

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 25, 2023

Collection Period: 12/01/22 to 12/31/22

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					November 30, 2022	Change	December 31, 2022	
1	Principal Balance				\$333,624,624.84	(\$8,646,122.47)	\$324,978,502.37	
2	Accrued Interest				\$5,237,441.32	(\$96,395.81)	\$5,141,045.51	
3	Accrued ISP				\$18,798.32	\$8,545.17	\$27,343.49	
4	Accrued SAP				\$1,865,708.26	\$1,088,493.93	\$2,954,202.19	
5	Total Principal And Accrued Interest Balance				\$340,746,572.74	(\$7,645,479.18)	\$333,101,093.56	
6	Fund Accounts Balance				\$25,842,774.58	\$2,904,513.38	\$28,747,287.96	
7	Total Student Loans And Fund Balance				\$366,589,347.32	(\$4,740,965.80)	\$361,848,381.52	
B.								
1	Weighted Average Coupon (WAC)		[not including SAP]		2.77%	-0.01%	2.76%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		148	0	148	
3	Number of Loans				22,029	(496)	21,533	
4	Number of Borrowers				11,352	(251)	11,101	
C. Notes and Certificates								
					12/31/2022	Balance	Balance	% of
			CUSIP	Int. Rate	November 30, 2022	Change	December 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	3.84000%	\$53,400,000.00	\$0.00	\$53,400,000.00	13.64%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	3.84000%	\$39,050,000.00	\$0.00	\$39,050,000.00	9.98%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	3.84000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.07%
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	3.84000%	\$40,850,000.00	\$0.00	\$40,850,000.00	10.44%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	3.84000%	\$40,850,000.00	\$0.00	\$40,850,000.00	10.44%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5	ARC 00432CBB6	3.84000%	\$40,850,000.00	\$0.00	\$40,850,000.00	10.44%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	3.84000%	\$40,800,000.00	\$0.00	\$40,800,000.00	10.42%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B	ARC 00432CBE0	3.84000%	\$19,700,000.00	\$0.00	\$19,700,000.00	5.03%
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	4.93386%	\$30,972,000.00	(\$1,532,000.00)	\$29,440,000.00	7.52%
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	3.84000%	\$43,700,000.00	(\$3,450,000.00)	\$40,250,000.00	10.28%
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	3.84000%	\$22,500,000.00	\$0.00	\$22,500,000.00	5.75%
20	Total Notes and Certificates			3.92227%	\$396,422,000.00	(\$4,982,000.00)	\$391,440,000.00	100.00%
D. Fund Balances								
					November 30, 2022	Change	December 31, 2022	
1	Acquisition Fund				\$0.00	\$0.00	\$0.00	
2	Administration Fund				\$53,288.86	\$24.72	\$53,313.58	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund				\$17,304,947.03	(\$7,202,105.38)	\$10,102,841.65	
5	Debt Service Fund - Interest Account				\$1,132,270.55	(\$40,483.92)	\$1,091,786.63	
6	Debt Service Fund - Principal Account				\$4,490,187.14	\$10,147,077.96	\$14,637,265.10	
7	Total Fund Accounts Balance				\$25,842,774.58	\$2,904,513.38	\$28,747,287.96	

ACCESS GROUP, INC.

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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
		12/31/2022	12/31/2022	12/31/2022
1	Borrower Payments - Total	(\$8,253,629.03)	(\$8,108,819.93)	(\$144,809.10)
2	Claim Payments	(\$476,882.54)	(\$344,474.03)	(\$132,408.51)
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	(\$29.66)	(\$29.66)	\$0.00
5	New Acquisitions - Total	(\$29.66)	(\$29.66)	\$0.00
6	Total Cash Principal Activity	(\$8,730,541.23)	(\$8,453,323.62)	(\$277,217.61)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$93,710.13	\$71,221.52	\$22,488.61
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	\$11.41	\$21.96	(\$10.55)
4b	Adjustments - Write-offs	(\$9,302.78)	(\$6,549.32)	(\$2,753.46)
4	Total Adjustments	(\$9,291.37)	(\$6,527.36)	(\$2,764.01)
5	Total Non-Cash Principal Activity	\$84,418.76	\$64,694.16	\$19,724.60
C.	Total Student Loan Principal Activity	(\$8,646,122.47)	(\$8,388,629.46)	(\$257,493.01)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$738,762.29)	(\$718,060.01)	(\$20,702.28)
2	Claim Payments	(\$25,388.44)	(\$22,991.58)	(\$2,396.86)
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	(\$45.86)	(\$33.90)	(\$11.96)
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	(\$764,196.59)	(\$741,085.49)	(\$23,111.10)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$755,443.16	\$734,673.22	\$20,769.94
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,545.17	\$7,621.11	\$924.06
3	Special Allowance Payments - Accrued	\$1,088,493.93	\$1,063,643.87	\$24,850.06
4	Capitalized Interest	(\$93,710.13)	(\$71,221.52)	(\$22,488.61)
5a	Small Balance and Other Adjustments	(\$1,635.90)	(\$1,275.26)	(\$360.64)
5b	Adjustments - Write-offs	(\$0.35)	(\$0.35)	\$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	(\$1,636.25)	(\$1,275.61)	(\$360.64)
6	Fee Accruals	\$7,704.00	\$7,320.28	\$383.72
7	Total Non-Cash Interest Activity	\$1,764,839.88	\$1,740,761.35	\$24,078.53
F.	Total Student Loan Interest Activity	\$1,000,643.29	\$999,675.86	\$967.43

