

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 27, 2023

Collection Period: 02/01/23 to 02/28/23

I. Series 2002-1, 2003-1, and 2004-1 Asset and Liability Summary								
A. Student Loan Portfolio and Fund Balance								
					January 31, 2023	Change	February 28, 2023	
1	Principal Balance				\$321,022,960.40	(\$3,661,311.22)	\$317,361,649.18	
2	Accrued Interest				\$5,111,332.29	(\$58,268.59)	\$5,053,063.71	
3	Accrued ISP				\$35,795.36	(\$18,854.98)	\$16,940.38	
4	Accrued SAP				\$4,038,755.85	(\$1,843,159.90)	\$2,195,595.95	
5	Total Principal And Accrued Interest Balance				\$330,208,843.90	(\$5,581,594.69)	\$324,627,249.22	
6	Fund Accounts Balance				\$17,290,391.87	(\$1,567,876.69)	\$15,722,515.18	
7	Total Student Loans And Fund Balance				\$347,499,235.77	(\$7,149,471.38)	\$340,349,764.40	
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]		147	(1)	146	
3	Number of Loans				21,387	(150)	21,237	
4	Number of Borrowers				11,034	(75)	10,959	
C. Notes and Certificates								
				2/28/2023	Balance		Balance	% of
			CUSIP	Int. Rate	January 31, 2023	Change	February 28, 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	4.76000%	\$53,400,000.00	\$0.00	\$53,400,000.00	14.45%
4	Student Loan Asset-Backed Notes, Senior Series 2002-1	A-4	ARC 00432CAN1	4.76000%	\$39,050,000.00	\$0.00	\$39,050,000.00	10.57%
5	Student Loan Asset-Backed Notes, Subordinate Series 2002-1	B	ARC 00432CAP6	4.76000%	\$23,750,000.00	\$0.00	\$23,750,000.00	6.43%
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	4.76000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.06%
9	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-4	ARC 00432CBA8	4.76000%	\$40,850,000.00	\$0.00	\$40,850,000.00	11.06%
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	11.06%
11	Student Loan Asset-Backed Notes, Senior Series 2003-1	A-6	ARC 00432CBC4	4.76000%	\$40,800,000.00	\$0.00	\$40,800,000.00	11.04%
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	5.33%
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	7.97%
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	4.76000%	\$25,650,000.00	(\$7,350,000.00)	\$18,300,000.00	4.95%
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	4.76000%	\$22,500,000.00	\$0.00	\$22,500,000.00	6.09%
20	Total Notes and Certificates			4.77385%	\$376,840,000.00	(\$7,350,000.00)	\$369,490,000.00	100.00%
D. Fund Balances								
					January 31, 2023	Change	February 28, 2023	
1	Acquisition Fund				\$0.00	\$0.00	\$0.00	
2	Administration Fund				\$52,832.04	(\$108.88)	\$52,723.16	
3	Capitalized Interest Fund				\$2,862,081.00	\$0.00	\$2,862,081.00	
4	Collection Fund				\$5,226,583.67	\$2,400,749.26	\$7,627,332.93	
5	Debt Service Fund - Interest Account				\$1,279,887.42	\$211,928.82	\$1,491,816.24	
6	Debt Service Fund - Principal Account				\$7,869,007.74	(\$4,180,445.89)	\$3,688,561.85	
7	Total Fund Accounts Balance				\$17,290,391.87	(\$1,567,876.69)	\$15,722,515.18	

ACCESS GROUP, INC.

