	Class A-1 Principal Account						\$0.00	\$0.00	\$0.00	
7	Class A-2 Interest Account						\$0.00	\$0.00	\$0.00	
8	Class A-2 Principal Account						\$0.00	\$0.00	\$0.00	
9	Class A-3 Interest Account						\$0.00	\$0.00	\$0.00	
10	Class A-3 Principal Account						\$0.00	\$0.00	\$0.00	
11	Class A-4 Interest Account						\$132,434.80	(\$3,594.24)	\$128,840.56	
12	Class A-4 Principal Account						\$22,896.80	\$1,258,962.23	\$1,281,859.03	
13	Class B-1 Interest Account						\$7,818.44	\$112.70	\$7,931.14	
14	Class B-1 Principal Account						\$1,684,885.99	(\$1,634,885.99)	\$50,000.00	
15	Class B-2 Interest Account						\$0.00	\$0.00	\$0.00	
16	Class B-2 Principal Account						\$0.00	\$0.00	\$0.00	
17	Total Fund Accounts Balance						\$3,835,719.32	(\$474,651.34)	\$3,361,067.98	

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II. Series 2004-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	October 31, 2022
	1 Borrower Payments - Total	(\$1,150,218.41)
	2 Claim Payments	\$0.00
	3 Refunds	\$0.00
	4 Reversals	\$0.00
	5a New Acquisitions - Principal	\$0.00
	5b Cancellations - Principal	\$0.00
	5c New Acquisitions - Sale Transfers	\$0.00
	5d New Acquisitions - Repurchases	\$0.00
	5 New Acquisitions - Total	\$0.00
	6 Total Cash Principal Activity	(\$1,150,218.41)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$200.02
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$278.16)
	4b Adjustments - Write-offs	(\$33,887.83)
	4 Total Adjustments	(\$34,165.99)
	5 Total Non-Cash Principal Activity	(\$33,965.97)
C.	Total Student Loan Principal Activity	(\$1,184,184.38)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$193,949.80)
	2 Claim Payments	\$0.00
	3a New Acquisitions - Sale Transfers	\$0.00
	3b New Acquisitions - Repurchases	\$0.00
	3 New Acquisitions	\$0.00
	4 Other Adjustments	\$0.00
	5 Total Cash Interest Activity	(\$193,949.80)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$223,725.22
	2 Capitalized Interest	(\$200.02)
	3a Small Balance and Other Adjustments	\$237.60
	3b Adjustments - Write-offs	(\$561.53)
	3 Total Adjustments	(\$323.93)
	4 Fee Accruals	\$1,862.00
	5 Total Non-Cash Interest Activity	\$225,063.27
F.	Total Student Loan Interest Activity	\$31,113.47

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		October 31, 2022		
Beginning Balance		\$1,499,892.30		
Transfers to Other Funds		(\$1,499,892.30)		
1a Amount received in the collection account related to the collection period		\$966,122.52		
1b Earnings		\$6,898.32		
1c Recoveries		\$53,626.00		
1d Misc. Payments Received/Due		\$0.00		
2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement		\$0.00		
3 Amount in the capitalized interest account after application of funds in the collection account		\$0.00		
4 Amount received in the collection account after last date of related collection period		\$0.00		
Ending Balance		\$1,026,646.84		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a Administrative Allowance		\$34,734.52	\$34,734.52	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,114.75	\$1,114.75	\$0.00
2a Payment of Interest Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
2b Payment of Interest Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$0.00	\$0.00	\$0.00
2d Payment of Interest Distribution Amount on Senior Notes; Class A-4		\$124,794.06	\$124,794.06	\$0.00
3a Payment of Principal Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Principal Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
3c Payment of Principal Distribution Amount on Senior Notes; Class A-3		\$0.00	\$0.00	\$0.00
3d Payment of Principal Distribution Amount on Senior Notes; Class A-4		\$0.00	\$0.00	\$0.00
4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1		\$7,769.28	\$7,769.28	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2		\$0.00	\$0.00	\$0.00
5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)		\$0.00	\$0.00	\$0.00
5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)		\$0.00	\$0.00	\$0.00
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$0.00	\$0.00
7 Payment to the Capitalized Interest account to increase balance thereof set forth		\$0.00	\$0.00	\$0.00
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes		\$0.00	\$0.00	\$0.00
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes		\$0.00	\$0.00	\$0.00
10 Payment of principal with respect to the notes (Allocation of Principal Payments)		\$768,026.05	\$768,026.05	\$0.00
11 Only on or after the first Capitalized interest release date, any remainder to Access Group		\$90,208.18	\$90,208.18	\$0.00
Total Payments		\$1,026,646.84	\$1,026,646.84	\$0.00