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund		December 31, 2022		
	1 Beginning Balance	\$16,754,388.66		
	2 Transfers to Other Funds	(\$16,754,388.66)		
	3 Amount received in the collection account related to the collection period	\$9,138,593.34		
	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	\$476,882.54		
	8 Guarantee Payments of Interest	\$25,388.44		
	9 Misc. Payments Received/Due	\$0.00		
	10 Sale Proceeds/Repurchases	\$29.66		
	11 Interest and Other Earnings	\$57,575.12		
	12 Counterparty Swap Payments	\$0.00		
	13 Transfers from Other Funds	\$0.00		
14 Ending Balance	\$9,698,469.10			
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$125,109.23	\$125,109.23	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$291,330.00	\$291,330.00	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,171,066.91	\$1,171,066.91	\$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	\$279,220.32	\$279,220.32	\$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	\$494,666.67	\$494,666.67	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$7,337,075.97	\$7,337,075.97	\$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	\$9,698,469.10	\$9,698,469.10	\$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)		\$9,698,469.10	\$9,698,469.10	\$0.00
B.	Administration Funds		\$416,439.23	\$9,282,029.87	\$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		\$9,282,029.87	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$9,282,029.87	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$175,322.88		\$9,106,706.99	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$128,208.96		\$8,978,498.03	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$8,978,498.03	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$8,978,498.03	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$134,118.72		\$8,844,379.31	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$134,118.72		\$8,710,260.59	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$264,119.76		\$8,446,140.83	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$133,954.56		\$8,312,186.27	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$8,312,186.27	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$117,009.23		\$8,195,177.04	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$8,195,177.04	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$8,195,177.04	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$84,214.08		\$8,110,962.96	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$8,110,962.96	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,171,066.91		
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		\$8,110,962.96	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00		\$8,110,962.96	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00		\$8,110,962.96	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00		\$8,110,962.96	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00		\$8,110,962.96	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00		\$8,110,962.96	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00		\$8,110,962.96	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00		\$8,110,962.96	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00		\$8,110,962.96	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00		\$8,110,962.96	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00		\$8,110,962.96	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00		\$8,110,962.96	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00		\$8,110,962.96	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00		\$8,110,962.96	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00		\$8,110,962.96	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00		\$8,110,962.96	\$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	\$77,976.00		\$8,032,986.96	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$127,372.32		\$7,905,614.64	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$73,872.00		\$7,831,742.64	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$279,220.32		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$7,831,742.64	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$494,666.67		\$7,337,075.97	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$7,337,075.97		\$0.00	(\$0.00)
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00		\$0.00	(\$0.00)
J.	Allocate to Principal Account, after prior allocations	\$0.00		\$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	\$362,000,000.00
	2 Interest net of FRN allocation	\$1,857,791.49
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$125,109.23
	5 Minus amounts required..ED..guarantee agencies	\$281,277.55
	6 Minus defaulted during the month	\$8,431.66
	7 Minus auction note and trustee fees	\$9,911.97
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.76%
	Net Loan Rate	4.76%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$333,101,093.56
	2 Fund Balances	\$28,842,122.97
	3 Senior Notes Interest	\$678,771.50
	4 Senior Notes Outstanding	\$325,490,000.00
	Senior Asset Percentage	110.99%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$333,101,093.56
	2 Fund Balances	\$28,842,122.97
	3 All Notes Interest	\$826,878.31
	4 All Notes Outstanding	\$391,440,000.00
	Subordinate Asset Percentage	92.25%