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Report Date: March 27, 2023
Collection Period: 02/01/23 to 02/28/23

II. Series 2002-1, 2003-1, and 2004-1 Transactions and Accruals				
A.	Student Loan Cash Principal Activity	Totals	CONSOLIDATION	STAFFORD
		2/28/2023	2/28/2023	2/28/2023
1	Borrower Payments - Total	(\$3,627,037.51)	(\$3,523,052.35)	(\$103,985.16)
2	Claim Payments	(\$227,143.02)	(\$227,143.02)	\$0.00
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	\$130,703.43	\$130,703.43	\$0.00
5	New Acquisitions - Total	\$130,703.43	\$130,703.43	\$0.00
6	Total Cash Principal Activity	(\$3,723,477.10)	(\$3,619,491.94)	(\$103,985.16)
B.	Student Loan Non-Cash Principal Activity			
1	Capitalized Interest	\$65,440.36	\$57,132.61	\$8,307.75
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	(\$3,274.48)	(\$3,273.85)	(\$0.63)
4	Total Adjustments	(\$3,274.48)	(\$3,273.85)	(\$0.63)
5	Total Non-Cash Principal Activity	\$62,165.88	\$53,858.76	\$8,307.12
C.	Total Student Loan Principal Activity	(\$3,661,311.22)	(\$3,565,633.18)	(\$95,678.04)
D.	Student Loan Cash Interest Activity			
1	Borrower Payments - Total	(\$658,858.10)	(\$643,521.99)	(\$15,336.11)
2	Claim Payments	(\$6,616.93)	(\$6,616.93)	\$0.00
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	(\$14.32)	(\$14.27)	(\$0.05)
6	Subsidized Gov't Interest Payments (ISP)	(\$27,883.61)	(\$25,204.09)	(\$2,679.52)
7	Special Allowance Payments (SAP)	(\$2,878,192.66)	(\$2,813,435.93)	(\$64,756.73)
8	Total Cash Interest Activity	(\$3,571,565.62)	(\$3,488,793.21)	(\$82,772.41)
E.	Student Loan Non-Cash Interest Activity			
1	Borrower Accruals	\$668,147.61	\$648,399.02	\$19,748.59
2	Subsidized Gov't Interest - Accrued Interest (ISP)	\$8,488.51	\$7,716.63	\$771.88
3	Special Allowance Payments - Accrued	\$1,111,042.29	\$1,085,437.23	\$25,605.06
4	Capitalized Interest	(\$65,440.36)	(\$57,132.61)	(\$8,307.75)
5a	Small Balance and Other Adjustments	(\$2,415.33)	(\$2,265.49)	(\$149.84)
5b	Adjustments - Write-offs	(\$0.11)	(\$0.11)	\$0.00
5c	Other Adjustments - Subsidized Govt Interest (ISP)	\$540.12	\$500.51	\$39.61
5d	Other Adjustments - Special Allowance Payments (SAP)	(\$76,009.53)	(\$74,324.27)	(\$1,685.26)
5	Total Adjustments	(\$77,884.85)	(\$76,089.36)	(\$1,795.49)
6	Fee Accruals	\$6,928.95	\$6,443.36	\$485.59
7	Total Non-Cash Interest Activity	\$1,651,282.15	\$1,614,774.27	\$36,507.88
F.	Total Student Loan Interest Activity	(\$1,920,283.47)	(\$1,874,018.94)	(\$46,264.53)

ACCESS GROUP, INC.

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Collection Period: 02/01/23 to 02/28/23

