

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 27, 2023

Collection Period: 01/01/23 to 01/31/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					December 31, 2022	Change	January 31, 2023	
1	Principal Balance				\$324,978,502.37	(\$3,955,541.97)	\$321,022,960.40	
2	Accrued Interest				\$5,141,045.51	(\$29,713.22)	\$5,111,332.29	
3	Accrued ISP				\$27,343.49	\$8,451.87	\$35,795.36	
4	Accrued SAP				\$2,954,202.19	\$1,084,553.66	\$4,038,755.85	
5	Total Principal And Accrued Interest Balance				\$333,101,093.56	(\$2,892,249.66)	\$330,208,843.90	
6	Fund Accounts Balance				\$28,747,287.96	(\$11,456,896.09)	\$17,290,391.87	
7	Total Student Loans And Fund Balance				\$361,848,381.52	(\$14,349,145.75)	\$347,499,235.77	
B.								
1	Weighted Average Coupon (WAC)		[not including SAP]		2.76%	0.00%	2.76%	
2	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		148	(1)	147	
3	Number of Loans				21,533	(146)	21,387	
4	Number of Borrowers				11,101	(67)	11,034	
C. Notes and Certificates								
				1/31/2023	Balance	Change	Balance	% of
		CUSIP	Int. Rate		December 31, 2022		January 31, 2023	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	4.28000%		\$53,400,000.00	\$0.00	\$53,400,000.00	14.17%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4 ARC 00432CAN1	4.28000%		\$39,050,000.00	\$0.00	\$39,050,000.00	10.36%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B ARC 00432CAP6	4.28000%		\$23,750,000.00	\$0.00	\$23,750,000.00	6.30%
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	4.28000%		\$40,850,000.00	\$0.00	\$40,850,000.00	10.84%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4 ARC 00432CBA8	4.28000%		\$40,850,000.00	\$0.00	\$40,850,000.00	10.84%
10	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-5 ARC 00432CBB6	4.76000%		\$40,850,000.00	\$0.00	\$40,850,000.00	10.84%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6 ARC 00432CBC4	4.28000%		\$40,800,000.00	\$0.00	\$40,800,000.00	10.83%
12	Student Loan Asset-Backed Notes, Subordinate Series 2003-1	B ARC 00432CBE0	4.76000%		\$19,700,000.00	\$0.00	\$19,700,000.00	5.23%
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%		\$29,440,000.00	\$0.00	\$29,440,000.00	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	4.28000%		\$40,250,000.00	(\$14,600,000.00)	\$25,650,000.00	6.81%
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	4.28000%		\$22,500,000.00	\$0.00	\$22,500,000.00	5.97%
20	Total Notes and Certificates		4.40821%		\$391,440,000.00	(\$14,600,000.00)	\$376,840,000.00	100.00%
D. Fund Balances								
					December 31, 2022	Change	January 31, 2023	
1	Acquisition Fund				\$0.00	\$0.00	\$0.00	
2	Administration Fund				\$53,313.58	(\$481.54)	\$52,832.04	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund				\$10,102,841.65	(\$4,876,257.98)	\$5,226,583.67	
5	Debt Service Fund - Interest Account				\$1,091,786.63	\$188,100.79	\$1,279,887.42	
6	Debt Service Fund - Principal Account				\$14,637,265.10	(\$6,768,257.36)	\$7,869,007.74	
7	Total Fund Accounts Balance				\$28,747,287.96	(\$11,456,896.09)	\$17,290,391.87	

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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
		1/31/2023	1/31/2023	1/31/2023
1	Borrower Payments - Total	(\$3,527,170.50)	(\$3,444,703.26)	(\$82,467.24)
2	Claim Payments	(\$481,408.35)	(\$474,686.72)	(\$6,721.63)
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	\$12,350.09	\$12,350.09	\$0.00
5	New Acquisitions - Total	\$12,350.09	\$12,350.09	\$0.00
6	Total Cash Principal Activity	(\$3,996,228.76)	(\$3,907,039.89)	(\$89,188.87)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$50,607.77	\$46,747.33	\$3,860.44
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	(\$9,920.98)	(\$9,782.33)	(\$138.65)
4	Total Adjustments	(\$9,920.98)	(\$9,782.33)	(\$138.65)
5	Total Non-Cash Principal Activity	\$40,686.79	\$36,965.00	\$3,721.79
C.	Total Student Loan Principal Activity	(\$3,955,541.97)	(\$3,870,074.89)	(\$85,467.08)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$712,717.59)	(\$697,666.60)	(\$15,050.99)
2	Claim Payments	(\$18,364.32)	(\$18,292.60)	(\$71.72)
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	(\$65.44)	(\$63.84)	(\$1.60)
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	(\$731,147.35)	(\$716,023.04)	(\$15,124.31)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$747,391.40	\$725,248.34	\$22,143.06
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,451.87	\$7,616.89	\$834.98
3	Special Allowance Payments - Accrued	\$1,084,553.66	\$1,059,645.55	\$24,908.11
4	Capitalized Interest	(\$50,607.77)	(\$46,747.33)	(\$3,860.44)
5a	Small Balance and Other Adjustments	(\$3,000.07)	(\$3,034.08)	\$34.01
5b	Adjustments - Write-offs	(\$0.03)	(\$0.03)	\$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	(\$3,000.10)	(\$3,034.11)	\$34.01
6	Fee Accruals	\$7,650.60	\$7,235.44	\$415.16
7	Total Non-Cash Interest Activity	\$1,794,439.66	\$1,749,964.78	\$44,474.88
F.	Total Student Loan Interest Activity	\$1,063,292.31	\$1,033,941.74	\$29,350.57

