

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2004-A Notes

Monthly Servicing Report

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

I. Series 2004-A Asset and Liability Summary									
A. Student Loan Portfolio and Fund Balance									
						January 31, 2023	Change	February 28, 2023	
1	Principal Balance					\$36,722,182.02	(\$1,265,587.72)	\$35,456,594.30	
2	Accrued Interest					\$234,500.26	(\$18,043.55)	\$216,456.71	
3	Total Principal And Accrued Interest Balance					\$36,956,682.28	(\$1,283,631.27)	\$35,673,051.01	
4	Fund Accounts Balance					\$3,532,125.75	\$113,584.37	\$3,645,710.12	
5	Total Student Loans And Fund Balance					\$40,488,808.03	(\$1,170,046.90)	\$39,318,761.13	
B. Student Loan Portfolio and Fund Balance									
						January 31, 2023	Change	February 28, 2023	
1	Weighted Average Coupon (WAC)					7.83%	0.00%	7.84%	
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	48	0	48	
3	Number of Loans					8,742	(146)	8,596	
4	Number of Borrowers					7,603	(120)	7,483	
C. Notes and Certificates									
					2/28/2023	Balance	Balance	Balance	% of
			CUSIP		Interest Rate	January 31, 2023	Change	February 28, 2023	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	6.08800%	\$36,550,000.00	(\$1,050,000.00)	\$35,500,000.00	94.8%
5	Student Loan Asset Backed Series 2004-A Notes Subordinate Class	B-1	ARC	00432CBK6	7.39900%	\$2,100,000.00	(\$150,000.00)	\$1,950,000.00	5.2%
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				6.15626%	\$38,650,000.00	(\$1,200,000.00)	\$37,450,000.00	100.0%
D. Fund Accounts Balance									
						January 31, 2023	Change	February 28, 2023	
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					\$21,423.39	(\$20.41)	\$21,402.98	
4	Collection Account					\$1,846,080.30	\$130,161.23	\$1,976,241.53	
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					\$165,534.95	\$257.15	\$165,792.10	
12	Class A-4 Principal Account					\$1,098,229.24	(\$18,579.61)	\$1,079,649.63	
13	Class B-1 Interest Account					\$857.85	\$1,766.01	\$2,623.86	
14	Class B-1 Principal Account					\$0.02	\$0.00	\$0.02	
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					\$3,532,125.75	\$113,584.37	\$3,645,710.12	

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II. Series 2004-A Transactions and Accruals		
A.	Student Loan Cash Principal Activity	February 28, 2023
	1 Borrower Payments - Total	(\$1,212,430.81)
	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	(\$1,212,430.81)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	(\$246.02)
	2 New Acquisitions/Cancellations - Fees	\$0.00
	3 Capitalized Guarantee Fees	\$0.00
	4a Small Balance and Other Adjustments	(\$214.15)
	4b Adjustments - Write-offs	(\$52,696.74)
	4 Total Adjustments	(\$52,910.89)
	5 Total Non-Cash Principal Activity	(\$53,156.91)
C.	Total Student Loan Principal Activity	(\$1,265,587.72)
D.	Student Loan Cash Interest Activity	
	1 Borrower Payments - Total	(\$242,550.19)
	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	(\$242,550.19)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$224,000.91
	2 Capitalized Interest	\$246.02
	3a Small Balance and Other Adjustments	\$64.92
	3b Adjustments - Write-offs	(\$1,491.30)
	3 Total Adjustments	(\$1,426.38)
	4 Fee Accruals	\$1,686.09
	5 Total Non-Cash Interest Activity	\$224,506.64
F.	Total Student Loan Interest Activity	(\$18,043.55)

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III. Series 2004-A Collection Fund Activity

A. Collection Fund		February 28, 2023		
Beginning Balance		\$1,410,168.67		
Transfers to Other Funds		(\$1,410,168.67)		
1a Amount received in the collection account related to the collection period		\$1,459,863.59		
1b Earnings		\$10,428.85		
1c Recoveries		\$74,920.05		
1d Misc. Payments Received/Due		\$0.00		
2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement		\$0.00		
3 Amount in the capitalized interest account after application of funds in the collection account		\$0.00		
4 Amount received in the collection account after last date of related collection period		\$0.00		
Ending Balance		\$1,545,212.49		
B. Required Payments Under Waterfall		Payment	Distribute from Collection	Transfer from Capitalized Fund
1a Administrative Allowance		\$30,601.82	\$30,601.82	\$0.00
1b Broker Dealer, Auction Agent and Other Fees		\$1,041.25	\$1,041.25	\$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		\$0.00	\$0.00	\$0.00
2c Payment of Interest Distribution Amount on Senior Notes; Class A-3		\$0.00	\$0.00	\$0.00
2d Payment of Interest Distribution Amount on Senior Notes; Class A-4		\$164,140.47	\$164,140.47	\$0.00
3a Payment of Principal Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Principal Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
3c Payment of Principal Distribution Amount on Senior Notes; Class A-3		\$0.00	\$0.00	\$0.00
3d Payment of Principal Distribution Amount on Senior Notes; Class A-4		\$0.00	\$0.00	\$0.00
4a Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-1		\$19,797.03	\$19,797.03	\$0.00
4b Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2		\$0.00	\$0.00	\$0.00
5a Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)		\$0.00	\$0.00	\$0.00
5b Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)		\$0.00	\$0.00	\$0.00
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$0.00	\$0.00
7 Payment to the Capitalized Interest account to increase balance thereof set forth		\$0.00	\$0.00	\$0.00
8 Payment of any carry-over amounts due with respect to the class A-3 and Class A-4 notes		\$0.00	\$0.00	\$0.00
9 Payment of any carry-over amounts due with respect to the class B-1 and B-2 notes		\$0.00	\$0.00	\$0.00
10 Payment of principal with respect to the notes (Allocation of Principal Payments)		\$1,279,810.65	\$1,279,810.65	\$0.00
11 Only on or after the first Capitalized interest release date, any remainder to Access Group		\$49,821.27	\$49,821.27	\$0.00
Total Payments		\$1,545,212.49	\$1,545,212.49	\$0.00