III. Series 2002-1, 2003-1, and 2004-1 Collection Fund Activity				
A. Collection Fund	1 Beginning Balance	February 28, 2023		
	2 Transfers to Other Funds	\$4,952,474.86		
	3 Amount received in the collection account related to the collection period	(\$4,952,474.86)		
	4 Payments Due	\$3,049,391.13		
	5 Federal Interest Subsidy Payments (net adjustments)	\$0.00		
	6 Federal Special Allowance Payments	\$27,883.61		
	7 Guarantee Payments of Principal	\$2,878,192.66		
	8 Guarantee Payments of Interest	\$227,143.02		
	9 Misc. Payments Received/Due	\$6,616.93		
	10 Sale Proceeds/Repurchases	\$0.00		
	11 Interest and Other Earnings	(\$130,703.43)		
	12 Counterparty Swap Payments	\$58,181.40		
	13 Transfers from Other Funds	\$0.00		
	14 Ending Balance	\$6,116,705.32		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer/Used from Other Funds
	1a Administrative Allowance	\$120,383.61	\$120,383.61	\$0.00
	1b Broker Dealer, Auction Agent and Other Fees	\$283,027.14	\$283,027.14	\$0.00
	2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$1,115,881.79	\$1,115,881.79	\$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	\$239,794.20	\$239,794.20	\$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	\$494,666.66	\$494,666.66	\$0.00
	7 Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,788,740.17	\$3,788,740.17	\$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	\$74,211.75	\$74,211.75	\$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	\$6,116,705.32	\$6,116,705.32	\$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)		\$6,116,705.32	\$6,116,705.32	\$0.00
B.	Administration Funds		\$403,410.75	\$5,713,294.57	\$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	\$0.00	\$5,713,294.57	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$5,713,294.57	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$194,162.40	\$194,162.40	\$5,519,132.17	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$141,985.80	\$141,985.80	\$5,377,146.37	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$5,377,146.37	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$5,377,146.37	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$164,445.76	\$164,445.76	\$5,212,700.61	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$148,530.60	\$148,530.60	\$5,064,170.01	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$148,530.60	\$148,530.60	\$4,915,639.41	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$148,348.80	\$148,348.80	\$4,767,290.61	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$4,767,290.61	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$112,974.43	\$112,974.43	\$4,654,316.18	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$4,654,316.18	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$4,654,316.18	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$56,903.40	\$56,903.40	\$4,597,412.78	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$4,597,412.78	\$0.00
	Total Interest Distribution on Senior Notes or Obligations:		\$1,115,881.79		
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	\$0.00	\$4,597,412.78	\$0.00
2	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN] - 00432CAL5	\$0.00	\$0.00	\$4,597,412.78	\$0.00
3	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC] - 00432CAM3	\$0.00	\$0.00	\$4,597,412.78	\$0.00
4	Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC] - 00432CAN1	\$0.00	\$0.00	\$4,597,412.78	\$0.00
5	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN] - 00432CAX9	\$0.00	\$0.00	\$4,597,412.78	\$0.00
6	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN] - 00432CAY7	\$0.00	\$0.00	\$4,597,412.78	\$0.00
7	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC] - 00432CAZ4	\$0.00	\$0.00	\$4,597,412.78	\$0.00
8	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC] - 00432CBA8	\$0.00	\$0.00	\$4,597,412.78	\$0.00
9	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC] - 00432CBB6	\$0.00	\$0.00	\$4,597,412.78	\$0.00
10	Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC] - 00432CBC4	\$0.00	\$0.00	\$4,597,412.78	\$0.00
11	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN] - 00432CBM2	\$0.00	\$0.00	\$4,597,412.78	\$0.00
12	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN] - 00432CBN0	\$0.00	\$0.00	\$4,597,412.78	\$0.00
13	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC] - 00432CBP5	\$0.00	\$0.00	\$4,597,412.78	\$0.00
14	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC] - 00432CBQ3	\$0.00	\$0.00	\$4,597,412.78	\$0.00
15	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC] - 00432CBR1	\$0.00	\$0.00	\$4,597,412.78	\$0.00
16	Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC] - 00432CBS9	\$0.00	\$0.00	\$4,597,412.78	\$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	\$86,355.00	\$86,355.00	\$4,511,057.78	\$0.00
2	Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC] - 00432CBE0	\$71,629.20	\$71,629.20	\$4,439,428.58	\$0.00
3	Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC] - 00432CBT7	\$81,810.00	\$81,810.00	\$4,357,618.58	\$0.00
	Total Interest Distribution on Subordinate Notes or Obligations:		\$239,794.20		
F.	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00	\$0.00	\$4,357,618.58	\$0.00
G.	Allocation to Principal Account for scheduled Principal Payments	\$494,666.66	\$494,666.66	\$3,862,951.92	\$0.00
H.	Allocate to Principal Account, an Amount up to the Principal Distribution Amount	\$3,788,740.17	\$3,788,740.17	\$74,211.75	\$0.00
I.	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00	\$0.00	\$74,211.75	\$0.00
J.	Allocate to Principal Account, after prior allocations	\$74,211.75	\$74,211.75	\$0.00	\$0.00
K.	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00	\$0.00	\$0.00	\$0.00
L.	Interest Account Termination Payment Of Senior or Subordinate Notes	\$0.00	\$0.00	\$0.00	\$0.00
M.	Access Group, Inc	\$0.00	\$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	\$340,050,000.00
	2 Interest net of FRN allocation	\$1,727,520.67
	3 Minus counterparty swap payments	\$0.00
	4 Minus administrative allowance	\$120,383.61
	5 Minus amounts required..ED..guarantee agencies	\$274,692.77
	6 Minus defaulted during the month	\$4,035.32
	7 Minus auction note and trustee fees	\$8,355.44
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.66%
	Net Loan Rate	4.66%
B.	Senior Asset Percentage	
	1 Student Loan Portfolio Balance	\$324,627,249.22
	2 Fund Balances	\$15,762,725.10
	3 Senior Notes Interest	\$961,387.70
	4 Senior Notes Outstanding	\$303,540,000.00
	Senior Asset Percentage	111.82%
C.	Subordinate Asset Percentage	
	1 Student Loan Portfolio Balance	\$324,627,249.22
	2 Fund Balances	\$15,762,725.10
	3 All Notes Interest	\$1,098,091.00
	4 All Notes Outstanding	\$369,490,000.00
	Subordinate Asset Percentage	91.83%