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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	708	\$3,309,069.18	1.02%
	2 UnSubsidized Stafford	701	\$5,076,219.00	1.56%
	3 Consolidation	20,124	\$316,593,214.19	97.42%
	4 Total By Loan Type Distribution	21,533	\$324,978,502.37	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	209	\$3,291,210.56	1.01%
	4 Forbearance	243	\$5,199,116.36	1.60%
	5 Repayment	21,042	\$315,529,520.50	97.09%
	6 Claims	37	\$941,480.90	0.29%
7 Total By Borrower Status Distribution	21,533	\$324,978,502.37	100.00%	
C.	School Type Distribution:			
	1 Graduate	21,402	\$324,623,314.65	99.89%
	2 Undergraduate	131	\$355,187.72	0.11%
	3 Total By School Type Distribution	21,533	\$324,978,502.37	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. In-School									
Current	1	\$6,901.00	0.20%	1	\$15,804.95	0.30%	103	\$1,743,106.30	0.54%
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	\$15,804.95	0.30%	103	\$1,743,106.30	0.54%
D. REPAYMENT:									
Active									
Current	560	\$2,681,797.14	79.30%	564	\$4,193,750.56	80.32%	18,695	\$288,228,746.39	89.65%
1-29 Days Delinquent	48	\$205,807.77	6.09%	47	\$271,245.34	5.19%	695	\$14,098,575.75	4.39%
30-59 Days Delinquent	10	\$37,325.14	1.10%	11	\$62,973.48	1.21%	147	\$3,342,576.50	1.04%
60-89 Days Delinquent	6	\$26,230.39	0.78%	5	\$45,506.76	0.87%	57	\$1,618,059.35	0.50%
90-119 Days Delinquent	3	\$35,356.37	1.05%	2	\$24,728.32	0.47%	28	\$716,544.26	0.22%
≥ 120 Days Delinquent	10	\$39,570.01	1.17%	9	\$58,966.57	1.13%	145	\$4,496,362.16	1.40%
E. Deferment:									
Current	39	\$202,162.59	5.98%	31	\$314,300.37	6.02%	36	\$1,182,271.99	0.37%
F. Forbearance:									
Current	30	\$142,697.40	4.22%	29	\$231,436.66	4.43%	184	\$5,117,384.48	1.59%
G. Claims	1	\$4,067.40	0.12%	2	\$2,880.46	0.06%	34	\$972,412.02	0.30%
H. TOTAL REPAYMENT	707	\$3,375,014.21	99.80%	700	\$5,205,788.52	99.70%	20,021	\$319,772,932.90	99.46%
I. TOTAL PORTFOLIO	708	\$3,381,915.21	100.00%	701	\$5,221,593.47	100.00%	20,124	\$321,516,039.20	100.00%
J. GRAND TOTAL					\$330,119,547.88				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: January 25, 2023

Collection Period: 12/01/22 to 12/31/22

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/22 to 12/31/22 01/25/23
A.	1 ABS Notes Outstanding	\$391,440,000
B.	1 Total Principal Balance	\$324,978,502
	2 Total Fund Accounts Balance	\$28,747,288
	3 Total Principal and Accrued Interest Balance	\$333,101,094
	4 Number of Loans	21,533
	5 Number of Borrowers	11,101
C.	1 Borrower Payments- Principal	\$8,253,629
	2 Borrower Payments- Interest	\$738,762
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$125,109
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	148
F.	1 Senior Notes Outstanding	\$325,490,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$4,982,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.76%
	6 Senior Asset Percentage	110.99%
	7 Subordinate Asset Percentage	92.25%

ACCESS GROUP, INC.

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

Trend Analysis Report

December 31, 2022

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		February-22	March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22
Reporting Date		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	1/25/2023
A.	1 Asset Backed Securities	\$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	\$391,440,000
B.	1 Total Principal Balance	\$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	\$324,978,502
	2 Total Fund Accounts Balance	\$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	\$28,747,288
	3 Total Principal and Accrued Interest Balance	\$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	\$333,101,094
	4 Number of Loans	25,551	25,113	24,794	24,453	24,091	23,763	23,370	23,069	22,730	22,029	21,533
	5 Number of Borrowers	13,079	12,858	12,701	12,537	12,365	12,223	12,029	11,870	11,707	11,352	11,101
C.	1 Borrower Payments- Principal	\$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	\$8,253,629
	2 Borrower Payments- Interest	\$839,207	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$155,077	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109
	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%	2.74%	2.74%	2.74%	2.74%	2.76%	2.76%	2.77%	2.77%	2.77%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	155	154	154	153	152	151	151	150	149	148	148
F.	1 Senior Notes Outstanding	\$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	\$325,490,000
	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	\$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	\$4,982,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	0.89%	1.23%	1.31%	1.67%	2.01%	2.61%	2.88%	3.37%	3.84%	4.28%	4.76%
	6 Senior Asset Percentage	108.31%	108.52%	108.76%	109.02%	109.23%	109.48%	109.80%	110.09%	110.47%	110.73%	110.99%
	7 Subordinate Asset Percentage	93.07%	92.92%	92.78%	92.65%	92.60%	92.57%	92.48%	92.42%	92.31%	92.28%	92.25%