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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)	\$1,545,212.49	\$1,545,212.49	\$0.00
B.	First	Administration Allowance	\$31,643.07	\$1,513,569.42	\$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	\$1,513,569.42	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,513,569.42	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,513,569.42	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$164,140.47	\$1,349,428.95	\$0.00
		Total Interest Distribution on Senior Notes or Obligations:	\$164,140.47		
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	\$1,349,428.95	\$0.00
		(b) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-2 [FRN]	\$0.00	\$1,349,428.95	\$0.00
		(c) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-3 [ARC]	\$0.00	\$1,349,428.95	\$0.00
		(d) Student Loan Asset-Backed Notes, Senior Series 2004-A Class A-4 [ARC]	\$0.00	\$1,349,428.95	\$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]:	\$19,797.03	\$1,329,631.92	\$0.00
		Payment of Interest Distribution Amount on Subordinate Notes 2004-A Class B-2 [ARC]:	\$0.00	\$1,329,631.92	\$0.00
F.	Fifth	Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-1 (if interest trigger)	\$0.00	\$1,329,631.92	\$0.00
		Payment of Principal Distribution Amount on Subordinate Notes 2004-A Class B-2 (if interest trigger)	\$0.00	\$1,329,631.92	\$0.00
G.	Sixth	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,329,631.92	\$0.00
H.	Seventh	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,329,631.92	\$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	\$1,329,631.92	\$0.00
J.	Ninth	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,329,631.92	\$0.00
K.	Tenth	Payment of principal with respect to the notes (Allocation of Principal Payments)	\$1,279,810.65	\$49,821.27	\$0.00
L.	Eleventh	Only on or after the Capitalized interest release date, any remainder to Access Group	\$49,821.27	\$0.00	\$0.00

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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		\$37,450,000.00	
3 Amount of Accrued Interest		\$232,073.91	
4 Plus investment earnings and late fees		\$11,997.39	
5 Minus Amount of interest on FRN		\$0.00	
6 Minus portion of Administrative allowance		\$13,296.22	
7 Minus Notes fees expected during current Interest Period		\$1,041.25	
8 Annualized Net Loan Rate based on Current ARC Notes Outstanding		7.37%	
Net Loan Rate		7.37%	
B. Senior Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$35,673,051.01	\$35,673,051.01
2 Fund Balances		\$3,645,710.12	\$1,058,764.96
3 Senior Notes Interest and Fees Accrued		\$131,208.88	\$131,208.88
4 Senior Notes Outstanding		\$35,500,000.00	\$33,250,000.00
Senior Asset Percentage		110.39%	110.08%
C. Subordinate Asset Percentage			
		Pre-Distribution	Post-Distribution
1 Student Loan Portfolio Balance		\$35,673,051.01	\$35,673,051.01
2 Fund Balances		\$3,645,710.12	\$1,058,764.96
3 All Notes Interest and Fees Accrued		\$131,815.97	\$131,815.97
4 All Notes Outstanding		\$37,450,000.00	\$35,100,000.00
Subordinate Asset Percentage		104.64%	104.27%

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VI. Series 2004-A Portfolio Characteristics

