

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 27, 2022

Collection Period: 11/01/22 to 11/30/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					October 31, 2022	Change	November 30, 2022	
1	Principal Balance				\$346,029,309.84	(\$12,404,685.00)	\$333,624,624.84	
2	Accrued Interest				\$5,389,771.30	(\$152,329.98)	\$5,237,441.32	
3	Accrued ISP				\$39,200.69	(\$20,402.37)	\$18,798.32	
4	Accrued SAP				\$2,668,555.98	(\$802,847.72)	\$1,865,708.26	
5	Total Principal And Accrued Interest Balance				\$354,126,837.81	(\$13,380,265.07)	\$340,746,572.74	
6	Fund Accounts Balance				\$17,272,439.00	\$8,570,335.58	\$25,842,774.58	
7	Total Student Loans And Fund Balance				\$371,399,276.81	(\$4,809,929.49)	\$366,589,347.32	
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]		149	(1)	148	
3	Number of Loans				22,730	(701)	22,029	
4	Number of Borrowers				11,707	(355)	11,352	
C. Notes and Certificates								
				11/30/2022	Balance		Balance	% of
			CUSIP	Int. Rate	October 31, 2022	Change	November 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	3.37000%	\$53,400,000.00	\$0.00	\$53,400,000.00	13.47%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	3.37000%	\$39,050,000.00	\$0.00	\$39,050,000.00	9.85%
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	5.99%
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	3.37000%	\$40,850,000.00	\$0.00	\$40,850,000.00	10.30%
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	10.30%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	3.37000%	\$40,850,000.00	\$0.00	\$40,850,000.00	10.30%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	3.37000%	\$40,800,000.00	\$0.00	\$40,800,000.00	10.29%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	3.37000%	\$19,700,000.00	\$0.00	\$19,700,000.00	4.97%
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	7.81%
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	3.37000%	\$49,000,000.00	(\$5,300,000.00)	\$43,700,000.00	11.02%
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	3.37000%	\$22,500,000.00	\$0.00	\$22,500,000.00	5.68%
20	Total Notes and Certificates			3.40761%	\$401,722,000.00	(\$5,300,000.00)	\$396,422,000.00	100.00%
D. Fund Balances								
					October 31, 2022	Change	November 30, 2022	
1	Acquisition Fund				\$0.00	\$0.00	\$0.00	
2	Administration Fund				\$53,518.68	(\$229.82)	\$53,288.86	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund				\$7,556,869.38	\$9,748,077.65	\$17,304,947.03	
5	Debt Service Fund - Interest Account				\$949,103.83	\$183,166.72	\$1,132,270.55	
6	Debt Service Fund - Principal Account				\$5,850,866.11	(\$1,360,678.97)	\$4,490,187.14	
7	Total Fund Accounts Balance				\$17,272,439.00	\$8,570,335.58	\$25,842,774.58	

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II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		11/30/2022	11/30/2022	11/30/2022
1	Borrower Payments - Total	(\$12,478,555.90)	(\$12,180,902.13)	(\$297,653.77)
2	Claim Payments	(\$37,968.80)	(\$10,207.31)	(\$27,761.49)
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	\$236.04	\$0.00	\$236.04
5	New Acquisitions - Total	\$236.04	\$0.00	\$236.04
6	Total Cash Principal Activity	(\$12,516,288.66)	(\$12,191,109.44)	(\$325,179.22)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$113,525.44	\$107,497.31	\$6,028.13
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	(\$153.65)	(\$153.97)	\$0.32
4b	Adjustments - Write-offs	(\$1,768.13)	(\$1,177.24)	(\$590.89)
4	Total Adjustments	(\$1,921.78)	(\$1,331.21)	(\$590.57)
5	Total Non-Cash Principal Activity	\$111,603.66	\$106,166.10	\$5,437.56
C.	Total Student Loan Principal Activity	(\$12,404,685.00)	(\$12,084,943.34)	(\$319,741.66)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$806,279.64)	(\$788,347.16)	(\$17,932.48)
2	Claim Payments	(\$636.07)	(\$339.23)	(\$296.84)
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	(\$11.47)	(\$9.31)	(\$2.16)
6	Subsidized Gov't Interest Payments (ISP)	(\$30,227.48)	(\$27,423.95)	(\$2,803.53)
7	Special Allowance Payments (SAP)	(\$1,770,073.64)	(\$1,734,845.43)	(\$35,228.21)
8	Total Cash Interest Activity	(\$2,607,228.30)	(\$2,550,965.08)	(\$56,263.22)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$764,386.38	\$742,056.08	\$22,330.30
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$9,166.36	\$8,332.62	\$833.74
3	Special Allowance Payments - Accrued	\$998,549.57	\$976,047.93	\$22,501.64
4	Capitalized Interest	(\$113,525.44)	(\$107,497.31)	(\$6,028.13)
5a	Small Balance and Other Adjustments	(\$2,957.40)	(\$2,866.23)	(\$91.17)
5b	Adjustments - Write-offs	(\$0.63)	(\$0.62)	(\$0.01)
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$658.75	\$608.96	\$49.79
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$31,323.65)	(\$30,705.91)	(\$617.74)
5	Total Adjustments	(\$33,622.93)	(\$32,963.80)	(\$659.13)
6	Fee Accruals	\$6,694.29	\$6,293.73	\$400.56
7	Total Non-Cash Interest Activity	\$1,631,648.23	\$1,592,269.25	\$39,378.98
F.	Total Student Loan Interest Activity	(\$975,580.07)	(\$958,695.83)	(\$16,884.24)