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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	687	\$3,229,545.09	1.02%
	2 UnSubsidized Stafford	679	\$4,974,597.97	1.57%
	3 Consolidation	19,871	\$309,157,506.12	97.41%
	4 Total By Loan Type Distribution	21,237	\$317,361,649.18	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	234	\$3,768,880.36	1.19%
	4 Forbearance	262	\$5,697,585.55	1.80%
	5 Repayment	20,706	\$307,020,852.10	96.74%
	6 Claims	33	\$857,157.12	0.27%
7 Total By Borrower Status Distribution	21,237	\$317,361,649.18	100.00%	
C.	School Type Distribution:			
	1 Graduate	21,115	\$317,018,354.52	99.89%
	2 Undergraduate	122	\$343,294.66	0.11%
	3 Total By School Type Distribution	21,237	\$317,361,649.18	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	\$15,852.08	0.31%	114	\$2,135,928.72	0.68%
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	\$15,852.08	0.31%	114	\$2,135,928.72	0.68%
D. REPAYMENT:									
Active									
Current	539	\$2,524,468.36	76.44%	534	\$3,940,689.75	76.97%	18,359	\$279,045,843.91	88.87%
1-29 Days Delinquent	53	\$318,031.19	9.63%	55	\$477,978.56	9.34%	736	\$14,685,134.87	4.68%
30-59 Days Delinquent	15	\$90,513.22	2.74%	17	\$150,275.44	2.94%	139	\$4,547,590.82	1.45%
60-89 Days Delinquent	5	\$24,750.20	0.75%	6	\$31,227.27	0.61%	87	\$1,899,463.62	0.60%
90-119 Days Delinquent	1	\$2,644.17	0.08%	2	\$11,970.72	0.23%	25	\$466,257.94	0.15%
≥ 120 Days Delinquent	8	\$36,230.41	1.10%	5	\$36,505.80	0.71%	120	\$3,295,144.60	1.05%
E. Deferment:									
Current	38	\$202,200.22	6.12%	34	\$321,981.24	6.29%	48	\$1,253,068.19	0.40%
F. Forbearance:									
Current	26	\$93,596.80	2.83%	23	\$126,051.96	2.46%	213	\$5,781,399.60	1.84%
G. Claims	1	\$3,377.64	0.10%	2	\$7,171.87	0.14%	30	\$882,462.72	0.28%
H. TOTAL REPAYMENT	686	\$3,295,812.21	99.79%	678	\$5,103,852.61	99.69%	19,757	\$311,856,366.27	99.32%
I. TOTAL PORTFOLIO	687	\$3,302,713.21	100.00%	679	\$5,119,704.69	100.00%	19,871	\$313,992,294.99	100.00%
J. GRAND TOTAL					\$322,414,712.89				

ACCESS GROUP, INC.