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IV. Series 2004-A Notes Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Used
A.		Total Available Funds (Collection Fund Account)	\$1,026,646.84	\$1,026,646.84	\$0.00
B.	First	Administration Allowance	\$35,849.27	\$990,797.57	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$990,797.57	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$990,797.57	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$990,797.57	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$124,794.06	\$866,003.51	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$124,794.06		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
		(a) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-1 [FRN]	\$0.00	\$866,003.51	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$866,003.51	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$866,003.51	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$866,003.51	\$0.00
		Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1 [ARC]:	\$7,769.28	\$858,234.23	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$858,234.23	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$858,234.23	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$858,234.23	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$858,234.23	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$858,234.23	\$0.00
I.	Eighth	Payment of any carry-over amounts due with respect to the class A-3 and class A-4 notes	\$0.00	\$858,234.23	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$858,234.23	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$768,026.05	\$90,208.18	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$90,208.18	\$0.00	\$0.00

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V. Series 2004-A Net Loan Rate and Asset Percentages			
A. Net Loan Rate			
1 FRN Notes outstanding Balance		\$0.00	
2 ARC Notes outstanding Balance		\$42,250,000.00	
3 Amount of Accrued Interest		\$208,068.33	
4 Plus investment earnings and late fees		\$10,540.57	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$15,186.47	
7 Minus Notes fees expected during current Interest Period		\$1,114.75	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.75%	
Net Loan Rate		5.75%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$40,714,441.37		\$40,714,441.37
2 Fund Balances	\$3,361,067.98		\$1,056,917.40
3 Senior Notes Interest and Fees Accrued	\$65,153.32		\$65,153.32
4 Senior Notes Outstanding	\$39,800,000.00		\$37,900,000.00
Senior Asset Percentage	110.58%		110.04%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$40,714,441.37		\$40,714,441.37
2 Fund Balances	\$3,361,067.98		\$1,056,917.40
3 All Notes Interest and Fees Accrued	\$71,358.76		\$71,358.76
4 All Notes Outstanding	\$42,250,000.00		\$40,200,000.00
Subordinate Asset Percentage	104.15%		103.73%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	9,110	\$40,497,240.27	100.00%
	2 Total By Loan Type Distribution (a)	9,110	\$40,497,240.27	100.00%
B.	Borrower Status Distribution:			
	1 In-School	4	\$45,766.00	0.11%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	23	\$177,400.61	0.44%
	5 Repayment	9,080	\$40,229,712.76	99.34%
	6 Interim Charge-Offs	3	\$44,360.90	0.11%
	7 Total By Borrower Status Distribution	9,110	\$40,497,240.27	100.00%
C.	School Type Distribution:			
	1 Graduate	9,057	\$40,211,461.27	99.29%
	2 Undergraduate	53	\$285,779.00	0.71%
	3 Total By Loan Type Distribution	9,110	\$40,497,240.27	100.00%

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VII. Series 2004-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
A. INTERIM:		Includes Accrued Int.		
A. In-School				
Current	4	\$88,220.77	0.22%	
B. Grace				
Current	0	\$0.00	0.00%	
C. TOTAL INTERIM	4	\$88,220.77	0.22%	
D. REPAYMENT:				
Active				
Current	8,301	\$36,084,833.42	88.63%	
1-29 Days Delinquent	565	\$2,846,595.68	6.99%	
30-59 Days Delinquent	122	\$780,705.64	1.92%	
60-89 Days Delinquent	30	\$238,533.00	0.59%	
90-119 Days Delinquent	22	\$119,377.21	0.29%	
120-149 Days Delinquent	22	\$140,559.68	0.35%	
150-179 Days Delinquent	18	\$158,809.76	0.39%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	23	\$212,112.52	0.52%	
G. Interim Charge-Offs	3	\$44,693.69	0.11%	
H. TOTAL REPAYMENT	9,106	\$40,626,220.60	99.78%	
I. TOTAL PORTFOLIO	9,110	\$40,714,441.37	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$42,250,000
B.	1 Total Private Principal Outstanding Balance	\$40,497,240
	2 Total Fund Accounts Balance	\$3,361,068
	3 Total Principal and Accrued Interest Balance	\$40,714,441
	4 Number of Loans	9,110
	5 Number of Borrowers	7,927
C.	1 Borrower Payments- Principal	\$1,150,218
	2 Borrower Payments- Interest	\$193,950
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$34,735
	3 Cash Release to Access Group Inc	\$90,208
E.	1 Weighted Average Coupon (WAC)	6.15%
	2 Weighted Average Remaining Maturity (WARM)	50
F.	1 Senior Notes Outstanding	\$39,800,000
	2 Subordinate Note Outstanding	\$2,450,000
	3 Senior Principal Distribution Amount	\$1,700,000
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.75%
	6 Senior Asset Percentage	110.58%
	7 Subordinate Asset Percentage	104.15%

