

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2002-A Notes

Quarterly Servicing Report

Report Date: March 27, 2023

Collection Period: 12/01/22 to 02/28/23

I. Series 2002-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
					November 30, 2022	Change	February 28, 2023		
1	Principal Balance				\$7,770,807.09	(\$1,386,546.48)	\$6,384,260.61		
2	Accrued Interest				\$44,581.65	(\$2,408.95)	\$42,172.70		
3	Total Principal And Accrued Interest Balance				\$7,815,388.74	(\$1,388,955.43)	\$6,426,433.31		
4	Fund Accounts Balance				\$1,608,341.87	(\$31,218.60)	\$1,577,123.27		
5	Total Student Loans And Fund Balance				\$9,423,730.61	(\$1,420,174.03)	\$8,003,556.58		
B. Student Loan Portfolio and Fund Balance									
					November 30, 2022	Change	February 28, 2023		
1	Loan Reserve Trust Balance				\$616,391.37	\$52,546.39	\$668,937.76		
2	Weighted Average Coupon (WAC)				5.74%	1.60%	7.33%		
3	Weighted Average Remaining Maturity (WARM)		[includes in-school period]		33	(1)	32		
4	Number of Loans				3,395	(675)	2,720		
5	Number of Borrowers				3,223	(624)	2,599		
C. Notes and Certificates									
				2/28/2023	Balance	Balance	Balance	% of	
			CUSIP	Interest Rate	November 30, 2022	Change	February 28, 2023	O/S Securities	
1	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-1	FRN	00432CAQ4	0.00000%	\$0.00	\$0.00	0.0%	
2	Student Loan Asset Backed Series 2002-A Notes Senior Class	A-2	ARC	00432CAR2	3.37000%	\$2,050,000.00	(\$1,500,000.00)	7.9%	
3	Student Loan Asset Backed Series 2002-A Notes Subordinate Class	B	ARC	00432CAS0	3.37000%	\$6,450,000.00	\$0.00	92.1%	
4	Total Notes and Certificates				3.37000%	\$8,500,000.00	(\$1,500,000.00)	\$7,000,000.00	100.0%
D. Fund Accounts Balance									
					November 30, 2022	Change	February 28, 2023		
1	Capitalized Interest Account				\$0.00	\$0.00	\$0.00		
2	Collection Account				\$1,608,341.87	(\$31,218.60)	\$1,577,123.27		
3	Total Fund Accounts Balance				\$1,608,341.87	(\$31,218.60)	\$1,577,123.27		

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II. Series 2002-A Transactions and Accruals			
A. Student Loan Cash Principal Activity		February 28, 2023	
1	Borrower Payments - Total		(\$1,362,181.83)
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		(\$1,362,181.83)
B. Student Loan Non-Cash Principal Activity			
1	Capitalized Interest		\$3,736.63
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$34.39)	
4b	Adjustments - Write-offs	(\$28,066.89)	
4	Total Adjustments		(\$28,101.28)
5	Total Non-Cash Principal Activity		(\$24,364.65)
C. Total Student Loan Principal Activity			(\$1,386,546.48)
D. Student Loan Cash Interest Activity			
1	Borrower Payments - Total		(\$118,178.28)
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		(\$118,178.28)
E. Student Loan Non-Cash Interest Activity			
1	Borrower Accruals		\$118,061.67
2	Capitalized Interest		(\$3,736.63)
3a	Small Balance and Other Adjustments	(\$48.10)	
3b	Adjustments - Write-offs	(\$856.65)	
3	Total Adjustments		(\$904.75)
4	Fee Accruals		\$2,349.04
5	Total Non-Cash Interest Activity		\$115,769.33
F. Total Student Loan Interest Activity			(\$2,408.95)

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III. Series 2002-A Collection Fund Activity				
A. Collection Fund		February 28, 2023		
	1 Beginning Balance	\$1,589,962.78		
	2 Transfers to Other Funds	(\$1,564,872.76)		
	3 Amount received in the collection account related to the collection period	\$1,330,662.96		
	4 Earnings	\$11,290.35		
	5 Guarantee Fee Payment to Loan Reserve Trust	\$0.00		
	6 Guarantee Payments of Principal	\$34,202.77		
	7 Guarantee Payments of Interest	\$523.60		
	8 Recoveries	\$7,277.33		
	9 Misc. Payments Received/Due	\$0.00		
	10 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	11 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	12 Amount received in the collection account after last date of related to the collection period	\$0.00		
	13 Ending Balance	\$1,409,047.03		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
	1a Administrative Allowance	\$8,742.16	\$8,742.16	\$0.00
	1b Broker Dealers, Auction Agent and Other Fees	\$437.51	\$437.51	\$0.00
	2a Payment of Interest Distribution Amount on Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	2b Payment of Interest Distribution Amount on Senior Notes; Class A-2	\$4,570.17	\$4,570.17	\$0.00
	3a Payment of Principal Amount on Maturing Senior Notes; Class A-1	\$0.00	\$0.00	\$0.00
	3b Payment of Principal Amount on Maturing Senior Notes; Class A-2	\$0.00	\$0.00	\$0.00
	4 Payment of Guarantee Fees (Privately Guaranteed Loans)	\$0.00	\$0.00	\$0.00
	5 Payment of Interest Distribution Amount on Subordinate Notes Class B	\$53,595.63	\$53,595.63	\$0.00
	6 Payment of Principal Distribution Amount	1,341,701.56	\$1,300,000.00	\$0.00
	7 Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
	8 Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
	9 Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
10 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
11 Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00	
12 Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00	
Total Payments	\$1,409,047.03	\$1,367,345.47	\$0.00	