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

Monthly Servicing Report

Report Date: March 27, 2023

Collection Period: 02/01/23 to 02/28/23

VIII. Series 2002-1, 2003-1, and 2004-1 Portfolio Summary Report		
	Collection Period	02/01/23 to 02/28/23
	Reporting Date	03/27/23
A.	1 ABS Notes Outstanding	\$369,490,000
B.	1 Total Principal Balance	\$317,361,649
	2 Total Fund Accounts Balance	\$15,722,515
	3 Total Principal and Accrued Interest Balance	\$324,627,249
	4 Number of Loans	21,237
	5 Number of Borrowers	10,959
C.	1 Borrower Payments- Principal	\$3,627,038
	2 Borrower Payments- Interest	\$658,858
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$120,384
	3 Cash Release to Access Group, Inc.	\$0
E.	1 Weighted Average Coupon (WAC)	2.76%
	2 Weighted Average Remaining Maturity (WARM)	146
F.	1 Senior Notes Outstanding	\$303,540,000
	2 Subordinate Note Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$7,350,000
	4 Subordinate Note Principal Distribution	\$0
	5 Net Loan Rate	4.66%
	6 Senior Asset Percentage	111.82%
	7 Subordinate Asset Percentage	91.83%

ACCESS GROUP, INC.

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

Trend Analysis Report

February 28, 2023

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT												
Collection Period		April-22	May-22	June-22	July-22	August-22	September-22	October-22	November-22	December-22	January-23	February-23
Reporting Date		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	3/27/2023
A.	1 Asset Backed Securities	\$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	\$369,490,000
B.	1 Total Principal Balance	\$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	\$317,361,649
	2 Total Fund Accounts Balance	\$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	\$15,722,515
	3 Total Principal and Accrued Interest Balance	\$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	\$324,627,249
	4 Number of Loans	24,794	24,453	24,091	23,763	23,370	23,069	22,730	22,029	21,533	21,387	21,237
	5 Number of Borrowers	12,701	12,537	12,365	12,223	12,029	11,870	11,707	11,352	11,101	11,034	10,959
C.	1 Borrower Payments- Principal	\$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	\$3,627,038
	2 Borrower Payments- Interest	\$828,629	\$834,270	\$823,780	\$835,948	\$841,692	\$789,250	\$728,236	\$806,280	\$738,762	\$712,718	\$658,858
D.	1 Funds Transferred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$148,521	\$146,192	\$143,403	\$140,556	\$137,604	\$134,375	\$132,186	\$129,761	\$125,109	\$121,867	\$120,384
	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%	2.76%	2.76%	2.77%	2.77%	2.77%	2.76%	2.76%	2.76%
	2 Weighted Average Remaining Maturity (WARM)	154	153	152	151	151	150	149	148	148	147	146
F.	1 Senior Notes Outstanding	\$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	\$303,540,000
	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	\$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	\$7,350,000
	4 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	1.31%	1.67%	2.01%	2.61%	2.88%	3.37%	3.84%	4.28%	4.76%	4.74%	4.66%
	6 Senior Asset Percentage	108.76%	109.02%	109.23%	109.48%	109.80%	110.09%	110.47%	110.73%	110.99%	111.54%	111.82%
	7 Subordinate Asset Percentage	92.78%	92.65%	92.60%	92.57%	92.48%	92.42%	92.31%	92.28%	92.25%	91.98%	91.83%