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III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	January 31, 2023		
	2 Transfers to Other Funds	\$9,698,469.10		
	3 Amount received in the collection account related to the collection period	(\$9,698,469.10)		
	4 Payments Due	\$4,370,217.27		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$0.00		
	7 Guarantee Payments of Principal	\$0.00		
	8 Guarantee Payments of Interest	\$481,408.35		
	9 Misc. Payments Received/Due	\$18,364.32		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	(\$12,350.09)		
	12 Counterparty Swap Payments	\$94,835.01		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$4,952,474.86		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$121,866.94	\$121,866.94	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$286,246.80	\$286,246.80	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,133,997.18	\$1,133,997.18	\$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	\$240,809.83	\$240,809.83	\$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	\$2,674,887.44	\$2,674,887.44	\$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	\$4,952,474.86	\$4,952,474.86	\$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)	\$4,952,474.86	\$4,952,474.86	\$0.00
B.	Administration Funds	\$408,113.74	\$4,544,361.12	\$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	\$4,544,361.12	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$4,544,361.12	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$194,984.76	\$4,349,376.36	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$142,587.17	\$4,206,789.19	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$4,206,789.19	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$4,206,789.19	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$149,159.69	\$4,057,629.50	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$149,159.69	\$3,908,469.81	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$149,159.69	\$3,759,310.12	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$148,977.12	\$3,610,333.00	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,610,333.00	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$133,148.44	\$3,477,184.56	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,477,184.56	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,477,184.56	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$66,820.62	\$3,410,363.94	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,410,363.94	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:	\$1,133,997.18		
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	\$3,410,363.94	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$3,410,363.94	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$3,410,363.94	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$3,410,363.94	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$3,410,363.94	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$3,410,363.94	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$3,410,363.94	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$3,410,363.94	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$3,410,363.94	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$3,410,363.94	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$3,410,363.94	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$3,410,363.94	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$3,410,363.94	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$3,410,363.94	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$3,410,363.94	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$3,410,363.94	\$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	\$86,720.75	\$3,323,643.19	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$71,932.58	\$3,251,710.61	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$82,156.50	\$3,169,554.11	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:	\$240,809.83		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$3,169,554.11	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$494,666.67	\$2,674,887.44	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$2,674,887.44	\$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	\$347,400,000.00
	2 Interest net of FRN allocation	\$1,788,127.33
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$121,866.94
	5 Minus amounts required..ED..guarantee agencies	\$277,857.32
	6 Minus defaulted during the month	\$9,098.70
	7 Minus auction note and trustee fees	\$9,471.94
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.74%
	Net Loan Rate	4.74%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$330,208,843.90
	2 Fund Balances	\$17,348,573.27
	3 Senior Notes Interest	\$804,320.08
	4 Senior Notes Outstanding	\$310,890,000.00
	Senior Asset Percentage	111.54%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$330,208,843.90
	2 Fund Balances	\$17,348,573.27
	3 All Notes Interest	\$928,665.88
	4 All Notes Outstanding	\$376,840,000.00
	Subordinate Asset Percentage	91.98%

