

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2023
 Collection Period: 12/01/2022 to 12/31/2022

I. Series 2004-A Asset and Liability Summary										
A. Student Loan Portfolio and Fund Balance										
						November 30, 2022	Change	December 31, 2022		
1	Principal Balance					\$39,349,762.23	(\$1,125,851.40)	\$38,223,910.83		
2	Accrued Interest					\$211,074.18	\$5,596.80	\$216,670.98		
3	Total Principal And Accrued Interest Balance					\$39,560,836.41	(\$1,120,254.60)	\$38,440,581.81		
4	Fund Accounts Balance					\$3,198,161.83	\$346,850.83	\$3,545,012.66		
5	Total Student Loans And Fund Balance					\$42,758,998.24	(\$773,403.77)	\$41,985,594.47		
B. Student Loan Portfolio and Fund Balance										
						November 30, 2022	Change	December 31, 2022		
1	Weighted Average Coupon (WAC)					6.16%	0.00%	6.16%		
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	51	(3)	48		
3	Number of Loans					9,007	(103)	8,904		
4	Number of Borrowers					7,838	(92)	7,746		
C. Notes and Certificates										
						12/31/2022	Balance	Balance	% of	
						Interest Rate	November 30, 2022	Change	December 31, 2022	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		5.79200%	\$38,550,000.00	(\$650,000.00)	\$37,900,000.00	94.3%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6		9.94800%	\$2,400,000.00	(\$100,000.00)	\$2,300,000.00	5.7%
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					6.02978%	\$40,950,000.00	(\$750,000.00)	\$40,200,000.00	100.0%
D. Fund Accounts Balance										
						November 30, 2022	Change	December 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					\$21,542.00	(\$20.42)	\$21,521.58		
4	Collection Account					\$1,844,171.41	(\$444,893.56)	\$1,399,277.85		
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					\$124,794.06	\$43,595.64	\$168,389.70		
12	Class A-4 Principal Account					\$31,859.03	\$1,356,412.74	\$1,388,271.77		
13	Class B-1 Interest Account					\$7,769.28	\$159,782.48	\$167,551.76		
14	Class B-1 Principal Account					\$768,026.05	(\$768,026.05)	\$0.00		
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					\$3,198,161.83	\$346,850.83	\$3,545,012.66		

ACCESS GROUP, INC.

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Monthly Servicing Report

Report Date: January 25, 2023

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II. Series 2004-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	December 31, 2022
	1 Borrower Payments - Total	(\$1,072,463.53)
	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	(\$1,072,463.53)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$2,529.38
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$91.00)
	4b Adjustments - Write-offs	(\$55,826.25)
	4 Total Adjustments	(\$55,917.25)
	5 Total Non-Cash Principal Activity	(\$53,387.87)
C.	Total Student Loan Principal Activity	(\$1,125,851.40)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$204,158.20)
	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	(\$204,158.20)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$211,149.49
	2 Capitalized Interest	(\$2,529.38)
	3a Small Balance and Other Adjustments	\$54.34
	3b Adjustments - Write-offs	(\$855.92)
	3 Total Adjustments	(\$801.58)
	4 Fee Accruals	\$1,936.47
	5 Total Non-Cash Interest Activity	\$209,755.00
F.	Total Student Loan Interest Activity	\$5,596.80

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

Report Date: January 25, 2023

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III. Series 2004-A Collection Fund Activity

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

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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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)	\$1,324,778.26	\$1,324,778.26	\$0.00
B.	First	Administration Allowance	\$33,844.97	\$1,290,933.29	\$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	\$1,290,933.29	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,290,933.29	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,290,933.29	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$165,534.95	\$1,125,398.34	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$165,534.95		
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	\$1,125,398.34	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,125,398.34	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,125,398.34	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,125,398.34	\$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]:	\$15,440.87	\$1,109,957.47	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,109,957.47	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,109,957.47	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,109,957.47	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,109,957.47	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,109,957.47	\$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	\$1,109,957.47	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,109,957.47	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,109,957.47	\$0.00	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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Collection Period: 12/01/2022 to 12/31/2022