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Portfolio Trend Analysis Report

October 31, 2022

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		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
A.	1 Asset Backed Securities	\$56,650,000	\$55,200,000	\$53,400,000	\$50,750,000	\$48,800,000	\$48,800,000	\$47,800,000	\$46,550,000	\$44,950,000	\$43,950,000	\$42,250,000
B.	1 Total Private Principal Balance	\$54,203,808	\$52,639,070	\$51,141,049	\$49,552,105	\$48,177,535	\$46,875,644	\$45,595,285	\$44,318,496	\$42,943,686	\$41,681,425	\$40,497,240
	2 Total Fund Accounts Balance	\$4,010,153	\$4,098,685	\$3,831,914	\$2,706,933	\$2,189,108	\$3,478,947	\$3,622,602	\$3,663,088	\$3,462,147	\$3,835,719	\$3,361,068
	3 Total Principal and Accrued Interest Balance	\$54,373,885	\$52,823,250	\$51,310,270	\$49,722,629	\$48,353,266	\$47,052,007	\$45,773,155	\$44,520,127	\$43,140,529	\$41,867,512	\$40,714,441
	4 Number of Loans	10,294	10,159	10,046	9,889	9,764	9,661	9,547	9,453	9,316	9,214	9,110
	5 Number of Borrowers	8,924	8,804	8,706	8,574	8,467	8,379	8,287	8,208	8,101	8,013	7,927
C.	1 Borrower Payments- Principal	\$1,396,617	\$1,513,010	\$1,443,563	\$1,520,524	\$1,351,998	\$1,297,865	\$1,220,173	\$1,244,597	\$1,283,032	\$1,233,095	\$1,150,218
	2 Borrower Payments- Interest	\$160,809	\$164,751	\$152,325	\$145,953	\$150,372	\$152,845	\$152,297	\$163,703	\$187,407	\$180,591	\$193,950
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$20,857	\$20,326	\$19,740	\$19,178	\$18,582	\$18,067	\$17,578	\$17,098	\$16,619	\$16,104	\$34,735
	3 Cash Release to Access Group	\$124,079	\$55,915	\$82,697	\$46,650	\$82,327	\$192,635	\$51,351	\$0	\$6,507	\$21,790	\$90,208
E.	1 Weighted Average Coupon (WAC)	3.19%	3.24%	3.24%	3.22%	3.54%	3.56%	3.55%	4.66%	4.67%	4.67%	6.15%
	2 Weighted Average Remaining Maturity (WARM)	58	58	58	55	56	56	53	53	53	50	50
F.	1 Senior Notes Outstanding	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$42,500,000	\$41,500,000	\$39,800,000
	2 Subordinate Note Outstanding	\$14,150,000	\$12,700,000	\$10,900,000	\$8,250,000	\$6,300,000	\$6,300,000	\$5,300,000	\$4,050,000	\$2,450,000	\$2,450,000	\$2,450,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,700,000
	4 Subordinate Principal Distribution Amount	\$1,050,000	\$1,450,000	\$1,800,000	\$2,650,000	\$1,950,000	\$0	\$1,000,000	\$1,250,000	\$1,600,000	\$0	\$0
	5 Net Loan Rate	2.64%	2.68%	2.68%	2.74%	3.09%	3.04%	2.90%	4.16%	4.22%	4.22%	5.75%
	6 Senior Asset Percentage	137.29%	133.84%	129.65%	123.24%	118.78%	118.89%	116.20%	113.28%	109.58%	110.00%	110.58%
	7 Subordinate Asset Percentage	103.00%	103.00%	103.14%	103.20%	103.44%	103.53%	103.31%	103.41%	103.60%	103.86%	104.15%