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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	697	\$3,268,413.85	1.02%
	2 UnSubsidized Stafford	689	\$5,031,407.25	1.57%
	3 Consolidation	20,001	\$312,723,139.30	97.41%
	4 Total By Loan Type Distribution	21,387	\$321,022,960.40	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	224	\$3,646,944.30	1.14%
	4 Forbearance	222	\$4,669,230.46	1.45%
	5 Repayment	20,905	\$311,797,834.76	97.13%
	6 Claims	34	\$891,776.83	0.28%
7 Total By Borrower Status Distribution	21,387	\$321,022,960.40	100.00%	
C.	School Type Distribution:			
	1 Graduate	21,261	\$320,678,130.24	99.89%
	2 Undergraduate	126	\$344,830.16	0.11%
	3 Total By School Type Distribution	21,387	\$321,022,960.40	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 (%)
A. INTERIM:		Includes Accrued Int.			Includes Accrued Int.			Includes Accrued Int.	
In-School									
Current	1	\$6,901.00	0.21%	1	\$15,829.71	0.31%	103	\$1,741,061.98	0.55%
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	0.21%	1	\$15,829.71	0.31%	103	\$1,741,061.98	0.55%
D. REPAYMENT:									
Active									
Current	563	\$2,665,158.44	79.73%	563	\$4,105,247.10	79.27%	18,697	\$285,125,219.85	89.77%
1-29 Days Delinquent	44	\$264,354.79	7.91%	45	\$455,384.28	8.79%	560	\$13,638,550.45	4.29%
30-59 Days Delinquent	10	\$23,131.98	0.69%	11	\$37,185.69	0.72%	179	\$3,770,102.05	1.19%
60-89 Days Delinquent	4	\$15,484.36	0.46%	3	\$17,729.40	0.34%	47	\$1,279,787.92	0.40%
90-119 Days Delinquent	5	\$33,085.58	0.99%	3	\$38,459.38	0.74%	37	\$1,083,153.15	0.34%
≥ 120 Days Delinquent	5	\$26,887.97	0.80%	6	\$37,270.16	0.72%	123	\$3,781,839.15	1.19%
E. Deferment:									
Current	38	\$205,032.19	6.13%	32	\$318,410.82	6.15%	51	\$1,552,589.06	0.49%
F. Forbearance:									
Current	27	\$102,889.55	3.08%	25	\$153,206.35	2.96%	170	\$4,713,352.74	1.48%
G. Claims	0	\$0.00	0.00%	0	\$0.00	0.00%	34	\$926,987.59	0.29%
H. TOTAL REPAYMENT	696	\$3,336,024.86	99.79%	688	\$5,162,893.18	99.69%	19,898	\$315,871,581.96	99.45%
I. TOTAL PORTFOLIO	697	\$3,342,925.86	100.00%	689	\$5,178,722.89	100.00%	20,001	\$317,612,643.94	100.00%
J. GRAND TOTAL					\$326,134,292.69				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: February 27, 2023

Collection Period: 01/01/23 to 01/31/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	01/01/23 to 01/31/23 02/27/23
A.	1 ABS Notes Outstanding	\$376,840,000
B.	1 Total Principal Balance	\$321,022,960
	2 Total Fund Accounts Balance	\$17,290,392
	3 Total Principal and Accrued Interest Balance	\$330,208,844
	4 Number of Loans	21,387
	5 Number of Borrowers	11,034
C.	1 Borrower Payments- Principal	\$3,527,171
	2 Borrower Payments- Interest	\$712,718
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$121,867
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	147
F.	1 Senior Notes Outstanding	\$310,890,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$14,600,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.74%
	6 Senior Asset Percentage	111.54%
	7 Subordinate Asset Percentage	91.98%

ACCESS GROUP, INC.

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

Trend Analysis Report

January 31, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		March-22	April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23
Reporting Date		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	2/27/2023
A.	1 Asset Backed Securities	\$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	\$376,840,000
B.	1 Total Principal Balance	\$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	\$321,022,960
	2 Total Fund Accounts Balance	\$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	\$17,290,392
	3 Total Principal and Accrued Interest Balance	\$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	\$330,208,844
	4 Number of Loans	25,113	24,794	24,453	24,091	23,763	23,370	23,069	22,730	22,029	21,533	21,387
	5 Number of Borrowers	12,858	12,701	12,537	12,365	12,223	12,029	11,870	11,707	11,352	11,101	11,034
C.	1 Borrower Payments- Principal	\$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	\$3,527,171
	2 Borrower Payments- Interest	\$842,428	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$151,675	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867
	3 Cash Release to Access Group, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
E.	1 Weighted Average Coupon (WAC)	2.74%	2.74%	2.74%	2.74%	2.76%	2.76%	2.77%	2.77%	2.77%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	154	154	153	152	151	151	150	149	148	148	147
F.	1 Senior Notes Outstanding	\$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	\$310,890,000
	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	\$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	\$14,600,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.23%	1.31%	1.67%	2.01%	2.61%	2.88%	3.37%	3.84%	4.28%	4.76%	4.74%
	6 Senior Asset Percentage	108.52%	108.76%	109.02%	109.23%	109.48%	109.80%	110.09%	110.47%	110.73%	110.99%	111.54%
	7 Subordinate Asset Percentage	92.92%	92.78%	92.65%	92.60%	92.57%	92.48%	92.42%	92.31%	92.28%	92.25%	91.98%