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IV. Series 2002-A Waterfall for Distributions					
				Remaining Funds Balance	CAPI Account Balance Uses
A.		Total Available Funds (Collection Fund Account)	\$1,409,047.03	\$1,409,047.03	
B.	First	Administrative Allowance	\$9,179.67	\$1,399,867.36	\$0.00
C.	Second	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,399,867.36	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$4,570.17	\$1,395,297.19	\$0.00
	(c)	Total Interest Distribution on Senior Notes or Obligations:	\$4,570.17		
D.	Third	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,395,297.19	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	\$0.00	\$1,395,297.19	\$0.00
	(c)	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E.	Fourth	Payment of Guarantee Fees	\$0.00	\$1,395,297.19	\$0.00
F.	Fifth	Payment of Interest Distribution Amount on Subordinate Notes 2002-A Class B [ARC]:	\$53,595.63	\$1,341,701.56	\$0.00
G.	Sixth	Payment of Principal Distribution Amount			
	(a)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-1 [FRN]	\$0.00	\$1,341,701.56	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2002-A Class A-2 [ARC]	550,000.00	\$791,701.56	\$0.00
	(c)	Student Loan Asset-Backed Notes, Subordinate Series 2002-A Class B [ARC]	\$791,701.56	\$0.00	\$0.00
	(d)	Total Principal Distribution on Notes or Obligations:	\$1,341,701.56		
H.	Seventh	Payment of interest due on the class B (If Subordinate note interest trigger is in effect)	\$0.00	\$0.00	\$0.00
I.	Eighth	Payment of Principal amount of class B notes due on the final maturity date set forth	\$0.00	\$0.00	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class A-2 notes	\$0.00	\$0.00	\$0.00
K.	Tenth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00
L.	Eleventh	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$0.00	\$0.00	\$0.00
M.	Twelfth	Only on or after the Capitalized interest release date, any remainder to Access Group	\$0.00	\$0.00	\$0.00

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V. Series 2002-A Net Loan Rate and Assets Percentages			
A.	Net Loan Rate	February 28, 2023	
	1 FRN Notes outstanding Balance	\$0.00	
	2 ARC Notes outstanding Balance	\$7,000,000.00	
	3 Amount of Accrued Interest	\$117,361.69	
	4 Plus investment earnings and late fees	\$14,031.07	
	5 Minus Amount of interest on FRN	\$0.00	
	6 Minus portion of Administrative allowance	\$7,182.29	
	7 Minus Notes fees expected during current Interest Period	\$437.51	
	8 Annualized Net Loan Rate based on Current ARC Notes Outstanding	7.08%	
		Net Loan Rate	
	7.08%		
B.	Senior Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$6,426,433.31	\$6,426,433.31
	2 Fund Balances	\$1,581,486.44	\$214,140.97
	3 Senior Notes Interest and Fees Accrued	\$4,649.39	\$0.00
	4 Senior Notes Outstanding	\$550,000.00	\$0.00
		Senior Asset Percentage	1455.14%
C.	Subordinate Asset Percentage	Pre-Distribution	Post-Distribution
	1 Student Loan Portfolio Balance	\$6,426,433.31	\$6,426,433.31
	2 Fund Balances	\$1,581,486.44	\$214,140.97
	3 All Notes Interest and Fees Accrued	\$44,424.11	\$0.00
	4 All Notes Outstanding	\$7,000,000.00	\$5,700,000.00
		Subordinate Asset Percentage	113.76%

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VI. Series 2002-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A.	Loan Type Distribution:			
	1 Private Loans	2,720	\$6,384,260.61	100.00%
	2 Total By Loan Type Distribution	2,720	\$6,384,260.61	100.00%
B.	Borrower Status Distribution:			
	1 In-School	2	\$20,000.00	0.31%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	4	\$20,854.68	0.33%
	5 Repayment	2,712	\$6,339,900.30	99.31%
	6 Interim Charge-Offs	2	\$3,505.63	0.05%
	7 Total By Borrower Status Distribution	2,720	\$6,384,260.61	100.00%
C.	School Type Distribution:			
	1 Graduate	2,719	\$6,380,254.10	99.94%
	2 Undergraduate	1	\$4,006.51	0.06%
	3 Total By Loan Type Distribution	2,720	\$6,384,260.61	100.00%