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		November 30, 2022		
	1 Beginning Balance	\$5,416,075.84		
	2 Transfers to Other Funds	(\$5,416,075.84)		
	3 Amount received in the collection account related to the collection period	\$14,875,082.18		
	4 Payments Due	\$0.00		
	5 Federal Interest Subsidy Payments (net adjustments)	\$30,227.48		
	6 Federal Special Allowance Payments	\$1,770,073.64		
	7 Guarantee Payments of Principal	\$37,968.80		
	8 Guarantee Payments of Interest	\$636.07		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	(\$236.04)		
	11 Interest and Other Earnings	\$40,636.53		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$16,754,388.66			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$129,760.99	\$129,760.99	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$297,730.64	\$297,730.64	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$995,266.99	\$995,266.99	\$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	\$202,552.08	\$202,552.08	\$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	\$510,666.66	\$510,666.66	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$12,402,999.26	\$12,402,999.26	\$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	\$2,215,412.04	\$2,215,412.04	\$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	\$16,754,388.66	\$16,754,388.66	\$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)		\$16,754,388.66	\$16,754,388.66	\$0.00
B.	Administration Funds		\$427,491.63	\$16,326,897.03	\$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		\$16,326,897.03	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$16,326,897.03	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$157,295.04		\$16,169,601.99	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$115,025.68		\$16,054,576.31	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$16,054,576.31	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$16,054,576.31	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$120,327.76		\$15,934,248.55	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$120,327.76		\$15,813,920.79	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$137,517.44		\$15,676,403.35	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$120,180.48		\$15,556,222.87	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$15,556,222.87	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$106,032.43		\$15,450,190.44	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$15,450,190.44	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$15,450,190.44	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$118,560.40		\$15,331,630.04	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$15,331,630.04	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$995,266.99		
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		\$15,331,630.04	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$15,331,630.04	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$15,331,630.04	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$15,331,630.04	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$15,331,630.04	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$15,331,630.04	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$15,331,630.04	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$15,331,630.04	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$15,331,630.04	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$15,331,630.04	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$15,331,630.04	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$15,331,630.04	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$15,331,630.04	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$15,331,630.04	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$15,331,630.04	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$15,331,630.04	\$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	\$69,958.00		\$15,261,672.04	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$66,318.08		\$15,195,353.96	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$66,276.00		\$15,129,077.96	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$202,552.08		
F.	Payment of Principal Distribution Amount of Subordinate Notes		\$0.00	\$15,129,077.96	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments		\$510,666.66	\$14,618,411.30	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount		\$12,402,999.26	\$2,215,412.04	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)		\$0.00	\$2,215,412.04	\$0.00
J.	Allocate to Principal Account, after prior allocations		\$2,215,412.04	\$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	\$365,450,000.00
	2 Interest net of FRN allocation	\$1,732,391.04
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$129,760.99
	5 Minus amounts required..ED..guarantee agencies	\$288,676.73
	6 Minus defaulted during the month	\$1,004.06
	7 Minus auction note and trustee fees	\$9,692.95
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.28%
	Net Loan Rate	4.28%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$340,746,572.74
	2 Fund Balances	\$25,900,349.70
	3 Senior Notes Interest	\$710,157.76
	4 Senior Notes Outstanding	\$330,472,000.00
	Senior Asset Percentage	110.73%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$340,746,572.74
	2 Fund Balances	\$25,900,349.70
	3 All Notes Interest	\$821,900.23
	4 All Notes Outstanding	\$396,422,000.00
	Subordinate Asset Percentage	92.28%