		Number of Loans	Dollar Amount	% of Portfolio
A. Loan Type Distribution:				
	1 Private Loans	8,596	\$35,456,594.30	100.00%
	2 Total By Loan Type Distribution (a)	8,596	\$35,456,594.30	100.00%
B. Borrower Status Distribution:				
	1 In-School	3	\$25,266.00	0.07%
	2 Grace	1	\$20,500.00	0.06%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	26	\$192,175.60	0.54%
	5 Repayment	8,564	\$35,206,337.60	99.29%
	6 Interim Charge-Offs	2	\$12,315.10	0.03%
	7 Total By Borrower Status Distribution	8,596	\$35,456,594.30	100.00%
C. School Type Distribution:				
	1 Graduate	8,545	\$35,206,502.13	99.29%
	2 Undergraduate	51	\$250,092.17	0.71%
	3 Total By Loan Type Distribution	8,596	\$35,456,594.30	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	\$52,290.05	0.15%	
B. Grace				
Current	1	\$37,011.02	0.10%	
C. TOTAL INTERIM	4	\$89,301.07	0.25%	
D. REPAYMENT:				
Active				
Current	8,210	\$33,303,211.24	93.36%	
1-29 Days Delinquent	136	\$695,092.61	1.95%	
30-59 Days Delinquent	108	\$528,668.72	1.48%	
60-89 Days Delinquent	41	\$349,501.91	0.98%	
90-119 Days Delinquent	18	\$116,305.69	0.33%	
120-149 Days Delinquent	30	\$157,453.75	0.44%	
150-179 Days Delinquent	21	\$191,436.54	0.54%	
> 180 Days Delinquent	0	\$0.00	0.00%	
E. Deferment:				
Current	0	\$0.00	0.00%	
F. Forbearance:				
Current	26	\$229,563.81	0.64%	
G. Interim Charge-Offs	2	\$12,515.67	0.04%	
H. TOTAL REPAYMENT	8,592	\$35,583,749.94	99.75%	
I. TOTAL PORTFOLIO	8,596	\$35,673,051.01	100.00%	

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VIII. Series 2004-A Portfolio Summary Report

A.	1 ABS Notes Outstanding	\$37,450,000
B.	1 Total Private Principal Outstanding Balance	\$35,456,594
	2 Total Fund Accounts Balance	\$3,645,710
	3 Total Principal and Accrued Interest Balance	\$35,673,051
	4 Number of Loans	8,596
	5 Number of Borrowers	7,483
C.	1 Borrower Payments- Principal	\$1,212,431
	2 Borrower Payments- Interest	\$242,550
D.	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$30,602
	3 Cash Release to Access Group Inc	\$49,821
E.	1 Weighted Average Coupon (WAC)	7.84%
	2 Weighted Average Remaining Maturity (WARM)	48
F.	1 Senior Notes Outstanding	\$35,500,000
	2 Subordinate Note Outstanding	\$1,950,000
	3 Senior Principal Distribution Amount	\$1,050,000
	4 Subordinate Principal Distribution Amount	\$150,000
	5 Net Loan Rate	7.37%
	6 Senior Asset Percentage	110.39%
	7 Subordinate Asset Percentage	104.64%

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Portfolio Trend Analysis Report

February 28, 2023

IX. Asset-Backed Securities Notes Series 2004-A

Collection Periods		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	\$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	\$38,700,000	\$37,450,000
B.	1 Total Private Principal Balance	\$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	\$36,722,182	\$35,456,594
	2 Total Fund Accounts Balance	\$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	\$3,532,126	\$3,645,710
	3 Total Principal and Accrued Interest Balance	\$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	\$36,956,682	\$35,673,051
	4 Number of Loans	9,764	9,661	9,547	9,453	9,316	9,214	9,110	9,007	8,904	8,742	8,596
	5 Number of Borrowers	8,467	8,379	8,287	8,208	8,101	8,013	7,927	7,838	7,746	7,603	7,483
C.	1 Borrower Payments- Principal	\$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	\$1,478,591	\$1,212,431
	2 Borrower Payments- Interest	\$150,372	\$152,845	\$152,297	\$163,703	\$187,407	\$180,591	\$193,950	\$216,596	\$204,158	\$235,713	\$242,550
D.	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$18,582	\$18,067	\$17,578	\$17,098	\$16,619	\$16,104	\$34,735	\$33,748	\$32,791	\$31,853	\$30,602
	3 Cash Release to Access Group	\$82,327	\$192,635	\$51,351	\$0	\$6,507	\$21,790	\$90,208	\$72,026	\$0	\$19,168	\$49,821
E.	1 Weighted Average Coupon (WAC)	3.54%	3.56%	3.55%	4.66%	4.67%	4.67%	6.15%	6.16%	6.16%	7.83%	7.84%
	2 Weighted Average Remaining Maturity (WARM)	56	56	53	53	53	50	50	51	48	48	48
F.	1 Senior Notes Outstanding	\$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	\$36,550,000	\$35,500,000
	2 Subordinate Note Outstanding	\$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	\$2,150,000	\$1,950,000
	3 Senior Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,700,000	\$1,250,000	\$650,000	\$1,350,000	\$1,050,000
	4 Subordinate Principal Distribution Amount	\$1,950,000	\$0	\$1,000,000	\$1,250,000	\$1,600,000	\$0	\$0	\$50,000	\$100,000	\$150,000	\$150,000
	5 Net Loan Rate	3.09%	3.04%	2.90%	4.16%	4.22%	4.22%	5.75%	5.79%	5.77%	7.38%	7.37%
	6 Senior Asset Percentage	118.78%	118.89%	116.20%	113.28%	109.58%	110.00%	110.58%	110.73%	110.48%	110.42%	110.39%
	7 Subordinate Asset Percentage	103.44%	103.53%	103.31%	103.41%	103.60%	103.86%	104.15%	104.23%	104.11%	104.28%	104.64%