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VII. Series 2002-A Notes		Portfolio Status By Loan Type		
	Status	# of Loans	Amount (\$)	Percentage (%)
	INTERIM:		Includes Accrued Int.	
A.	In-School			
	Current	2	\$37,257.45	0.58%
B.	Grace			
	Current	0	\$0.00	0.00%
C.	TOTAL INTERIM	2	\$37,257.45	0.58%
D.	REPAYMENT:			
	Active			
	Current	2554	\$5,769,683.41	89.78%
	1-29 Days Delinquent	46	\$111,377.33	1.73%
	30-59 Days Delinquent	56	\$243,648.35	3.79%
	60-89 Days Delinquent	18	\$95,613.82	1.49%
	90-119 Days Delinquent	13	\$36,379.32	0.57%
	120-149 Days Delinquent	10	\$34,065.41	0.53%
	150-179 Days Delinquent	15	\$73,707.14	1.15%
	> 180 Days Delinquent	0	\$0.00	0.00%
E.	Deferment:			
	Current	0	\$0.00	0.00%
F.	Forbearance:			
	Current	4	\$21,171.71	0.33%
G.	Interim Charge-Offs	2	\$3,529.37	0.05%
H.	TOTAL REPAYMENT	2,718	\$6,389,175.86	99.42%
I.	TOTAL PORTFOLIO	2,720	\$6,426,433.31	100.00%

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VIII. Series 2002-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$7,000,000
B.	1 Total Private Principal Outstanding Balance	\$6,384,261
	2 Total Fund Accounts Balance	\$1,577,123
	3 Total Principal and Accrued Interest Balance	\$6,426,433
	4 Number of Loans	2,720
	5 Number of Borrowers	2,599
C.	1 Borrower Payments- Principal	\$1,362,182
	2 Borrower Payments- Interest	\$118,178
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$8,742
	3 Cash Release to Access Group Inc	\$0
E.	1 Loan Reserve Trust Balance	\$668,938
	2 Weighted Average Coupon (WAC)	7.33%
	3 Weighted Average Remaining Maturity (WARM)	32
F.	1 Senior Notes Outstanding	\$550,000
	2 Subordinate Note Outstanding	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,500,000
	4 Subordinate Principal Distribution Amount	\$0.00
	5 Net Loan Rate	7.08%
	6 Senior Asset Percentage	1455.14%
	7 Subordinate Asset Percentage	113.76%

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Portfolio Trend Analysis Report

February 28, 2023

IX. Asset-Backed Securities Notes Series 2002-A						
	Collection Periods	February-22	May-22	August-22	November-22	February-23
	Reporting Date	3/25/2022	6/27/2022	9/26/2022	12/27/2022	3/27/2023
A.	1 Asset Backed Securities	\$13,800,000	\$12,050,000	\$10,350,000	\$8,500,000	\$7,000,000
B.	1 Total Private Principal Balance	\$12,498,528	\$10,816,183	\$9,192,097	\$7,770,807	\$6,384,261
	2 Total Fund Accounts Balance	\$2,077,830	\$2,025,690	\$1,976,303	\$1,608,342	\$1,577,123
	3 Total Principal and Accrued Interest Balance	\$12,547,965	\$10,865,154	\$9,237,532	\$7,815,389	\$6,426,433
	4 Number of Loans	4,114	3,891	3,650	3,395	2,720
	5 Number of Borrowers	3,891	3,680	3,462	3,223	2,599
C.	1 Borrower Payments- Principal	\$1,738,761	\$1,655,115	\$1,578,893	\$1,395,210	\$1,362,182
	2 Borrower Payments- Interest	\$97,891	\$88,304	\$97,537	\$109,385	\$118,178
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$35,614	\$14,061	\$12,168	\$10,341	\$8,742
	3 Cash Release to Access Group	\$0	\$0	\$0	\$0	\$0
E.	1 Loan Reserve Trust Balance	\$468,116	\$529,194	\$573,975	\$616,391	\$668,938
	2 Weighted Average Coupon (WAC)	2.77%	3.12%	4.24%	5.74%	7.33%
	3 Weighted Average Remaining Maturity (WARM)	37	35	34	33	32
F.	1 Senior Notes Outstanding	\$7,350,000	\$5,600,000	\$3,900,000	\$2,050,000	\$550,000
	2 Subordinate Note Outstanding	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000	\$6,450,000
	3 Senior Principal Distribution Amount	\$1,800,000	\$1,750,000	\$1,700,000	\$1,850,000	\$1,500,000
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	2.16%	2.52%	3.37%	5.37%	7.08%
	6 Senior Asset Percentage	198.67%	229.78%	292.38%	459.36%	1455.14%
	7 Subordinate Asset Percentage	105.66%	106.56%	107.95%	110.42%	113.76%