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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	730	\$3,414,005.42	1.02%
	2 UnSubsidized Stafford	722	\$5,228,775.77	1.57%
	3 Consolidation	20,577	\$324,981,843.65	97.41%
	4 Total By Loan Type Distribution	22,029	\$333,624,624.84	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$17,174.05	0.01%
	In-School Consolidations	0	\$0.00	0.00%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	238	\$3,860,292.77	1.16%
	4 Forbearance	468	\$7,804,633.31	2.34%
	5 Repayment	21,277	\$320,882,047.32	96.18%
	6 Claims	44	\$1,060,477.39	0.32%
7 Total By Borrower Status Distribution	22,029	\$333,624,624.84	100.00%	
C.	School Type Distribution:			
	1 Graduate	21,891	\$333,243,742.14	99.89%
	2 Undergraduate	138	\$380,882.70	0.11%
	3 Total By School Type Distribution	22,029	\$333,624,624.84	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 (%)
		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
A. INTERIM:									
In-School									
Current	1	\$6,901.00	0.20%	1	\$15,780.19	0.29%	116	\$1,992,186.24	0.60%
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	0.20%	1	\$15,780.19	0.29%	116	\$1,992,186.24	0.60%
D. REPAYMENT:									
Active									
Current	559	\$2,570,179.23	73.57%	561	\$4,055,823.70	75.21%	18,971	\$293,867,110.03	89.06%
1-29 Days Delinquent	37	\$219,764.75	6.29%	37	\$297,798.26	5.52%	641	\$13,741,088.33	4.16%
30-59 Days Delinquent	28	\$163,957.89	4.69%	30	\$226,442.54	4.20%	132	\$3,229,713.60	0.98%
60-89 Days Delinquent	6	\$43,358.94	1.24%	4	\$28,701.22	0.53%	65	\$1,605,454.74	0.49%
90-119 Days Delinquent	0	\$0.00	0.00%	0	\$0.00	0.00%	41	\$1,095,887.99	0.33%
≥ 120 Days Delinquent	14	\$61,433.31	1.76%	13	\$84,470.34	1.57%	138	\$4,295,974.71	1.30%
E. Deferment:									
Current	40	\$218,889.53	6.27%	34	\$346,760.50	6.43%	48	\$1,463,135.28	0.44%
F. Forbearance:									
Current	38	\$148,018.72	4.24%	35	\$251,299.76	4.66%	395	\$7,720,682.85	2.34%
G. Claims	7	\$60,845.86	1.74%	7	\$85,370.34	1.58%	30	\$965,036.31	0.29%
H. TOTAL REPAYMENT	729	\$3,486,448.23	99.80%	721	\$5,376,666.66	99.71%	20,461	\$327,984,083.84	99.40%
I. TOTAL PORTFOLIO	730	\$3,493,349.23	100.00%	722	\$5,392,446.85	100.00%	20,577	\$329,976,270.08	100.00%
J. GRAND TOTAL					\$338,862,066.16				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: December 27, 2022

Collection Period: 11/01/22 to 11/30/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	11/01/22 to 11/30/22 12/27/22
A.	1 ABS Notes Outstanding	\$396,422,000
B.	1 Total Principal Balance	\$333,624,625
	2 Total Fund Accounts Balance	\$25,842,775
	3 Total Principal and Accrued Interest Balance	\$340,746,573
	4 Number of Loans	22,029
	5 Number of Borrowers	11,352
C.	1 Borrower Payments- Principal	\$12,478,556
	2 Borrower Payments- Interest	\$806,280
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$129,761
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.77%
	2 Weighted Average Remaining Maturity (WARM)	148
F.	1 Senior Notes Outstanding	\$330,472,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$5,300,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.28%
	6 Senior Asset Percentage	110.73%
	7 Subordinate Asset Percentage	92.28%

ACCESS GROUP, INC.

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

Trend Analysis Report

November 30, 2022

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		January-22	February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22
Reporting Date		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	12/27/2022
A.	1 Asset Backed Securities	\$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	\$396,422,000
B.	1 Total Principal Balance	\$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	\$333,624,625
	2 Total Fund Accounts Balance	\$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	\$25,842,775
	3 Total Principal and Accrued Interest Balance	\$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	\$340,746,573
	4 Number of Loans	26,027	25,551	25,113	24,794	24,453	24,091	23,763	23,370	23,069	22,730	22,029
	5 Number of Borrowers	13,313	13,079	12,858	12,701	12,537	12,365	12,223	12,029	11,870	11,707	11,352
C.	1 Borrower Payments- Principal	\$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	\$12,478,556
	2 Borrower Payments- Interest	\$896,431	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$159,225	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761
	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%	2.74%	2.74%	2.74%	2.74%	2.76%	2.76%	2.77%	2.77%	2.77%
	2 Weighted Average Remaining Maturity (WARM)	156	155	154	154	153	152	151	151	150	149	148
F.	1 Senior Notes Outstanding	\$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	\$330,472,000
	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	\$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	\$5,300,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.16%	0.89%	1.23%	1.31%	1.67%	2.01%	2.61%	2.88%	3.37%	3.84%	4.28%
	6 Senior Asset Percentage	108.27%	108.31%	108.52%	108.76%	109.02%	109.23%	109.48%	109.80%	110.09%	110.47%	110.73%
	7 Subordinate Asset Percentage	93.12%	93.07%	92.92%	92.78%	92.65%	92.60%	92.57%	92.48%	92.42%	92.31%	92.28%