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		\$40,200,000.00	
3 Amount of Accrued Interest		\$196,561.67	
4 Plus investment earnings and late fees		\$11,793.28	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$14,333.97	
7 Minus Notes fees expected during current Interest Period		\$1,053.50	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		5.77%	
Net Loan Rate		5.77%	
B. Senior Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$38,440,581.81		\$38,440,581.81
2 Fund Balances	\$3,545,012.66		\$735,083.04
3 Senior Notes Interest and Fees Accrued	\$115,151.99		\$115,151.99
4 Senior Notes Outstanding	\$37,900,000.00		\$35,500,000.00
Senior Asset Percentage	110.48%		110.03%
C. Subordinate Asset Percentage			
	Pre-Distribution		Post-Distribution
1 Student Loan Portfolio Balance	\$38,440,581.81		\$38,440,581.81
2 Fund Balances	\$3,545,012.66		\$735,083.04
3 All Notes Interest and Fees Accrued	\$131,712.93		\$131,712.93
4 All Notes Outstanding	\$40,200,000.00		\$37,600,000.00
Subordinate Asset Percentage	104.11%		103.84%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	8,904	\$38,223,910.83	100.00%
	2 Total By Loan Type Distribution (a)	8,904	\$38,223,910.83	100.00%
B.	Borrower Status Distribution:			
	1 In-School	3	\$25,266.00	0.07%
	2 Grace	1	\$20,500.00	0.05%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	16	\$153,118.84	0.40%
	5 Repayment	8,884	\$38,025,025.99	99.48%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	8,904	\$38,223,910.83	100.00%
C.	School Type Distribution:			
	1 Graduate	8,851	\$37,951,329.55	99.29%
	2 Undergraduate	53	\$272,581.28	0.71%
	3 Total By Loan Type Distribution	8,904	\$38,223,910.83	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	3	\$51,938.50	0.14%	
B. Grace				
Current	1	\$36,768.32	0.10%	
C. TOTAL INTERIM	4	\$88,706.82	0.23%	
D. REPAYMENT:				
Active				
Current	8,108	\$33,957,781.07	88.34%	
1-29 Days Delinquent	550	\$2,842,739.86	7.40%	
30-59 Days Delinquent	111	\$594,046.45	1.55%	
60-89 Days Delinquent	46	\$236,217.27	0.61%	
90-119 Days Delinquent	29	\$219,429.95	0.57%	
120-149 Days Delinquent	17	\$129,455.07	0.34%	
150-179 Days Delinquent	23	\$183,367.67	0.48%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	16	\$188,837.65	0.49%	
G. Interim Charge-Offs	0	\$0.00	0.00%	
H. TOTAL REPAYMENT	8,900	\$38,351,874.99	99.77%	
I. TOTAL PORTFOLIO	8,904	\$38,440,581.81	100.00%	

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Monthly Servicing Report

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$40,200,000
B.	1 Total Private Principal Outstanding Balance	\$38,223,911
	2 Total Fund Accounts Balance	\$3,545,013
	3 Total Principal and Accrued Interest Balance	\$38,440,582
	4 Number of Loans	8,904
	5 Number of Borrowers	7,746
C.	1 Borrower Payments- Principal	\$1,072,464
	2 Borrower Payments- Interest	\$204,158
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$32,791
	3 Cash Release to Access Group Inc	\$0
E.	1 Weighted Average Coupon (WAC)	6.16%
	2 Weighted Average Remaining Maturity (WARM)	48
F.	1 Senior Notes Outstanding	\$37,900,000
	2 Subordinate Note Outstanding	\$2,300,000
	3 Senior Principal Distribution Amount	\$650,000
	4 Subordinate Principal Distribution Amount	\$100,000
	5 Net Loan Rate	5.77%
	6 Senior Asset Percentage	110.48%
	7 Subordinate Asset Percentage	104.11%

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Portfolio Trend Analysis Report

December 31, 2022

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		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	\$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	\$40,950,000	\$40,200,000
B.	1 Total Private Principal Balance	\$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	\$39,349,762	\$38,223,911
	2 Total Fund Accounts Balance	\$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	\$3,198,162	\$3,545,013
	3 Total Principal and Accrued Interest Balance	\$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	\$39,560,836	\$38,440,582
	4 Number of Loans	10,046	9,889	9,764	9,661	9,547	9,453	9,316	9,214	9,110	9,007	8,904
	5 Number of Borrowers	8,706	8,574	8,467	8,379	8,287	8,208	8,101	8,013	7,927	7,838	7,746
C.	1 Borrower Payments- Principal	\$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	\$1,127,224	\$1,072,464
	2 Borrower Payments- Interest	\$152,325	\$145,953	\$150,372	\$152,845	\$152,297	\$163,703	\$187,407	\$180,591	\$193,950	\$216,596	\$204,158
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$19,740	\$19,178	\$18,582	\$18,067	\$17,578	\$17,098	\$16,619	\$16,104	\$34,735	\$33,748	\$32,791
	3 Cash Release to Access Group	\$82,697	\$46,650	\$82,327	\$192,635	\$51,351	\$0	\$6,507	\$21,790	\$90,208	\$72,026	\$0
E.	1 Weighted Average Coupon (WAC)	3.24%	3.22%	3.54%	3.56%	3.55%	4.66%	4.67%	4.67%	6.15%	6.16%	6.16%
	2 Weighted Average Remaining Maturity (WARM)	58	55	56	56	53	53	53	50	50	51	48
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	\$41,500,000	\$39,800,000	\$38,550,000	\$37,900,000
	2 Subordinate Note Outstanding	\$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	\$2,400,000	\$2,300,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,700,000	\$1,250,000	\$650,000
	4 Subordinate Principal Distribution Amount	\$1,800,000	\$2,650,000	\$1,950,000	\$0	\$1,000,000	\$1,250,000	\$1,600,000	\$0	\$0	\$50,000	\$100,000
	5 Net Loan Rate	2.68%	2.74%	3.09%	3.04%	2.90%	4.16%	4.22%	4.22%	5.75%	5.79%	5.77%
	6 Senior Asset Percentage	129.65%	123.24%	118.78%	118.89%	116.20%	113.28%	109.58%	110.00%	110.58%	110.73%	110.48%
	7 Subordinate Asset Percentage	103.14%	103.20%	103.44%	103.53%	103.31%	103.41%	103.60%	103.86%	104.15%	104.23%	104.11%